



NPTHA's Quarterly Newsletter

March 2008
1st Quarter

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During the January 25, 2008 NPTHA BOC meeting the Board of Commissioners reformatted, amended, and adopted the Individual Development Account (IDA) Program to include Section III: Home Repair/Improvements. Below are excerpts of the amendment to the policy that is in place. If you have any questions regarding this policy or would to participate in this new program, please give the NPTHA Counselors a call at the Housing office: for the Lapwai office - (208)843-2229 and for the Kamiah office - (208)935-2144.

SECTION III: IDA PROGRAM FOR HOME REPAIR/IMPROVEMENTS

A. Development of Positive Savings Habits

- 1:1 Match** Saving for Home Repair/improvement:
The IDA program will provide participants with a 1:1 match on their savings up to a maximum of \$3,000 in matching dollars for home repairs or improvements. This means for every \$1.00 saved by the participant, the IDA Program will match \$1.00.
- The amount that a participant saves is determined by creating a savings plan. The savings plan includes the savings goal, schedule of monthly deposits and the length of time they will be in the program. Generally, participants must make monthly contributions and save for at least three (3) months but no longer than twelve (12) months. The three month minimum savings requirement allows participants enough time to develop positive saving and budgeting habits. Throughout the three months, participants will be required to make monthly deposits into their IDA savings account, develop a workable budget that accounts for all of their monthly expenses as well as their savings goals and complete the home maintenance/repair class. These skills are designed to improve participants ability to manage home maintenance and repair responsibilities.
- Lump sum deposits may be considered for participants who receive and will utilize sporadic income for their savings. Although monthly deposits are key in developing routine saving habits, utilizing sporadic income for saving is also encouraged. A savings plan will be created noting the lump sum deposit in lieu of the monthly deposits. Lump sum participants are still required to participate for a minimum of three months and complete all other aspects of the program.

B. Home Maintenance Education & Counseling

In order to be eligible for the program, participants will be required to complete appropriate training courses and housing counseling activities.

- Home repair/maintenance: In order to be eligible for the home repair/maintenance matching program, participants will be required to attend a Homeowner's Maintenance class. This training accomplishes two main goals.
 - Empowers participants with the information they need to be pro-active in planning and budgeting for home repairs and improvements and
 - Improves the current condition of housing on the Reservation.
- Housing Counseling: Monthly housing counseling will be provided to ensure compliance with the participant's progress in the IDA program.

C. Account Structure

The IDA Program and the participant will hold the participants IDA deposits jointly. Joint Ownership has two benefits over individual ownership. Since the consequences are so severe for early withdrawal for an unauthorized purchase, joint ownership requires the participant to speak with the IDA coordinator about their reasons for making the withdrawal. This will allow them the opportunity to obtain counseling on whether this is the best option for them at this time. Joint ownership also allows the account holding bank the opportunity to send account statements both to the **Housing Counselor** and the participant. This makes tracking the account more efficient.

The match account is held in the name of the IDA Program. The participant does not have access to the match account since the money will be paid directly to the vendor once the participant makes a qualified purchase. This prevents the participant from incurring any tax liability based on receipt of the match amount.

The participant will receive a monthly bank statement of

their IDA deposits directly from the bank. The NPTHA will send an additional statement showing the participant's deposits and the IDA matching funds to show the accumulative savings amount. Receiving two statements allows the participant the opportunity to see how their money is growing toward their goal.

D. Qualified Purchases

When it comes time for the IDA participant saving for home repair/improvement to use their savings, they will consult with the IDA coordinator and the Housing Counselor to insure that their purchase is a qualified expense and to insure that they are financially ready to incur the obligation. The home repairs or improvements must be essential and shall not be elaborate or cosmetic in nature. The home repair cannot be for the same type of repair previously assisted by the IDA Program. Only reasonable bid estimates shall be awarded for the essential repairs and all work must be completed in good workmanship like manner. Appliances are not qualified purchases under this program.

