



*The mission of the Nez Perce Tribal Housing Authority is to create opportunities to meet the housing needs of enrolled members of the Nez Perce Tribe by maximizing the utilization of available resources to ensure services are provided in an efficient, professional, economical and timely manner; forming and enhancing partner ships between the NPTHA and tribal, state, local, and private entities; promoting self-sufficiency and improving the quality of life.*

## **General Council Report**

**May 1, 2, & 3, 2008**

# NPTHA Board of Commissioners



*Agnes Weaskus  
Chair*



*Julian Matthews  
Vice-Chair*



*Richard Arthur  
Secretary/Treasurer*



*Nancy Wheeler  
Member*



*Mary Johnson  
Member*

## 2007 Highlights

Making homeownership a reality remains a challenging choice for Nez Perce families. Faced with reduced funding and changing programs, our children now seek housing opportunities that force confrontation with financial hurdles never before imposed. We have been working on preparing families to meet the challenge and welcome the future of mortgage based homeownership. What does this mean? It means qualifying for a loan to purchase a home depends on the commitment of the applicant to become creditworthy, responsible homeowners. Our programs are committed to continuing to assist committed families with demonstrated need for down payment assistance, homebuyer education and housing counseling, and compliance with lenders' requirements. For those families who do not wish to pursue homeownership, the NPTHA continues to provide more comprehensive rental programs. The rental programs encourage good tenancy by providing various counseling services which includes home maintenance and personal budgeting. Our goal is for families to develop homeowner characteristics until they are ready to pursue homeownership.

At the end of each year, the NPTHA completes an Annual Performance Report (APR) and posts for public review. Below are highlights of our 2007 accomplishments that were included in our APR:

- ***Awarded another LIHTC application - LIHTC #3, Sundown Heights II***
- ***Annual re-certification and inspections of all management units***
- ***Preventative maintenance tasks on all rental units***
- ***Sponsored three community clean-ups***
- ***Conducted 10 Homebuyer Education Classes***
- ***Issued 49 HBE Certificates***
- ***Conducted Four Credit classes and served 90 high school students***
- ***Conducted seven Rental Rights & Responsibility Classes***
- ***Issued 21 certificates for Renter's Class***
- ***Sponsored Annual Home Fair in June 2007***
- ***Conducted seven Senior Complex meetings***
- ***Provided Mortgage Finance Assistance for three families***
- ***Community Barbeques were held in Kamiah and in Lapwai.***

If you are interested in seeing a full APR report, please contact our Lapwai or Kamiah office. Other highlights of our programs are contained in the remainder of this report.

