NeighborGood Partners

"Dedicated to helping families live within their means and prepare for homeownership."

READY, SET, SAVE!

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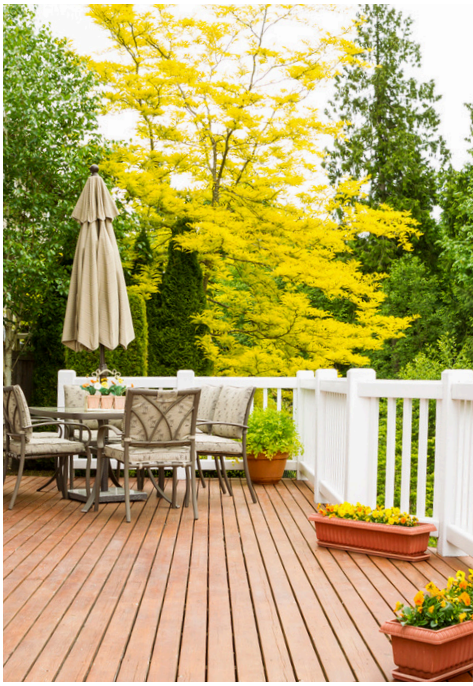
FALL CHORES



With summer coming to an end, most of us are looking forward to the cooler temperatures and the beauty of fall. With fall comes preparing for Halloween, planning a trip to the apple orchard, and thinking about our usual fall chores. Here's a checklist of fall chores you won't want to forget.

1. Clean your patio furniture and let them dry. Then stash those chairs, tables, and umbrellas someplace where they'll stay dry for the winter. While you are at it, make it a family event and have the children do the same with their outdoor toys.

2. Bring in your outside plants/houseplants that you put outdoors for summer. Start transitioning them inside. It's better to do it gradually, rather than all at once, so they do not go into shock.

3. Drain the garden hose and remove it from the spigot, roll it up and secure it (you could use an old shoestring to tie it up) then store somewhere out of the way so it does not become a trip hazard.

4. Fall is a great time to check your gutters and downspouts. A little later in the season, after the trees have finished shedding leaves, be sure to clear the leaves and any debris from your gutters. If you are climbing up a ladder, have someone help hold the ladder to keep you safe.

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5. It’s a good idea to change your furnace filter and wipe down dusty vent covers and ducts. When you replace the filter be sure to use a marker and write the date on it and set up a reminder to replace it (replace every 2-3 months for standard filters).

6. Check your smoke detectors and carbon monoxide detectors. Make sure to have extra batteries on hand for replacements. Make sure your fire extinguishers are not outdated.

7. If you use a humidifier during the winter months to combat dry air, be sure to keep it clean (a soak in white vinegar with a through rinsing will disinfect most humidifiers). Follow the manufacturer’s instructions.

8. Now is a great time to wash all your linens that you don’t clean more regularly. Mattress covers, pillow inserts, duvets, curtains, and throw blankets all collect dust and grime and could use a good cleaning before you start spending more time cuddled during the cold months.

9. If you have ceiling fans, be sure to switch the direction of the blades. During colder months, you want the blade to rotate clockwise, forcing the warm air that rises to the ceiling to circulate around the room instead.

10. Fall is also a good time to clean windows. As we will be cooped up more in the winter, having clean windows enables us to bring in more sun and be able to see the beautiful winter weather.

And don’t forget to plan some fun indoor activities like game/movie night with the kids, family, and friends to create some winter memories. Below is a cleaning checklist that includes a few other things to consider. Happy Fall, Ya’ll!

Fall Cleaning Checklist

Inside the House

Bedrooms-

- Launder all pillows, bedding, and mattress pads
- Rotate/Flip mattress (if needed)
- De-clutter closets, switch out summer clothing for fall/winter clothing
- Wipe down windowsills
- Clean window drapery/mini-blinds

Bathrooms-

- Wash shower curtain & liner
- Scrub shower
- Deep clean shower head
- Check tile grout, touch up if needed
- Replace toothbrushes
- Clean lint out of hair dryer
- Clean hairbrushes/combs/etc
- Re-stock toiletries

