



NPTHA's Quarterly Newsletter

December 2008
4th Quarter

NEW CONSTRUCTION BEGINS in SUNDOWN HEIGHTS

Sundown Heights II - LIHTC #3

The Nez Perce Tribal Housing Authority began construction of 15 new tax credit rental homes in our Sundown Heights Subdivision. These homes are built under the Low Income Housing Tax Credit Program (LIHTC), an IRS program monitored by the Idaho Housing & Finance Association.



There will be 2-single level three bedroom homes; 8-two story three bedroom homes and 5 two story four bedroom homes. Each unit has an excellent view of the Lapwai Valley and will be completed by April 2009.

If you are interested in applying for one of the 15 units you will need to complete an application. For those who are already on the rental waiting lists, please make sure your application is current. All applications are required to be updated on

an annual basis. Applicants must be Nez Perce Tribal Members because of the potential home ownership clause and are required to complete the following process:

- * Complete Renter's Rights & Responsibilities class.
- * Pay \$500 Security deposit and first months rent.
- * Review and sign the LIHTC Lease Agreement.

Another large factor that determines your eligibility is meeting the 2008 LIHTC income guidelines. The 2008 LIHTC Income Guidelines are listed below.

Please contact Roxanne Axtell, Tia Hernandez or Anna Lawrence at the NPTHA Office for more information. They can be reached at (208)843-2229.

What's inside

Tenant Appreciation

Career Fair

Holiday "How To" classes

HOME FOR SALE

Paul "Sutt" Samuels

Senior Safety Meeting

2009 Class Schedule

Reflection of 2008

Did You Know . . .

Digital Television

Overspending

Winter Tips

Chimney Cleaning Service

What's on the back . .

NPTHA Holiday Greeting

LIHTC INCOME GUIDELINES 2008

	1	2	3	4	5	6	7	8
30%	\$11,040.00	\$12,630.00	\$14,190.00	\$15,780.00	\$17,040.00	\$18,300.00	\$19,560.00	\$20,820.00
40%	\$14,720.00	\$16,840.00	\$18,920.00	\$21,040.00	\$22,720.00	\$24,400.00	\$26,080.00	\$27,760.00
50%	\$18,400.00	\$21,050.00	\$23,650.00	\$26,300.00	\$28,400.00	\$30,500.00	\$32,600.00	\$34,700.00
55%	\$20,240.00	\$23,155.00	\$26,015.00	\$28,930.00	\$31,240.00	\$33,550.00	\$35,860.00	\$38,170.00
60%	\$22,080.00	\$25,260.00	\$28,380.00	\$31,560.00	\$34,080.00	\$36,600.00	\$39,120.00	\$41,640.00

TENANT APPRECIATION

NPTHA Participates in Natural Resources Career Fair



On Friday December 5, 2008, both of the NPTHA offices (Lapwai & Kamiah) held a "Tenant Appreciation Day", to acknowledge and appreciate NPTHA's current tenants who are participating in one of the following NPTHA programs: **Low Rent, Mutual help,**

LIHTC Rentals, Starter Home and Option-to-Purchase.

The attendance at each location held a steady pace throughout the day. Cake and punch was available for those who attended. Door prize winners were Angela Evans and Liz Minkey who won a \$25 AVISTA gift certificate. The NPTHA also held the drawing and announcement of the winners for the Second Annual "Pay on Time & Win" contest. The winners for 2008 are Caroline Jordan (Low Rent) and Toni Plummer (Low Rent). Both winners will receive a \$200 credit towards their account. There was a total of 118 tenants who qualified from the NPTHA service area. Out of the 118, 64 tenants were entered twice and 54 were entered once.



LAPWAI OFFICE

Interested? If you are currently in any of the NPTHA Programs listed above, you are already entered. The 3rd Annual "Pay on Time & Win" contest has already begun! Those eligible participants who pay their rent on time for at least nine months through November 2009 will receive a chance in the drawing; if you pay for all 12 months you receive two chances in the drawing.

Any questions regarding the Pay on Time & Win contest, please call the Housing office at (208)843-2229 or (208)935-2144.



