

Flex Your Green Thumb Inside

Winter's long, dark days can leave you longing to get your hands dirty in the garden.



Don't wait for spring; start potting an indoor paradise that will add some color and vibrancy to your living space.

PLANT A MONEY TREE
Not literally (we wish). A money tree features a braided trunk topped by bright green, almond-shaped leaves. Give it six or so hours of indirect sunlight and water it when the soil is dry. Give it a big enough pot, and it can grow up to eight feet tall for a real showstopper of a plant.

PURIFY THE AIR
Houseplants can also work to clean up the air in our homes. Spider plants are particularly good at this, and their striking green and white foliage adds interest to any space. Give it plenty of light and water weekly, and the plant just might start shooting off babies that you can repot and give as gifts or live up any other room.

PLANT SOME PEACE
Peace lilies are great for plant parents who love a little too hard. And by that, we mean overwatering. Give it plenty of light and you'll see flowers in no time. Be warned if you have pets; this plant can be toxic to cats and dogs.

GIVE SOME LOVE
If you have a corner that needs an interesting trailing plant, look no farther than the string of hearts. This African succulent has vines festooned with heart-shaped leaves. They can grow up to 12 feet long and, like most succulents, are forgiving and easy to propagate.

NO LIGHT? NO PROBLEM
The rubber plant, a native of Asia, thrives in low-light environments. Water it about once a week or whenever the soil is dry for best results, and keep it well pruned. Another warning for pet owners: Rubber plants are toxic to cats and dogs.

AIR PLANTS
If soil gives you the ick, welcome to air plants. Tillandsia grows without dirt and comes in funky shapes and sizes. Dunk them in water for a few hours every couple of weeks.



Real Estate Trends



After Your Foreclosure

Millions lost their homes to foreclosure during the economic downturn of the late 2000s. Then those rates stabilized until 2021-22 when a pandemic-based moratorium on foreclosures was lifted. ATTOM, a real estate data company, reported a total of 100,546 U.S. foreclosure filings in the third quarter of 2023, including bank repossessions, defaults and auction. That was up 3% from the second quarter and 9% from the year before.

States with the greatest annual increases were North Carolina (which rose 53% in the third quarter) then Louisiana (47%), Pennsylvania (24%), Alabama (18%) and Nevada (16%). There are many challenges associated with this unfortunate turn of events, but the good news is, a foreclosure doesn't mean your homeownership chances have ended. Here's how to start over:

ASSESSING YOUR FINANCES
Once the foreclosure is complete, take an in-depth look at your financial health. Focus on income, debt and regular expenses in order to get a clear idea of what you can afford moving forward. With these numbers in hand, decide on your goals. Have you maximized all of your possible income potential? Assess your savings, making sure you are prepared for retirement or contingencies in the meantime. Most experts recommend that you have a couple of months' worth of savings in case of job loss. Diversify your investments, so that you're better able to weather market changes.

Rebuilding Your Credit
Focus on excess spending, and explore ways to lower your debt and the interest you pay. Your debt-to-income ratio will have a direct impact on buying power next time. Your credit score will obviously be negatively impacted by a foreclosure, so the more you can do to lower your overall debt, the sooner those numbers will improve. Pay your bills on time, every time, and stay on top of your credit report. If updates or corrections need to be made, be prepared to vigorously pursue those changes. Finally, remain patient. Improving any credit score takes time.

Gathering Needed Resources
Save, save, save. The larger your down payment, the lower your interest rate, and thus the less you'll have to pay. You also won't be subject to private mortgage insurance, which can significantly add to your monthly note. If you end up having difficulty securing a conventional mortgage because of your difficult credit journey, consider applying for government-backed loans from the Veteran's Administration or FHA. They'll have lower credit score requirements, making qualifying a lot easier. For instance, FHA loans would traditionally require a credit score of 580, and a 35% down payment. FHA only asks for a score of 500 if you make a higher down payment. The debt-to-income ratio for approval is not more than 43%, with a steady employment history and regular income.

Getting Started
Once you've repaired your credit and built up a comfortable down-payment nest egg, contact a qualified real estate agent. They can help smooth the way for your house hunt by pairing you with a property that matches your budget and your needs, while taking into account your credit journey. With time and effort, you'll recover from foreclosure and own again. Practice patience and persistence.

The Columbian

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CLARK COUNTY

2023

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2018

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2021

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2022

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& Pets

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Kiki

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Age: 2 Years
Breed: American Pit Bull Terrier

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Sponsored By Rowena Lusby

Hi!