Kitchen-

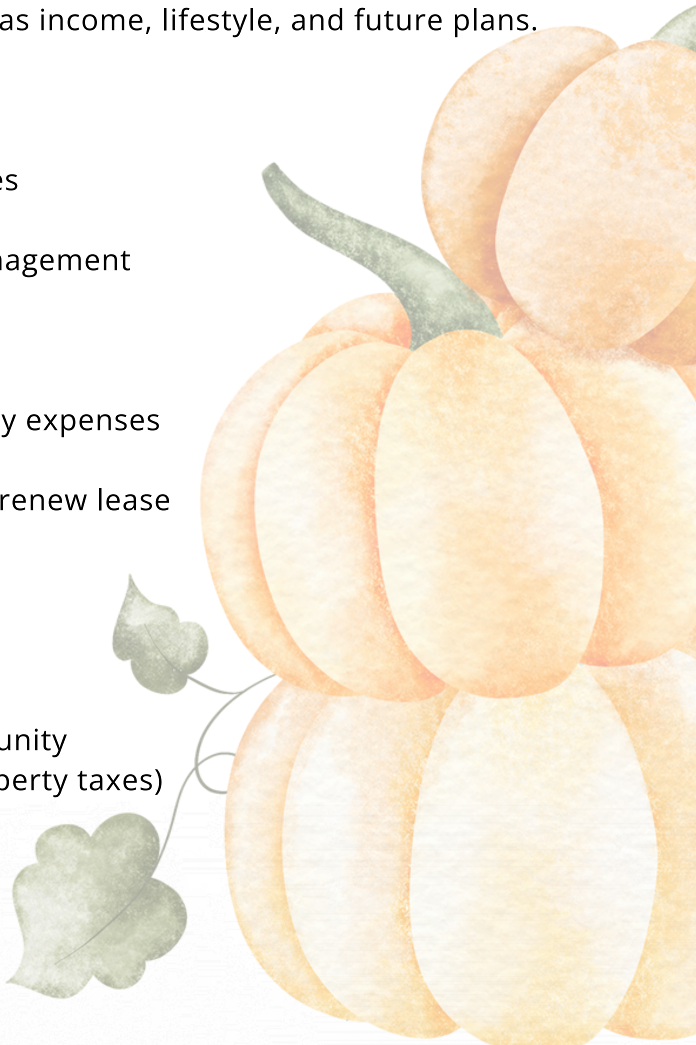
- Clean the oven
- Clean the vent hood
- Clean out refrigerator
- Defrost, clean freezer
- Dust and clean refrigerator coils
- Move refrigerator to clean underneath
- Toss expired foods from pantry
- Check spices, especially baking needs, for freshness
- Run cut lemons and ice through garbage disposal

Living Room-

- Clean ceiling fan
- Clean light fixtures
- Clear cobwebs
- Wipe down all switches and door knobs
- Move couches, chairs to clean underneath
- Dust/wipe down shelves
- Wipe down windowsills
- Clean window drapery/mini-blinds
- Wash all blankets

RENTING VS. HOMEOWNERSHIP

There is a lot to consider when determining if homeownership or rental is right for you. It is one of the biggest financial and lifestyle decisions people will ever make. Both options have benefits and drawbacks that can impact your finances, flexibility, and long-term goals. The right choice depends on individual circumstances, such as income, lifestyle, and future plans.



The advantages of renting:

- Flexibility to move easily
- Lower upfront costs and maintenance responsibilities
- Fewer financial risks (decline of property values)
- Access to amenities provided by the landlord or management

The disadvantages of renting:

- No equity building
- Rent can increase over time…no control over monthly expenses
- Limited control over property modifications
- Potential instability if landlords decide to sell or not renew lease

The advantages of homeownership:

- Builds equity over time
- Stable monthly payments
- Freedom to customize and renovate
- Pride of ownership and deeper connection to community
- Potential tax deductions (mortgage interest and property taxes)

The disadvantages of homeownership:

- Higher upfront costs
- Maintenance and repair responsibilities
- Risk of property value decline
- Less flexibility to move quickly (time and cost to sell)

Owning a home has many benefits, it also comes with some responsibilities. Homeownership means you are solely responsible for the maintenance and upkeep of your house. That includes everything from cleaning the gutters to keeping all the appliances in tip top running order. You need to realize that every 10-20 years, you may have to replace perhaps the roof, furnace, or air conditioner. It is highly recommended you start immediately and set up a separate savings account to prepare for these types of repairs. The general rule is to set aside 1% of your home's purchase price each year to have available for maintenance and upkeep.

Transitioning from renting to owning a home involves several key steps and considerations. It's a significant financial and lifestyle change, so it's essential to be prepared. To help, consider attending some homeownership classes to learn more about the benefits as well as the responsibilities. The more you know, the better prepared you will be.

"Homeownership isn't just about securing a place, it's about anchoring dreams."

IRS ONLINE ACCOUNT PROTECTION

IRS identity protection PINs, or IP PINs, are a vital tool to protect taxpayers from fraudsters trying to steal personal and financial information. Taxpayers are encouraged to establish an IRS Online Account and request an IP PIN. It helps prevent identity thieves from filing fraudulent tax returns using a taxpayer's Social Security Number. It is a voluntary program.