KAMIAH OFFICE

The NPTHA Board of Commissioners meet every 3rd Thursday of each month. The next meeting is scheduled for January 22, 2009 at 5:30 p.m. at the Tewepuu Center in Orofino, ID.

On December 5, 2008, the Nez Perce Tribe Natural Resource program held its first Career Fair for Local Area High School Students. It was held at the Pi-Nee-Waus Community



Center. There were 114 students from Lapwai, Troy, and Kendrick that attended the event. The NPTHA staff participated and shared with the high school visitors what services the NPTHA provides and what careers are available. They were also provided information about the costs of obtaining credit, as well as having specific goals and making small steps to achieving them everyday.

Five survey questions were asked and the following are their overall responses:

- All of them have a plan to either obtain higher education, go to work, or start their own businesses.
- To pay for higher education the majority said they would utilize scholarships, then their own monies, and other funding sources after that. Note that Personal and Parent Loans were the last resorts.
- When asked how they would get extra money if they needed something? Majority said they would get a 2nd job, next was ask family or friends.
- When asked what they would do if they were given \$1,000? Majority said they would put it into a savings account, next was investing it.
- When asked at what age they would like to buy a home? Majority said between the ages of 22-25 years old.

Dakota Meisner of the Lapwai School District was the Door Prize Winner for our \$25.00 Gift Certificate to Walmart. Congratulations and best of luck to all the High School Students in achieving their Goals!



HOLIDAY "HOW TO" CLASS

New Home with Nice View



To get ready for the Holiday Season the NPTHA held Holiday Craft classes. The "How-to" classes provided an opportunity to get the creative juices flowing and to help NPTHA participants and the community create inexpensive gifts that come straight from the heart.



And what more could one ask for than a Accordion style scrapbook/photo album filled with photos of loved ones. These scrapbooks are perfect gifts and they are easy and fun to make. You can fill up the inside of the accordion with images, pictures with captions, stamps, stickers, pretty much anything to jazz it up.

The classes began in November and an additional class was scheduled for December. Each class held close to 3 to 6 participants and we received excellent feedback from all.

We anticipate having more "how to" classes in the future. If you have any simple, straight from the heart, gift making suggestions for our future classes, please contact Tia @ the NPTHA office 208-843-2229.



1750 sq ft., 3 bdrms, 2 baths, listed at \$128,510
Applicants are not included. Must be enrolled Nez Perce. □
Buydown Assistance for qualified Nez Perce applicants. □
Call Sonya Samuels or Travis Wilkerson at the NPTHA □
for more information - (208)843-2229.

SENIOR SAFETY MEETING



On November 20, 2008 the NPTHA coordinated a Senior Safety Meeting with the Nez Perce Tribal Police for community members and residents of the Chief Joseph Complex. Captain Keith Kipp pre-

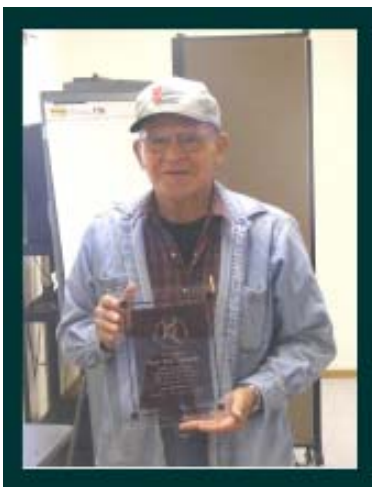
sented on Identity Theft at the complex. Recent investigations of bank fraud in the Lapwai community prompted authorities to provide more information on how to protect yourself.

Captain Kipp gave the following tips:

- Never give out personal information;
- tear up or shred mail;
- never carry your social security card in your purse or wallet;
- routinely monitor your financial accounts & billing statement.

We would like to thank the NPTLE and Captain Kipp for his presentation. If you would like more information on Identity Theft, please contact Captain Kipp at (208)843-5214 or the Housing Office at (208)843-2229.

