

HomeSense



Help Others While You Help Yourself

Once you've had a chance to go through those items that have been languishing in out-of-the-way places in your home, take the opportunity to help others by donating unwanted items to a local charity.

Charities such as Goodwill, Salvation Army, or other local organizations often need clothing or household items in good condition; in return, you'll get a tax deduction. Call your local chapter for more information on how you can get your unwanted items to someone who could use them. Valuations are usually low — say, \$2 to \$12 for a blouse and no more than \$40 for a floor lamp. You can view estimates at goodwill.org and salvationarmyusa.org. Donations of big-ticket electronics and furniture, however, can turn into tidy write-offs.

"If you donate a computer now worth \$500, you can deduct \$500 from your taxable income, which would translate to a savings of about \$125 for a couple in the 25 percent tax bracket," says Judith Schwartz, CPA, assistant professor in the department of accounting at Northwood University in West Palm Beach, FL. Think of it as another terrific way to help others while you help yourself.

Source: goodhousekeeping.com



Get Motivated to Clear Away Clutter

If you have piles of clutter that you've been meaning to get organized, or rooms that need some special attention to reorganize or reduce the number of items in them, you're not alone. Here are a few steps to help get you motivated for the task of decluttering and organizing your home.



- **Acknowledge that you're procrastinating.**

Simply admitting to yourself that you're avoiding a task can help get you motivated to change.

- **Plan your project.**

As you would with a project at work, plan your entire uncluttering and organizing project to help you get on track. Pull out your calendar, determine the scope of your project, create action items, and block off time each day to reach your goal. Being specific (and realistic) about what you want to accomplish helps to alleviate any overwhelming concerns and realize you can get things in order.

The next step is to get started on the process of organizing. Begin in a way that works best for you: one pile, one space, or one room at a time.

- **No excuses.**

Follow your project plan and just do it. There isn't an easy way, and it will involve plenty of work. However, the end result will be worth it.

When you get your home organized to your satisfaction, find a way to maintain the results of all your hard work. Here are a few suggestions that may help you keep your home in shape.

- **Create household routines.**

If you don't have a chart of daily routines and responsibilities, now is the time to establish one or evaluate your old one.

- **Use a meal plan.**

The easiest way to eat healthy and keep from stressing out about what is for dinner is to create a weekly meal plan.

- **Declutter.**

The less you own, the less you have to clean, organize, store, and maintain.

- **Enjoy the calm.**

Take some time to reflect on how different you feel when things are uncluttered and organized. This is a great motivator to keeping you on course in the future.

Source: unclutterer.com

- **Determine why you want to be organized.**

If you don't have a goal to become organized and clutter free, you're going to struggle with every attempt you make.

- **Ask for help.**

Call a friend and ask him/her to help you get your project started.

- **Plan a party.**

Nothing can get you moving faster than knowing there will be people coming into your house. As an incentive, when your space is orderly, celebrate with a party!



Forget the stamps, pay your mortgage online.

HomeSense

To view past newsletter issues, please visit IHFA's Web site at www.ihfa.org/mortgage_home.asp. To order additional copies or to offer comments, please contact the IHFA Public Affairs Department at (208) 331-4858 or lisad@ihfa.org. For questions about your home loan, contact IHFA Mortgage Services at 1-800-526-7145.

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Smart shopping can save a bundle.

QuickTips

Along with warm weather often comes the urge to freshen your home. Here are a few green cleaning options you can try.

Sparkling windows: Lightly spray windows with a solution of 1/2 gallon cold water, and 1 1/2 tablespoons white vinegar. Wipe windows with recycled newspaper.

A whiter toilet: Spray the inside of your toilet bowl with warm water – lightly, not dripping wet. Sprinkle with baking soda. Let this sit for ten minutes, and then scrub with a toilet brush.

Mold-free home: The best plan of attack is to prevent mold. Spray areas where mold might develop (window sills, door frames, floor bases, etc.) with a solution of 1 cup water, 1 drop lavender essential oil, and two drops tea tree essential oil.

Source: www.bestgreenhometips.com

ProgramSense

Has the due date for your IHFA mortgage payment arrived, and you've forgotten to put a check in the mail? Stop worrying about envelopes and stamps and start making your payment online at www.ihfa.org. Just click on the "Make Mortgage Payment or View Account" button and you can get your mortgage paid quickly and on time. Not only is the process simple, if you make your payment online and on time for three consecutive months, your name will be entered into a drawing for a \$100 gift card to Home Depot. That gift card could help start or complete a project you've wanted to get to, but haven't because there hasn't been extra money for it.

Traci and Mitch Quick of Pocatello are the most recent winners of IHFA's online payment promotion.

Online Mortgage Payments

The Quicks have made their mortgage payments online since they purchased their home in July 2009. "It's really easy and very convenient," Traci said of the online payment system. They plan to use the gift card to help pay for a remodeling project to their bathroom.



MoneySense

While many of your expenses, such as your mortgage payment, car payment, or school loans may be fixed, one of the expenses you have some flexibility with is the amount you spend on food. In addition to reducing the number of times you eat out, here are a few tips that will help you reduce your grocery bills.

- **Shop once a week.** The more trips you make to the store, the likelier you are to buy on impulse because you see more tempting items. About two-thirds of purchases are unplanned; cut that in half to save \$143 a month (assuming you spend \$100 a week on groceries).
- **Give up bottled water.** Stop drinking bottled water and instead buy a filter for your faucet

Trim the fat from your grocery bills

(about \$34, plus \$25 for replacements). If your family consumes 12 gallons a month, you'll save about \$15.

- **Eat what's ripe.** Out-of-season produce costs 20% to 50% more than it does when it's in season. Estimated savings: \$7 a month.
- **Differentiate between clean and dirty.** Organic produce costs \$1 to \$2 more than the conventional kind. Cut your pesticide intake by going organic on the dirtiest produce (apples, lettuce) and conventional on the cleanest (kiwi, tomatoes). For a list of clean and dirty fruits and veggies, go to foodnews.org. Estimated savings: \$18 a month.

Source: *CNN Money*



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