I LOVE to snooze on the couch, spend time outside finding sticks, go on walks, snuggle with people, chew on bones, go on car rides, and do zoomies in the yard!

Here's what I need in my new home:

- I can be shy in new spaces. I need a family who will let me take things at my own pace as I learn about new things. Once I come out of my shell, I have lots of love to give.
- I'm recommended with kids older than 10 and need to meet them before going home.
- I like dogs. Going home with another dog would help me come out of my shell, but I'm flexible!

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KATIE JOHNSON
360.566.5436
katerealestatenw@gmail.com



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THE NEWSDAY CROSSWORD

Edited by Stanley Newman (www.StanXwords.com)

THE MASTERS: They know what they're doing
by Fred Piscop

ACROSS

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72 "Steady as __ goes"
73 Becomes inedible
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80 "Even __ speak"
81 Wheel spokes, for instance
82 Gift getter's question
83 Intense anger
84 Utmost degree
85 Investment master
88 Test for college srs.
89 Manning of football
90 Skeptical reply
91 Nobleman above an earl
92 Cake tier
94 Alter the boundaries of
96 Avenue __ Champs-Élysées
97 1972 Olympics star
100 Bit of sunshine
101 Type of sedative
104 Furious
108 Statute master
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114 Overplay a scene
115 Espresso + milk
116 Brief car ride
117 Word on some euros
118 Guys, these days
119 Wows with one-liners
120 Give a speech
121 Grad

DOWN

1 It means "against"
2 Demeanor
3 Travelers' stops

4 Breakfast pastry
5 Any thing of value
6 Need renewal
7 Football filling
8 Type of plum
9 Groundbreaking
10 Make changes to
11 Take on cargo
12 Negligible
13 Reminiscent of
14 Least relaxed
15 Once had
16 Little bit
17 NL West team
18 Allow
24 Figurative phrase
26 Louisiana county
29 Badge of honor
32 Mythical goat-men
35 Board game master
36 Vessels from hearts
37 Evita surname
38 See to the last details
39 Wine's bouquet
40 Programming master
42 Unreliable person
43 Web-footed mammal
44 Eccentricities
48 Tree-shaded areas
49 Raucous laughs
50 Orbital high point
51 Choir platform
56 Polar display
58 Magician's hiding place
60 Altar exchanges
61 __ Andreas fault
64 From Scandinavia
65 Be wobbly
67 "Rules __ rules"
68 Pravda cofounder
69 Former SeaWorld

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performer
70 Flurry of activity
71 Angry with
72 Suit fabrics
74 __ Haute, IN
75 Curled-lip look
76 Chair crafts-person
77 Decrease gradually
78 President after Tyler
81 Sort of steak
82 Literary soul seller

85 Closing numbers
86 Forms thoughts
87 Infra- opposite
93 Funnel-shaped flower
95 Make speeches
96 Needing scrubbing
98 Jeopardy
99 How checks are signed
101 Porous gemstone
102 Grp. against bullfighting

103 Wise Men's origin
105 Author Sheehy
106 Shade close to almond
107 Judge to be
108 Was first on a trail
109 Ostrich kin
110 Saturn or Zeus
111 Large Ts
113 DC water watchdog