Congratulations



Paul "Sutt" Samuels
10 years of Service
September 25, 2008

HOMEBUYER EDUCATION & FINANCIAL LITERACY 2009 CLASS SCHEDULE

PATHWAYS HOME: A Native Homeownership Guide was developed to teach the process and benefits of purchasing a home and the responsibilities of owning a home. This class covers many subjects regarding homeownership, such as the following:

- ◆ budgeting
- ◆ land issues
- ◆ wills
- ◆ maintenance and much more
- ◆ credit reports
- ◆ loan process
- ◆ insurance
- ◆ how to improve credit
- ◆ calculating affordability
- ◆ major decision in buying a home

BUILDING NATIVE COMMUNITIES (Financial Literacy) was developed to teach community members to gain control of their financial future. This class covers the following:

- ◆ Building a healthy economy
- ◆ Developing a spending plan
- ◆ Developing a savings plan
- ◆ working with checking & savings accounts
- ◆ understanding credit and credit reports

POST PURCHASE(New) was developed to educate new or current homeowners on issues and facts that come up after you've purchased your home, such as:

- ◆ Rehab & maintenance
- ◆ Pitfalls to refinancing
- ◆ Insurance, Taxes
- ◆ Foreclosures
- ◆ Various other topics and possible guest presenters on different issues.
- ◆ Weatherinzing your home
- ◆ Land issues
- ◆ Inspecting your home
- ◆ Wills

DATES	DAYS	TIME	PLACE	CLASS
Jan. 27-29	T-Th	5p-8p	Lapwai	Financial Literacy
March 17-19	T-Th	5p-9p	Lapwai	Homebuyer Education
April 14-15	T-W	5p-8p	Lapwai	Post Purchase
April 28-30	T-Th	5p-9p	Kamiah	Homebuyer Education
June 10	W	10a-3p	Lapwai	HOME FAIR
June 23-25	T-Th	5p-9p	Lapwai	Homebuyer Education
July 21-23	T-Th	5p-8p	Orofino	Financial Literacy
August 18-20	T-Th	5p-8p	Kamiah	Financial Literacy
September 14-16	M-W	5p-9p	Orofino	Homebuyer Education
October 13-14	T-W	5p-8p	Lapwai	Post Purchase
December 1-3	T-Th	5p-9p	Lapwai	Homebuyer Education

Each set of dates is one complete class. Select one of set (Homebuyer Education, Post Purchase, or Financial Literacy) if you wish to attend each class.

*Certificates will be issued to those participants who have attended 100% of the class. Those who do not complete the class must retake the class on another date.

*Please call (208)843-2229 or 1-888-334-5176 to reserve a seat with Roxanne Axtell.

*RSVP is important for scheduling purposes (i.e. class materials and food) for the class.

* Please arrange for your own childcare.

Sonya Samuels & Travis Wilkerson are the Homebuyer Educators for the NPTHA. Please feel free to give them a call if you have any questions. They can be reached at (208)843-2229.



REFLECTION of 2008

ONLY . . . Twelve Lots Left in Sundown Heights

“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



2008 Amerind Fire Safety Poster Contest

Northwest Regional HUD SUMMIT

“Assessing Individual Capacity
of Qualifying Families”



Spring Clean Up

Summer Clean Up

Fall Clean Up



Kindergarten-3rd Grade
1st Place Winner
Darek Whitman



4th-6th Grade
1st Place Winner
Isabelle Plummer



“Land of the Butterflies” Work Camp



“Clearwater River” Work Camp

Serving the Nez Perce Reservation TWO YEARS in a row

Did You Know

The Earned Income Tax Credit (EITC), sometimes called the Earned Income Credit (EIC), is a refundable federal income tax credit for people who work, but don't earn much money. To qualify, you must meet certain requirements and file a tax return, even if you did not earn enough money to be obligated to file a tax return.

If a worker qualifies, the EIC will lower or eliminate any taxes owed. If the worker is not obligated to pay any taxes or if the credit is larger than any taxes owed, the worker will receive a cash payment ("refund") from the Internal Revenue Service (IRS). Families with one or more children can receive much more EIC than single workers who do not care for any children.

