

# Partner Families

Quarterly Newsletter — Winter 2011, Vol. 9



## A NOTE FROM THE DIRECTOR OF FAMILY SERVICES

Dear Partner Families -

With the beginning of another year, Habitat for Humanity of East King County is starting a new project in the Cascade neighborhood of Renton. In addition to building up to 41 homes in "La Fortuna," Habitat will be starting a Neighborhood Revitalization Initiative (NRI); the NRI program will combine new construction, rehabilitation, and community development efforts to improve the housing and livelihoods of several low-income homeowners around our construction site. For more information about NRI, visit [http://www.habitat.org/env/NRI\\_default.aspx](http://www.habitat.org/env/NRI_default.aspx).

The Family Selection Committee recently chose two new families for homeownership. The committee plans to select more families in late summer 2011 for new homes in Renton and possibly a buyback. Many of our Renton homes will be able to accommodate large families (up to six bedroom homes) so please let your friends and colleagues know that the Family Information Meetings will be held in April.

Are you in need of some assistance with food, clothing, medical, or other basic needs? If so, check out Washington State's 2-1-1 web site with lots of community resources: <http://www.resourcehouse.info/Win211/>.

Are you or a child 16+ years old looking for a volunteer opportunity? If so, please join us on one of our construction sites (Issaquah Highlands or Renton.) You may schedule a volunteer work day on our web site at <http://habitatekc.volunteerhub.com/Events/Browse.aspx>. Of course we can always use help in our office, too, so give a call or e-mail to learn what opportunities are available.

I hope you will utilize some of the tax preparation resources highlighted in this newsletter. United Way is offering free services so you can get your refund quick and easily.

Best regards,  
Emily Fortman  
Director of Family Services



**Emily Fortman**  
Director of Family Services  
425-869-6007, ext. 237  
efortman@habitatekc.org



**Sarah Botzek**  
AmeriCorps  
Family Services Associate  
425-869-6007, ext. 245  
sarabh@habitatekc.org

### Donated Dental Care - Sign up on Feb. 4th!

Doctors and staff of Redmond Family and Cosmetic Dentistry will donate their time and services to those unable to afford the costs associated with necessary dental care on **Friday, February 18<sup>th</sup>, 2011.**

Children and adults in need of emergency dental care will be seen by appointment only. Typical treatment consists of extractions and fillings. Cleanings will not be performed.

To schedule your appointment, **call February 4<sup>th</sup> from 9am -12pm.**

Redmond Family and Cosmetic Dentistry  
8350 164<sup>th</sup> Ave NE Suite 100  
Redmond, WA 98052  
(866) 883-1253



\*Appointments will be made on a first call, first serve basis.

\*Appointments will **NOT** be made prior to February 4<sup>th</sup>.

## TAX SEASON IS HERE

### EARNED INCOME TAX CREDIT 2010

The Earned Income Tax Credit or the EITC is a refundable federal income tax credit for low to moderate income working individuals and families.

Earned Income and adjusted gross income (AGI) must each be less than:

\$43,352 (\$48,362 married filing jointly) with three or more qualifying children

\$40,363 (\$45,373 married filing jointly) with two qualifying children

\$35,535 (\$40,545 married filing jointly) with one qualifying child

\$13,460 (\$18,470 married filing jointly) with no qualifying children

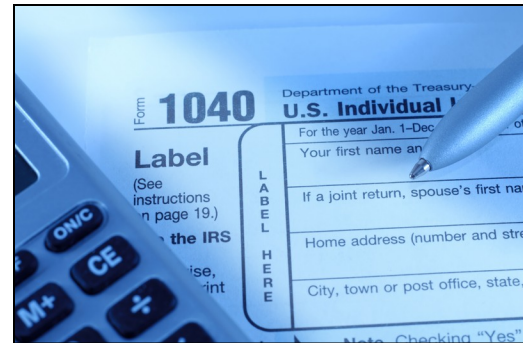
Tax Year 2010 maximum credit:

\$5,666 with three or more qualifying children

\$5,036 with two qualifying children

\$3,050 with one qualifying child

\$457 with no qualifying children



Visit the Taxpayer Advocate Service website if you are unsure about what determines a qualifying child:

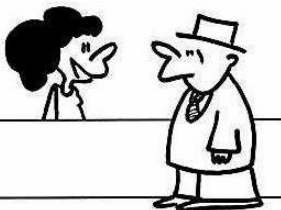
[www.taxpayeradvocate.irs.gov/Individuals/EITC-And-Family-Credits](http://www.taxpayeradvocate.irs.gov/Individuals/EITC-And-Family-Credits).

\*The American Recovery and Reinvestment Act (ARRA) provided a temporary increase in the earned income tax credit (EITC) for taxpayers with three or more qualifying children and increased the credit for all married couples filing a joint return for 2009 and 2010. The Tax Relief and Job Creation Act of 2010 extended these changes to 2011 and 2012.

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## GET YOUR TAXES PREPARED FOR FREE

United Way of King County provides free tax preparation and access to the Earned Income Tax Credit and other tax credits to help working families increase their income and create savings. This allows low-income people to keep more of their hard-earned money and avoid paying unnecessary fees for commercial tax preparation and "rapid refund" loans. For more information on various tax preparation sites call 1 (800) 621-4636 or go to [www.unitedwayofkingcounty.org/taxhelp](http://www.unitedwayofkingcounty.org/taxhelp).



Baloo

"Since you just came in to say hello, there'll only be a nominal service charge."

## LOOKING FOR A NEW BANK?

Tired of paying the service fees the national banks are charging? Consider switching to **Express Credit Union**, a member-owned, non-profit financial institution that specifically works with low to moderate income families. Express Credit Union offers checking and savings accounts, debit and ATM cards, certificates of deposit, IRAs, money market accounts, loans, and other financial services. Visit their website at [www.expresscu.org](http://www.expresscu.org) or call them at (206) 622-1973.

## FREE LIFE INSURANCE PROGRAM

For those who qualify, LifeBridge offers free life insurance coverage for the benefit of your children's education.

The Massachusetts Mutual Life Insurance Company (MassMutual) is offering **free** term life insurance to cover an insured parent or legal guardian for a period of 10 years. Under the LifeBridge program, if the parent or guardian passes away during the 10 years of coverage, a \$50,000 life insurance benefit will be paid to a trust administered by the MassMutual Trust Co. to cover the educational expenses of their eligible children. MassMutual pays the premiums for you.

**Who is eligible to apply?** Individuals are eligible to apply if they are:

- Between the ages of 19 and 42
- The parent or legal guardian of one or more dependent children under age 18
- A permanent, legal resident of the United States
- Currently employed full or part time with a total family income not less than \$10,000 or more than \$40,000 annually
- In good health, as determined by MassMutual's underwriting policies

### Bring with you to the meeting:

1. A copy of your last tax return form—1040 or 1040A (used to confirm your income).
2. Your last pay stub (used to confirm you are currently working).
3. The Social Security numbers of your children/dependents under the age of 18.
4. Proper identification (i.e. driver's license, green card, photo ID).

MassMutual representatives will be available to assist you with the LifeBridge application process. A medical professional will also be available to take blood and urine samples to confirm your health status. All financial and medical information will be kept strictly confidential and used only to determine your eligibility for LifeBridge.

If you are interested in learning more about this program and are eligible to apply, please call (425) 250-3003 to schedule a 15 minute appointment. Appointments are required.

Date: Saturday, February 5th, 10:00 am—2:00 pm

Location: Hopelink Kirkland/Northshore, 11011 120th Ave. NE, Kirkland, WA 98033

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## ONLINE FINANCIAL EDUCATION

Here are some really great websites about financial education for adults and children:

[www.YesYouCanOnline.info](http://www.YesYouCanOnline.info) - This website provides adults resources to help them make a positive impact on kids' financial behaviors.