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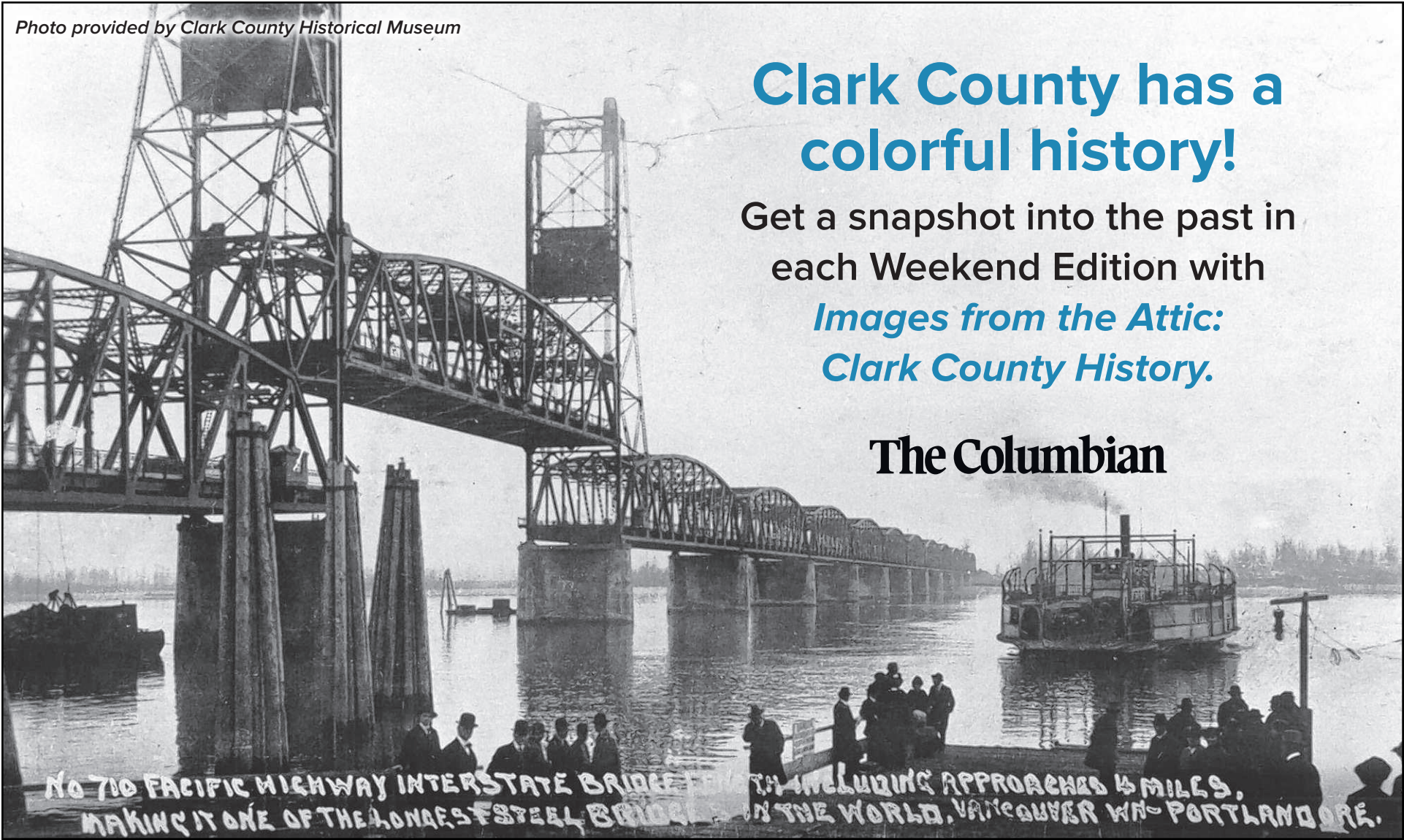
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Photo provided by Clark County Historical Museum



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Elisha OTIS (43 Across) invented the safety elevator in 1852, which stops automatically if the hoisting cable breaks. The POMeranian dog (53 Across) is named for the historical Baltic region where it originated, which today is part of both Poland and Germany. Swimmer Mark SPITZ (97 Across) won seven gold medals at the Munich Summer Olympics, setting a world record in each event.

You can contact puzzle editor Stanley Newman at www.StanXwords.com. 1/28/24

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Linda’s Story

Linda was facing homelessness and lived in her car with her small dog, Baby, for several years. That was until she made contact with CFTH, where she was assessed for her housing and service needs. With the Council’s help, Linda entered a housing program that included her own apartment and supportive services, known as Permanent Supportive Housing (PSH).

After moving in, Linda got to know her neighbors and built a sense of community. She was able to manage her substance-use recovery and began volunteering at local recovery and housing organizations. Secure and safely housed, Linda attended classes at Clark Community College to receive her high school diploma.

In 2023, Linda’s newfound stability and recovery made it possible to move out of the program and into a duplex of her own. Today, Linda continues volunteering by serving meals, leading support groups, and helping any way she can.

Linda shares, “I’m really blessed. I got the chance to change my life and start over. I get to be proud of myself. I got my diploma . . . I have a duplex to call home that is bigger than anything I have ever lived in. I’m ALIVE, and local housing services gave me that chance and believed in me enough to be here today.”



“I’m really blessed. I got the chance to change my life and start over. I get to be proud of myself. I got my diploma, I own my own truck, and have a carport to park it in. I have a duplex to call home that is bigger than anything I have ever lived in. I’m ALIVE, and local housing services gave me that chance and believed in me enough to be here today.”

– Linda

Housing plus supportive services saves lives and reduces the number of people living outside.

In Clark County, **91%** of **people housed** in 2022 in a Permanent Supportive Housing program **remain stable** and **in their homes one year later**. In some PSH programs, that number is as high as **98%**.

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councilforthehomeless.org/advocacy