The EITC has no effect on certain welfare benefits. In most cases, EITC payments will not be used to determine eligibility for Medicaid, Supplemental Security Income (SSI), food stamps, low-income housing or most Temporary Assistance for Needy Families (TANF) payments.

Check with your tax return preparer to see if you qualify for this benefit. Do not pass up a chance to put more money back into your pocket.

DIGITAL TELEVISION TRANSITION

The FCC wants everyone to be prepared.



On February 17, 2009, television will undergo the biggest change since the 1950's when color TVs were introduced. Television broadcasting will end for full-power TV stations. Currently most stations are broadcasting in two formats: digital and analog. Some of us already have digital television sets and are enjoying the benefits of better sound and picture quality. And, for those households with analog television sets they are

seeing programming as we always have. However, that will change. Analog signals will stop for full-power stations. Television that receive reception through an antenna will not be able to receive from the local stations any more since they will be broadcasting in digital only.

Hold on, that doesn't mean you need to run out and buy a new digital TV. Converter boxes are available and will change the digital signal to one that analog sets can receive. The picture and sound will not be the same but, tests have proven an improvement in quality of the video. If you are receiving your programming through a satellite or cable provider, you will need to ask your provider what you will need to do and when it needs to be done.

The Federal government has \$40 coupons available and is offering two(2) coupons to each U.S. household. The coupon can be applied toward the purchase of an eligible converter box. This program is called the "TV Converter Box Coupon Program" and is being administered by the National Telecommunications and Information Administration. Please remember, coupons are limited and applications must be received by March 31, 2009. The coupons expire 90 days after mailing.

There are four way in which you can request the coupons, they are listed below:


Online:	www.dtv2009.org
Traditional Mail:	TV Converter Box Coupon Program P.O. Box 2000 Portland, OR 97208-2000
Fax an application to:	1-888-DTV-4ME2(1-888-388-4632)
Email us:	DTVinfo@fcc.gov

**Coupon Program's 24 Hour Hotline
1-888-DTV-2009 (1-888-388-2009)**

The NPTHA has our resource libraries in Lapwai and Kamiah that you may use to request an application, visit online, or fax an application. We are here Monday-Friday from 8 a.m. to 4:30 p.m. and closed for lunch each day from 12 p.m.-12:30 p.m.

**Stop by during working hours
and visit the resource libraries in Lapwai and Kamiah
to request your Converter Box Coupon.**

OVERSPENDING DURING THE HOLIDAYS



Don't be a victim of emotional Holiday spending. Though it is the holidays, these are the days we really need to have CONTROL over our BUDGET (SPENDING). Don't skip important bills (mortgage) to pay for flashy gifts. Instead, give low cost special gifts from the heart such as homemade recipe jars, homemade photo art, etc. Many magazines and web sites have a ton of

inexpensive gift ideas. The NPTHA has a nice Resource Library with magazines and web access or visit your local library. What ever you do, stay away from charging up loans and credit card debts. If you must borrow money, check the fees and interest rates and do not borrow more than you can pay back. Instead of borrowing money and paying interest, put that monthly payment into a savings account and let it pay you interest. Some people have two savings accounts, one for rainy day emergencies and one for Christmas. Take a look how fast a savings account can grow over a year:

If you save \$25/pay period x 26 pay periods = \$650 total savings
\$50/pay period x 26 pay periods = \$1,300 total savings
\$50 per month x 12 months = \$600 total savings
\$100 per month x 12 months = \$1,200 total savings

Just a little bit of savings can reduce your holiday spending stress!

For more tips and information on taking control of your money, come visit our resource library or contact one of our counselors.

HOUSEHOLD ENERGY SAVING WINTER TIPS

Listed below are seven areas within your house with suggestions that will save you money and energy, and some suggestions may seem like common sense when it's all said and done.