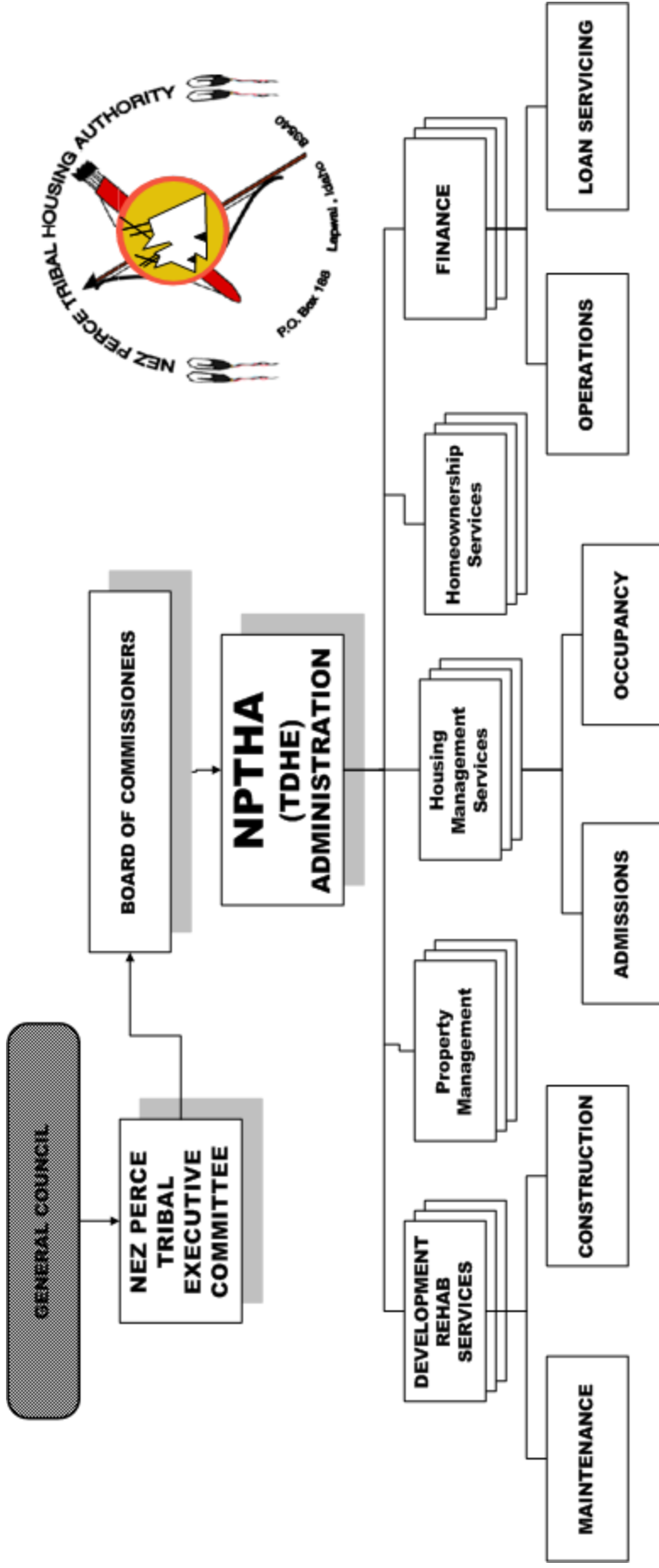
## NPTHA EMPLOYEES

Laurie Ann Smith-Executive Director  
Michelle Penney-Executive Assistant

Jane Johnson-Finance/Operations Manager  
Anne Tuell-Accounts Payable  
Vickie Nielson-Collections  
Autumn Lawyer-Receptionist/Accts Clerk

Anna Lawrence-Housing Manager  
Sonya Samuels-Homebuyer Educator  
Travis Wilkerson-Homebuyer Educator  
Tia Hernandez-Housing Counselor  
Danice Oatman Tom-Housing Counselor/Kamiah  
Roxanne Axtell-Occupancy Clerk

Paul Nye-Maintenance Manager  
Verna Reuben-Assistant Maintenance Manager  
Lori Johnson-Maintenance Clerk  
Gary Fannesbeck-Construction/Maint.  
Rick Carver-Construction/Maint.  
Paul Samuels-Construction/Maint.  
Marcella Vallo-Maintenance/Custodian  
Mike Bonaparte-Construction/Maint./Kamiah



# Indian Housing Plans for 2008

## GOAL 1: Develop and implement management improvements designed to improve accountability and day-to-day operations of the NPTHA.

- Continue to provide ongoing BOC and staff development training activities as needed by the end of the fiscal year.
- Continue identifying alternative funding sources and prepare applications accordingly.
- Continue monitoring and reporting all grant activities, programs and services through various means and make modifications accordingly.
- Maintain networking system with Nez Perce Tribal Programs.
- The Board of Commissioners will meet with NPTEC regularly on a quarterly basis and as needed for special meetings.
- Continue to maintain efforts to enforce the collections policy and quality loan servicing.
- Continue to network with local, regional, and national organizations and task force groups.
- Maintain existing rental units and NPTHA owned common areas.

## GOAL 2: Decrease shortage of housing stock in the Indian area through new construction activities.

- Assist Homebuyers with individual construction of homes on Sundown Heights Lots and/or fee simple, allotted trust, or Tribal Trust land.
- Promote Homebuyer education in conjunction with Starter Home, Mutual Help Rehab and/or Refinance projects.
- Promote Homebuyer Education to assist families in becoming mortgage ready.
- Provide Mortgage Finance Assistance or buy down assistance to qualified families.
- Complete construction of additional LIHTC rental units.

## GOAL 3: Provide comprehensive housing management services through, but not limited to, ongoing maintenance, tenant recertifications, work orders, loan servicing, unit inspections, tenant accounting services and other activities associated with property management.