E. Program Eligibility:

1. Enrolled member of the Nez Perce Tribe.
2. Property must be owned and located on or near the Nez Perce reservation.
3. Must be low income according to current HUD National Low-income standards and not exceed 80% of the national median income.
4. The home repairs or improvements must be essential and shall not be elaborate or cosmetic in nature. The repairs shall be completed in accordance to standard uniform building codes.
5. At least two bid estimates shall be provided to document the estimated cost of the repairs and to set savings goals. Bids will not be awarded until sufficient savings and matching funds

6. have been accumulated or other financing has been secured.
7. Must agree to participate in housing counseling, homeowner maintenance classes and one-on-one counseling.
8. Must be willing to pay for homeowner's insurance
9. Must use home as primary residence (at least nine months per year).
10. Must have no outstanding obligations to the NPTHA.
11. Must be able to complete repairs within 12 months or with applicable program requirements.
12. Only one Nez Perce Tribal member per household is eligible to participate.
13. Only allowed to use IDA for home repair once per year and only after six months has lapsed from the previous assistance. Priority will be given to applicants not previously served.

SECTION IV: FOLLOW-UP

- A. In an effort to evaluate and improve the NPTHA IDA Program, once participants have purchased their home they will be tracked for a period not less than one year. The Housing Counselor will contact them on at least a quarterly basis. They will be asked to fill out evaluation forms and participate in newsletters by contributing a short article detailing the benefits they received by participating in the IDA Program. Their continued participation and support of the program is crucial in the program's efforts to reach other Tribal members who are eligible for the program.

SECTION V: PROGRAM DURATION

- A. This program is based on available funding. Funds will be obligated based on approval and acceptance of the participant's savings plan.

**INVITATION
TO ALL COMMUNITY MEMBERS
AND NPTHA RESIDENTS**

APRIL 2008

SPRING BREAK

	Tuesday 1	Wednesday 2	Thursday 3	Friday 4
*Lunch will be provided and door prizes will be drawn at each class.	SUNPEST INSECT CLASS 12p - 1p	LANDSCAPING CLASS 12p - 1p	WELLSFARGO HOMEMORTGAGE CLASS 12p - 1:30p	SPRING CLEAN-UP Lapwai - All Day
Classes will be held at the NPTHA Homeownership Center.		WELLSFARGO HOMEMORTGAGE CLASS 6p - 7:30p	ONE-ON-ONE COUNSELING All Day	
		SPRING CLEAN-UP Kamiah & Orofino - All Day	SPRING CLEAN-UP Lapwai - All Day	

Amerind Poster Contest

The Nez Perce Tribal Housing Authority will be conducting Amerind's Fire Safety poster contest. The contest is open to children kindergarten thru 8th grade. Participants can submit a poster anytime prior to April 4, 2008; in addition, we will conduct workshops at the Kamiah Office on March 25 & 26 at the Kamiah Office and March 31st at the Lapwai Office. At the workshops we will provide the participants with materials, hot dogs, and drinks. All participants will receive a t-shirt for their participation. Only NPTHA residents will be eligible for contest prizes and their posters will be forwarded to the regional contest.

ONLY . . Twelve Sundown Heights Lots Left

After the NPTHA's next Tax Credit #3 Project is developed, that will leave only 12 more lots left to build a home on.

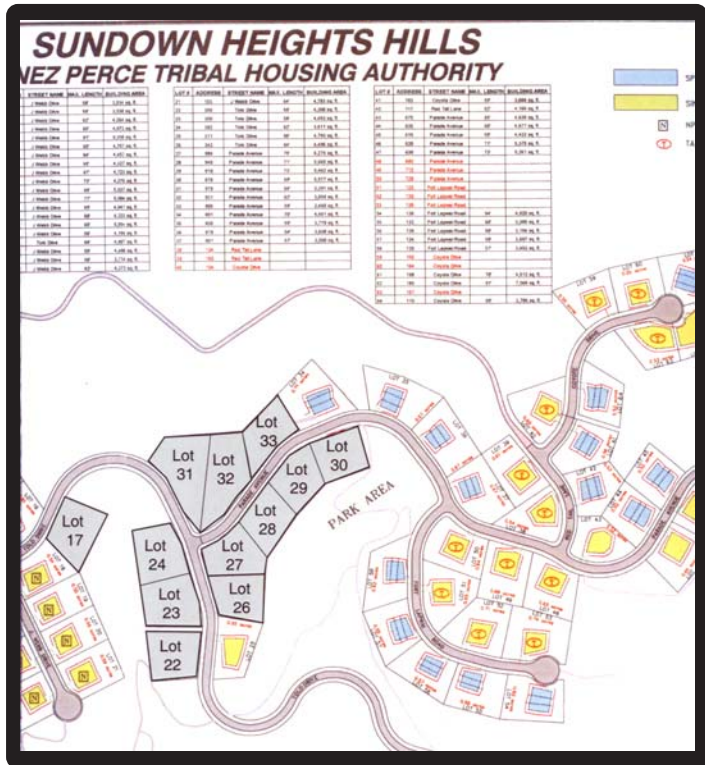
“How can I qualify for one of those Lots?”