Important things to know about an IP PIN

- Anyone with an SSN or an ITIN can get an IP PIN including individuals living abroad.
- It's a six-digit number known only to the taxpayer and the IRS.
- It helps us verify the taxpayer's identity when filing a tax return. The account is protected even if there is no filing requirement.
- Only taxpayers who can verify their identity can get an IP PIN.
- Tax professionals can't get an IP PIN on behalf of their client but may obtain it directly from the taxpayer for filing purposes.
- Each IP PIN is valid for one year. When it expires, a new one is generated for security reasons.
- Taxpayers with an IP PIN must use it when filing any federal tax returns during the year, including prior year tax returns or amended tax returns.
- The program is voluntary, though it's strongly encouraged.
- **The IRS will never call, email or text the taxpayer to request their IP PIN**.

How to request an IP PIN

The fastest way to get an IP PIN is to request one through IRS Online Account, under the "Profile" page. If taxpayers don't already have an account on IRS.gov, they must register to validate their identity. Taxpayers should review the identity verification requirements before they use the Get an IP PIN tool.

Tax professionals should advise clients affected by identity theft to request an IP PIN. Even if a thief has already filed a fraudulent tax return, an IP PIN could prevent the taxpayer from being a repeat victim of tax-related identity theft.

Taxpayers who can't validate their identity online can still get an IP PIN.

Taxpayers who can't validate their identity online and whose income is below a certain threshold can file Form 15227 (EN-SP), Application for an Identity Protection Personal Identification Number. The 2025 threshold is $84,000 for individuals or $168,000 for married couples filing jointly.

Taxpayers who can't validate their identity online or by phone, those who are ineligible to file a Form 15227 or those who are having technical difficulties can make an appointment at a Taxpayer Assistance Center.

Taxpayers who want an IP PIN should go to IRS.gov/IPPIN and use the "Get an IP PIN" tool.

Taxpayers should never share their IP PIN with anyone but their trusted tax provider. The IRS will never call, text or email requesting a taxpayer's IP PIN.

USING LAYAWAY FOR HOLIDAY GIFT SHOPPING

Intending to buy an item for holiday gifting but you don’t currently have the funds to do so? There are two ways of obtaining the item. You could either put it on your credit card and rack up interest charges, or you could put that item on layaway and pay it off over time. Once it is paid off you can pick it up from the store. Choosing the layaway option helps keep your costs down. Here is a breakdown for holiday layaway options in 2025:

- **Walmart & Target:** Discontinued traditional layaway. BNPL (buy now pay later) options through Affirm/Klarna are available.
- **Burlington Stores:** Offers layaway with a 30-day holding period, a minimum deposit of $10 or 20% (whichever is greater), and a $5 service fee, according to Burlington's website. They also have a $10 cancellation fee.
- **Hallmark:** Offers layaway with a 90-day holding period.
- **Kmart:** Offers layaway with payments made every two weeks, according to USA Today.
- **Best Buy:** Does not offer layaway, but provides financing options like the My Best Buy® Credit Card and Progressive Leasing, according to Best Buy.
- **Sears:** Offers an 8-week plan available in-store and online. 12-week plans are available in-store only on total purchases of $300 or more. Payments must be made every 2 weeks, and the balance is paid for in 8 or 12 weeks. There is a $5 service fee and a $10 cancellation fee for the 8-week plan. $10 service fee and $20 cancellation fee for the 12-week plan.
- **Amazon:** With the Amazon store card, you can buy now and pay over time. Great access to 6, 12, and 24-month financing options when you open an Amazon store card.
- Big Lots: Offers a lease-to-own program through Progressive Leasing, called Easy Leasing.
- **Dick’s Sporting Goods:** With the ScoreRewards credit card, you can get 12, 18, or 24-month special financing. They also offer BNPL through Affirm.
- **Game Stop:** Get your item from GameStop now and pay it off over 6-weeks with bi-weekly payments using QuadPay or Klarna.

PUMPKIN BROWNIES

INGREDIENTS

4 large eggs
2 cups sugar
1 cup butter, melted
1 (15 oz.) can canned pumpkin
1 tsp. vanilla extract
1 ½ cups Flour
1 ½ tsp. pumpkin pie spice
¼ tsp. cinnamon
8 oz. cream cheese, softened
½ cup butter, softened
2 tsp. vanilla extract
2 cups powdered sugar

DIRECTIONS

- Preheat oven to 350°F.
- In an electric mixer's large mixing bowl beat the eggs, add in the sugar and butter and mix well. Add the pumpkin and vanilla and mix. Add the flour and spices and mix well. Spread in a 9x13 greased pan.
- Bake for 25-35 minutes or until a toothpick comes out clean. Let cool.
- To make frosting: In a small bowl, beat cream cheese, butter, vanilla and powdered sugar until just mixed. Frost when the brownies are cool.
- Cut into squares and serve.

Bake something cozy! These pumpkin brownies are perfect for chilly evenings.

From our home to yours...

Self-Help HOUSING
Building Homes · Building Dreams