[www.ChooseToSave.org](http://www.ChooseToSave.org) - Has many links to resources that kids and adults can utilize, hands on, to learn about smart money practices.

[www.FinancialSoccer.com](http://www.FinancialSoccer.com) - This website is a free and fun interactive game to teach children and teens about financial literacy. Financial Soccer challenges players to answer fast-paced, multiple choice money management questions correctly to advance down the field for a chance to score a goal. Players learn key concepts about savings, spending, budgeting, and the wise use of credit.



## HOMEOWNER ADVICE: PREVENTING MOISTURE DAMAGE

La Niña is a result of cooler ocean waters and tends to bring wetter, cooler weather. This winter will be a La Niña year, meaning the Northwest will probably have fairly cool and wet/snowy weather.

Damage from moisture can ruin a home and can be very expensive to repair. There are several ways you can tell whether you may have too much moisture in your home. Condensation on windows, wet stains on the walls and ceilings, and musty smells are signs you may have excess moisture. Also, make sure to check under beds, behind curtains, and in closets for mold or mildew. If you think you might have too much moisture in your home, there are several things you can do to help prevent moisture damage that will also help you keep comfortable and save money.

1. Contact your HOA's property manager about a roof inspection.
2. Inspect windows and doors for any areas that may be very worn out or damaged. Repairing these areas with caulk and weather stripping will help keep moisture from entering.
3. Make sure to seal any holes in walls (you can get products for this at any hardware store).
4. Use fans in the bathroom, in laundry rooms (when doing laundry), and in the kitchen when cooking. This helps circulate the air.
5. Fix any leaking faucets or dripping toilets.
6. Contact Habitat for Humanity EKC for advice on how to reduce moisture.



### WHAT WE'VE BEEN UP TO IN 2010

- 7 families became Habitat homeowners in 2010.
  - 19 families have had their housing needs met through our tithe to Habitat for Humanity International.
  - 14 additional families were served through other Habitat programs.
  - Construction on a new Habitat neighborhood commenced in Renton.
  - Construction wrapped up on the completed, 50-home neighborhood, Koinonia Ridge in Snoqualmie.
- Our new program "A Brush with Kindness" kicked off, serving 10 families through a partnership with Eastside Domestic Violence Program.
  - Habitat EKC staff and volunteers joined Habitat International for Global Village trips in China, Nepal and Chile.
  - The Habitat for Humanity mission inspired over 3,500 community members to volunteer their time to make our community a better place to live.

### HOPES FOR 2011

- A new program to Habitat EKC, the Neighborhood Revitalization Initiative will serve many families' housing needs, beginning in Renton.
- An East King County Habitat store will kick off to expand our sustainable building program while providing new resources to build more affordable homes.
- Volunteers and staff will participate in Global Village trips in Puerto Rico, Cambodia, Haiti and other locations around the world.



16315 NE 87th St, Suite B-5  
Redmond, WA 98052  
425-869-6007  
[www.habitatekc.org](http://www.habitatekc.org)

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**ARE YOU INTERESTED IN STAYING INVOLVED WITH HABITAT  
AND SUPPORTING NEW HOMEOWNERS?**

**BECOME A FAMILY ADVOCATE**



A Family Advocate will accompany his or her assigned Partner Family to Habitat meetings and mandatory homebuyer education courses, provide moral support, track sweat equity, and occasionally work on the construction sites to help homebuyers build their homes. Family Advocates usually spend 5-10 hours per month with their Partner Families for the duration of the sweat equity phase (1 - 1½ years).

Some wonderful families have recently been selected to partner with us. We need your valuable experience in having gone through the homeownership process already to give advice and support to our new homebuyers.

Contact Emily if you're interested in becoming a Family Advocate at [efortman@habitatekc.org](mailto:efortman@habitatekc.org) or 425-869-6007.