- Plan and coordinate 3 community clean-up activities.
- Conduct regular inspections of existing housing stock at least annually but as often as necessary to ensure protection of NPTHA assets.
- Conduct annual recertifications of all units, except those MH that are paying the maximum, and reverification of tenant information in response to income changes as required by lease agreements and Section 8 Income Regulations.
- Perform application intake and processing for all NPTHA programs.
- Provide advocacy for applicants and residents seeking additional housing resources.
- Maintain case management approach to working with residents through networking with all other departments, regular meetings with senior residents of the senior citizen complexes, referral implementation, tenant contact reporting, and meetings as required.
- Provide resident counseling and training in areas of need including but not limited to resident's responsibilities, maintenance, budgeting, and lease compliance.
- Coordinate community access to chimney cleaning services for homebuyers and homeowners.

## GOAL 4: Implement programs designed to maximize housing opportunities.

- Continue to provide mortgage financing assistance for at least 5 families per year.
- Conduct at least 150 housing counseling sessions for families who are seeking rehab, homeownership, or rental assistance or who are existing residents.
- Disseminate at least 4 housing newsletters.
- Continue working with Tribal and local government staff and programs to address the housing needs of low income or disadvantaged families.
- Conduct Annual Home Fair.
- Organize and coordinate monthly HBE classes and at least 4 events regarding personal finances, homeownership and/or financial literacy.
- Conduct at least 7 Senior Citizens meetings.
- Conduct at least 3 quarterly public meetings.
- Conduct at least 4 credit & budgeting sessions for youth.
- Assist a minimum of five families with new IDA program for down payment.
- Assist a minimum of five families with IDA program for essential home repair.
- Continue providing Senior Rehab grants.
- Support Nez Perce Tribe Homeless Task Force efforts.

## GOAL 5: Design strategies to reduce crime and substance abuse and to increase safety in NPTHA housing projects.

- Continue to work with Nez Perce Law Enforcement through the adopted MOA for support services for NPTHA property.
- Conduct quarterly safety meetings and fire drills for senior complexes.
- Enforce lease agreements promoting Safe Neighborhoods.

## GOAL 6: Implement the legal and administrative structure for NPTHA to provide coordinated development, financing, and management activities of NPTHA.

- Acquire temporary assistance to carryout unanticipated administrative support.
- Acquire technical assistance to assist in program development, evaluation, leasehold mortgage financing documents, one-stop development, non-profit organization benefits, and capacity building.
- Solicit public comments on housing needs.
- Upgrade software and computers.

## MODELACTIVITY - GOAL7: Provide sufficient rent subsidies for LIHTC units in accordance to NPTHA commitment agreement in support of the LIHTC Program.

- To adequately fund rent subsidies necessary to maintain LIHTC Program.

## INDIAN HOUSING PLAN FY 2008 BUDGET

Operating	\$ 1,347,185.00
Rehabilitation	\$ 54,000.00
Housing Services	\$ 115,963.00
Housing Management Services	\$ 161,536.00
Crime Prevention and Safety	\$ 5,000.00
LIHTC	\$ 10,000.00
Planning and Administration	\$ 5,000.00
<b>TOTAL</b>	<b>\$ 1,698,684.00</b>

# Nez Perce Tribal Housing Authority's 2008 NAHASDA Block Grant Monthly Revenue & Expense

For the month ending:

7/31/2008

**FINANCIAL RESOURCES:**

	<u>Budget</u>	<u>Period-to-date</u>	<u>Year-to-date</u>	<u>Variance</u>
NAHASDA Block Grant	\$1,254,960	\$150,907	\$150,907	\$1,104,053
NAHASDA Program Income	\$412,032	\$270,536	\$270,536	\$141,496
Total Resources:	\$1,666,992	\$421,443	\$421,443	\$1,245,549

