



# HOUSING

## Standing Their Ground

### Program keeps local seniors in their homes

BY KATHERINE KOVACICH  
THE PORTLAND OBSERVER

Sleeping on a hard mattress in a stale, unfamiliar environment of a motel, or cuddling up to the fabric of a well-known pillow case in your own bed surrounded by your photographs, your view of the old tree outside your window and your hand-made blankets?

Most seniors would choose the latter if they could, and Ecumenical Ministries of Oregon is allowing them to stay in the comforts of their own home despite their growing needs with age. When a caregiver needs a room to stay in and a senior needs someone to care for them, the program matches the two together.

Barbara Stone, program manager for Shared Housing with Ecumenical Ministries of Oregon, said that keeping one's independence is one of the most important aspects to a senior. Instead of having to be trans-

ported to an assisted living or foster care facility, they are able to feel comfortable in the environment they've lived in for years.

For Doris Haines, keeping her home is extremely important, as her deceased husband built it from the ground up more than 30 years ago. Beyond a roof over her head, the home carries a lot of sentimental value.

Haines had a temporary stint in a foster care home and declares, "I'd never go back there. It's like being in jail."

Through this program, she's been paired with a like-minded woman who can help her with tasks like vacuuming, getting in and out of the shower and keeping track of her medication, in addition to simply keeping her company.

"I want someone I can visit with," Haines said. "I'd get lonely here by myself."

By staying in her home, she's

able to keep up with working on her yard and baking yummy treats like bread and cinnamon rolls.

"You can do what you want to," Haines said.

"It increases their interaction with other people and gets them out of the house to go shopping or go to the park instead of sitting at home and watching soap operas," Stone said. "Just getting someone up and out to talk to someone that's not on the phone or on the TV."

Financially, Haines and other seniors are also spared the often expensive costs of living in a facility, which can be even more difficult for a senior depending on savings, retirement or social security.

"The cost of staying in your own home is dramatically lower than living in an assisted care facility. One lady had spent \$3,000 a month and drained her savings that Medicare didn't cover," Stone said. "A lot of seniors will also have to start paying someone to come in and clean or cook for them, and if they're low-income, they can't afford them so they barter."

Outside of a home is the neighborhood at large that's also affected when a senior loses their place.

"There's an economic advantage to have them stay active in the community in the local economy," Stone said. "But it's also important to retain a sense of community. We have a tendency to lose intergenerational contact if we start moving seniors out."

So far the program has been able to keep 10 seniors and people with disabilities in their original homes, with another six looking for caregiver matches.

The organization has been made possible since July 2004 by a grant from the Portland Bureau of Housing and Community Development. The funds run through June 2005, but without a replacement, the services may have to be eliminated.

"It's really critically important that we replace the funding," Stone said.

Seniors like Haines are depending on it.

For more information on how to donate monetary contributions or volunteer, call 503-225-9924 or e-mail housing@emoregon.org.



PHOTO BY KATHERINE KOVACICH/THE PORTLAND OBSERVER

Doris Haines is grateful to be able to stay in her home with the assistance of the Shared Housing program of Ecumenical Ministries of Oregon.

## How To Budget Wisely for a Home Purchase

### Tips for saving toward a house down payment

Buying a home is the biggest investment most people will ever make. Most people have dreamed about owning a home of their own, but are unsure how to get started.

For most first time homebuyers the biggest struggle is how to budget to save enough money for a down payment.

The question for most is how do I save for a home with my current income and expenses?

Reviewing your monthly income and expenses will help you to know how much you can afford to spend on a monthly mortgage payment. It

will also help you determine where your extra money goes and if you can trim any of your expenses to start saving for your down payment.

Meeting with a loan officer before you are ready to purchase a home can help you determine two things; a savings goal for your down payment, and how much of a mortgage payment you can afford

on a monthly basis.

Once you have a savings goal in mind, it's time to start. The first thing to do is to get organized! This is often the hardest step in the budgeting process. One common piece of advice is to consider what you pay for rent, and what you qualify for in a mortgage payment. Begin sav-

ing the difference between the two.

This helps you reach your savings goal, and reduces the payment shock once you buy your home.

If you have access to a computer, use it! There are many online resources available to help homebuyers through all stages of the budgeting and buying process. Additionally, many banks offer online banking and bill payer

services, as well as various financial calculators that can help you calculate expenses, track savings and calculate mortgage payments.

Homeownership is possible. Be patient, do your research and use the resources that are available to you, and you'll be on the road to becoming a homeowner!

For more information about preparing for homeownership or to get pre-approved for a mortgage, you can contact HomeStreet Bank's Affinity Lending Center at 503-227-3956.



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