- Enroll & Complete a Homebuyer Education Class
- Schedule a one-on-one meeting(s) with Homebuyer Counselors (Travis Wilkerson or Sonya Samuels).
- Fill out NPTHA Intake Application.
- Must be First Time Homebuyer.
- Must be Nez Perce enrolled.
- Must be Mortgage ready
- Work with the NPTHA Staff on qualifications and requirements of the policies, procedures and covenants of the Sundown Heights Project, in terms of the home building process.

“What Lots are available?”

Lot 17: 478 Tolo Drive
 Lot 22: 300 Tolo Drive
 Lot 23: 350 Tolo Drive
 Lot 24: 382 Tolo Drive
 Lot 26: 343 Tolo Drive
 Lot 27: 986 Parade Avenue

Lot 28: 940 Parade Avenue
 Lot 29: 918 Parade Avenue
 Lot 30: 878 Parade Avenue
 Lot 31: 979 Parade Avenue
 Lot 32: 931 Parade Avenue
 Lot 33: 905 Parade Avenue



NOTE: The twelve lots that are available are pictured above to the right and shaded in gray. These Lots will go to Nez Perce tribal members who are able to qualify and complete the mortgage process. The selection is based upon “first come, first serve basis.”

Information for Clean-Up Week

For this clean up, we will place a dumpster in each cluster site for residents to dispose of any unwanted items. Dumpsters will be available Monday, March 31st thru Friday, April 4th. NPTHA will assist in picking up furniture, appliances, hardware, and any larger items on the following days: Kamiah/Orofino, Wednesday, April 2nd, Lapwai, Thursday April 3rd and Friday April 4th. You only need to sign up if you need assistance. Please contact Danice Oatman Tom for the Kamiah/Orofino area at (208)935-2144 or Roxanne Axtell for the Lapwai area at (208)843-2229.

What Does It Take To Buy, Refinance, or Rehab a Home in Indian Country?

The NPTHA has invited a home loan specialist to come and discuss with community members what it takes to buy, refinance, or rehab a home. Wells Fargo, out of Sioux Falls, South Dakota is sending Eric Sprenkle, a Home Mortgage Consultant, to Lapwai on **Wednesday, April 2, 2008** for a presentation; from **6:00p.m.-7:30p.m.**, and again on **Thursday, April 3, 2008** from **12:00p.m. – 1:30 p.m.** in the NPTHA Homeownership Classroom. Eric will also be available on **April 3** for morning and afternoon individual sessions for anyone interested in meeting with Eric.

If you have any questions or want to reserve a time with Eric Sprenkle before all the times are taken, please call Sonya Samuels or Travis Wilkerson at (208) 843-2229.

NPTHA's Finance/Operations Manager Jane Johnson

Congratulations to Jane Johnson, NPTHA's new Finance & Operations Manager. Jane was appointed to the position as of November 26, 2007, and successfully completed her 90-day probationary period as of February 25, 2008. Jane is not a new face to Housing, as she was originally hired in October 2002 as an Account Technician I. She is taking on her new responsibilities with enthusiasm and determination.



“While growing up, I lived overseas, but most of my life was spent in Southern California. In 1992 I met my husband who was stationed at the El Toro Marine Base, and finally in August 1996 I moved to Lewiston. As the Finance & Operations Manager, I look forward to my new responsibilities and contributing more to the management of the NPTHA as well as working more with families. Feel free to stop by the NPTHA office and introduce yourself as I would enjoy meeting more members of the community.”

8th Annual

Pi- Nee-Waus Community Center

Wednesday, June 11, 2008

10 a.m - 3 p.m.

Hosted by the Nez Perce Tribal Housing Authority

NPTHA

*An excellent opportunity
to discover products and services
in "One Stop"*

Home Repairs

Home Maintenance

Home Insurance

Home Financing

Home Safety

*For more information contact the NPTHA Counselors
Anna Lawrence, Danice Oatman Tom, Sonya Samuels,
Tia Hernandez or Travis Wilkerson @ (208)843-2229*

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