**ALLOCATION OF RESOURCES:**

Modernization (1937 Act)	\$0	\$0	\$0	\$0
Operations	\$1,315,493	\$122,476	\$600,939	\$714,554
Development:				
Rental/construction-new	\$0	\$0	\$0	\$0
Rental/Acquisition	\$0	\$0	\$0	\$0
Rental/Rehabilitation	\$0	\$0	\$0	\$0
Homeownership/construction-new	\$0	\$0	\$0	\$0
Homeownership/Acquisition	\$0	\$0	\$0	\$0
Homeownership/Rehabilitation	\$54,000	\$91	\$91	\$53,909
Housing Services	\$115,963	\$6,574	\$51,553	\$64,410
Housing Management Services	\$161,536	\$11,761	\$78,511	\$83,025
Crime Prevention and Safety	\$5,000	\$0	\$125	\$4,875
Model Activities/LIHTC Subsidy	\$10,000	\$0	\$0	\$10,000
Planning & Administration	\$5,000	\$20	\$40	\$4,960
Replacement Reserves	\$0	\$0	\$0	\$0
Other	\$0	\$0	\$0	\$0
Total Allocation:	\$1,666,992	\$140,921	\$731,258	\$935,734

## Applicable Income Limits

### LIHTC INCOME GUIDELINES 2008

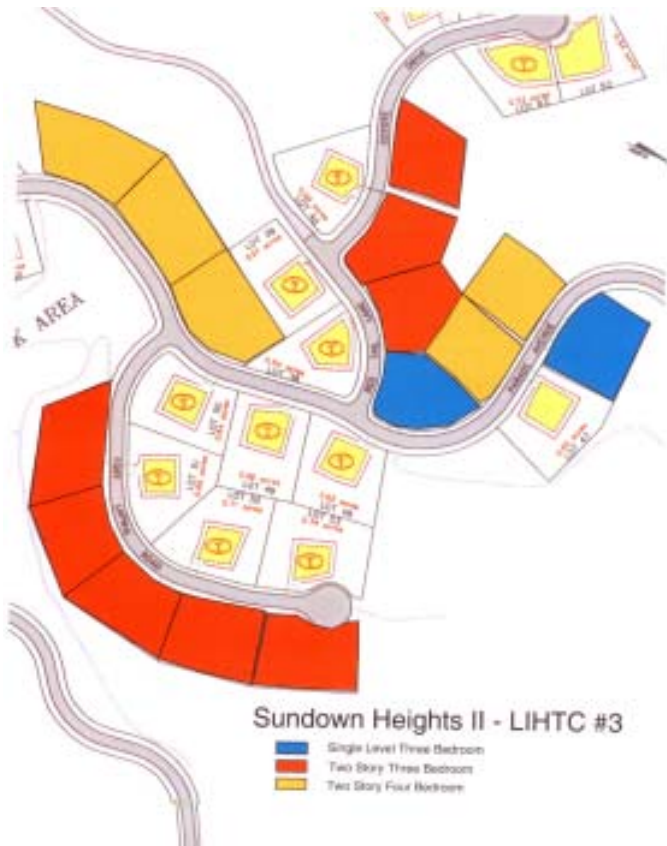
	1	2	3	4	5	6	7	8
30%	\$11,040.00	\$12,630.00	\$14,190.00	\$15,780.00	\$17,040.00	\$18,300.00	\$19,560.00	\$20,820.00
40%	\$14,720.00	\$16,840.00	\$18,920.00	\$21,040.00	\$22,720.00	\$24,400.00	\$26,080.00	\$27,760.00
50%	\$18,400.00	\$21,050.00	\$23,650.00	\$26,300.00	\$28,400.00	\$30,500.00	\$32,600.00	\$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

### NAHASDA 2008 Income Limits

Family Size	Very Low Income (50% Area Median)	Low Income (50-80% of Area Median)	Moderate Income (80-100% of Area Median)
1	\$21,525	\$21,526-\$34,440	\$34,441-\$43,050
2	\$24,600	\$24,601-\$39,360	\$39,361-\$49,200
3	\$27,675	\$27,676-\$44,280	\$44,281-\$55,350
4	\$30,750	\$30,751-\$49,200	\$49,201-\$61,500
5	\$33,210	\$33,211-\$53,136	\$53,137-\$66,420
6	\$35,670	\$35,671-\$57,072	\$57,073-\$71,340
7	\$38,130	\$38,131-\$61,008	\$61,009-\$76,260
8	\$40,590	\$40,591-\$64,944	\$64,945-\$81,180

# Sundown Heights II - LIHTC #3

## 15 Homes to be Built



### FLOOR PLANS



Single Level - 3 Bdrm.