1. **ATTIC:** Make sure the access to your attic is properly fitted; if possible, add some insulation or weather stripping around the door and make sure it's properly ventilation.
2. **BATHROOM:** There are a number of simple things you can do to save water. Turn off the water when you are brushing your teeth or shaving. Take a shorter shower with cooler water rather than steaming water. Make sure all your faucets throughout the house are tightened securely and have no leaks; and clean your shower heads.
3. **BEDROOM:** For bedrooms that are not being used such as guest rooms, close the vents and place a draft guard at the bottom of the door(s). To add more to your sleeping comfort add extra blankets instead of turning up the heat.
4. **FIREPLACES & the LIVING ROOM:** Make sure the damper is closed when not in use and close the glass doors if you have them; warm air can escape through this small space. Wear a sweater or layer up on clothing. If you have a ceiling fan, reversing the fan in the winter will push the heat down and back into the room. Turn off the TV and or stereo when you are not occupying the room. If you can, use compact florescent light bulbs instead of the standard incandescent bulbs. The compact may cost a bit more but in the long run they are superior in energy savings. They will cut down on your bills plus they last longer.
5. **KITCHEN:** Check the light bulbs and bulb covers over your range and clear them of grease. Using your exhaust fan is great but use it at a minimum, it will suck the heat out. If you do not have an energy saving dishwasher or even a regular dishwasher, try to hand wash as many dishes as you can in one load; hand washing tends to use a lot of hot water. When cooking, do not open the oven more than necessary. It drops the temperature requiring to expend energy to heat it back up. If your kitchen allows, place your refrigerator away from your stove or any other heating source. Clean the coils every few months and more often if you have pets.
6. **LAUNDRY ROOM:** Wash full loads instead of a few items and wash as many loads as you can in cold or warm water and always use a cold rinse. Make sure the lint trap is cleaned between each load.
7. **MISCELLANEOUS:** Have the heating and cooling ducts checked out and keep the filters clean. Schedule yearly check-ups to keep your heating and cooling systems working properly. If you have outdoor lights, place them on a timer or light sensors so they will only come on if necessary. Set your water heater to 120 degrees to conserve hot water and make sure that the first 3 to 6 feet of pipes connected to your water heater are insulated as well as the water heater itself.

These are just a few simple tricks and maintenance that can help you save. They are fairly easy and inexpensive to do and will go to great lengths in lowering your bills. Even if you are not caught up in the "go green" phenomena and you still want to save a few dollars . . . you can start by following the simple changes listed above.

For any questions, please contact the NPTHA Maintenance department and ask for Paul Nye or Ketta Reuben. They can be reached at (208)843-2229.

“HITMAN” Chimney Cleaning Service

This year's chimney cleaning was a huge success! Forty eight NPTHA residents participated this year through rain and shine. Our new chimney cleaner, Howard Teasley, hopped up on roof's in Lapwai, Orofino and Kamiah and swept away. Having Howard clean your chimney is a good investment for your family, yourself and your home.

Here are some suggestions and tips for wood stove users.

- do not use the stove if you see any flames, sparks or smoke coming out of the stove pipe. This may mean the stove pipe is not connected which can cause a fire.

- Replace any missing or damaged chimney caps. If the cap is not replaced, water and moisture will collect in the stove pipes. This will eventually lead to rusting and erosion of the pipes which will be costly to repair.



-replace gaskets that are missing or burned. Be sure you purchase a gasket that will withstand high temperatures. You can replace this yourself or you can take the door off and take it to a wood stove store.

- Burn dry, seasoned wood. Woods such as red fir, tamarack or larch are good for burning. To burn pitchy wood, run the stove hot to burn it off. If the stove damper is turned down too soon, creosote builds up and can be a potential fire hazzard.

So where can you buy wood stove supplies? Ziggy's, Hahn's Supply, Dan's Norwest Stove, Walenco and True Values.

The chimney cleaning will be scheduled again next fall 2009 if you missed the chimney cleaning this year. The NPTHA mails flyers to all our residents and will have a sign up sheet at General Council. For any questions regarding chimney cleaning or maintenance of your chimney, please contact the Housing Office.

HAPPY



HOLIDAYS

From the NP T&A Staff