Two Story - 3 Bdrm.



Two Story - 4 Bdrm.

### New Sundown Heights Tax Credit Homes

This summer the NPTHA will begin new construction of 15 Tax Credit rental homes. There will be 2 single level three-bedroom homes, 8 two story three-bedroom homes and 5 four-bedroom homes. The floor plans are located to the lower left of this page. All of the homes will have an excellent view of the Lapwai Valley.

### Application Process

If you are interested in one of the new 15 homes, you must complete an application. Every applicant is subject to updating their application on an annual basis to remain on the tax credit waiting list. The applicant must be Nez Perce and meet the income guidelines.

The largest factor that determines your eligibility is meeting the 2008 Low Income Housing Tax Credit Income Guidelines. The income guidelines are on page 9 of this General Council Report. All applicants must qualify at the time of move-in and recertifications are only done on an annual basis. Prior to move-in all eligible applicants are required to complete the following process:

- Complete Renters Responsibilities class;
- Pay \$500 Security Deposit and first months rent;
- Review and sign the lease agreement;
- Complete move-in inspection.

### Section 8 Voucher Program

The Tax Credit Program accepts Section 8 Vouchers from Idaho Housing & Finance. The Section 8 Vouchers pay a rent subsidy for low income families. If you have not applied for Section 8 at the Idaho Housing & Finance Office in Lewiston, it is highly recommended that you do as soon as possible.

If you are interested in applying for this program, please contact Roxanne Axtell, Tia Hernandez or Anna Lawrence at the NPTHA Office.

# NPTHA ON-GOING ACTIVITIES & EVENTS

## FALL CLEAN UP

NPTHA will place a dumpster for one week in each cluster site for residents to dispose of any unwanted items. The dates and locations are as follows:

### October 20 - 24, 2008

Domebo Flats  
Agency Road  
Sundown Heights  
Kamiah/Orofino (one in each cluster site)

### October 27 - 31, 2008

Joseph Street  
Over the Hill

NPTHA will assist in picking up furniture, appliances, hardware, and any large items on the following dates **ONLY**:

Kamiah/Orofino - **October 22, 2008**  
Lapwai - **October 23, 2008**

If you need assistance with large items, you must sign up at the NPTHA offices. Call Danice for the Kamiah/Orofino area (208)935-2144 or Roxanne for the Lapwai area (208)843-2229.



## Office Closures

October 6th - Nez Perce War Memorial (Bears Paw)  
November 11th - Veteran's Day  
November 27th & 28th - Thanksgiving  
December 25th - Christmas

## Homebuyer Education & Financial Literacy 2008 Class Schedule

<u>October:</u>	<u>Days:</u>	<u>Time:</u>	<u>Place:</u>	<u>Class:</u>
10	Fri.	5p.m.-8p.m.	Orofino	Financial Literacy
11	Sat.	9a.m.-3p.m.	(Two day class)	
<u>December:</u>				
2	Tues.	5p.m.-9p.m.	Lapwai	Homebuyer Ed.
3	Wed.	5p.m.-9p.m.		
4	Thurs.	5p.m.-9p.m.	(Three day class)	

\*Certificates will be issued to those participants who have attended 100% of the class. 100% attendance is attending each day of each set of classes listed above. Those who do not complete the class must reschedule to retake the class at another date and time.

\*Please call Roxanne Axtell at (208)843-2229 or 1-888-334-5167 to reserve a seat.

\*RSVP is important to ensure that there are enough materials and food for the class.

\*Please arrange for your own childcare.

**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: *Budgeting; Land Issues; Wills; Credit Reports; Loan Process; Insurance; How to Improve Credit; Calculating Affordability; Major Decision in Buying a Home; Maintenance and much more.*

**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 a Checking & Savings Accounts; Understanding Credit and Credit Reports.*

## Monthly Events & Activities 2008 Schedule

<u>October:</u>	<u>Days:</u>	<u>Time:</u>	<u>Place:</u>	<u>Class:</u>
9	Thurs.	1p.m.-3p.m.	Lapwai	Holiday <i>Chief Joseph Complex</i>
14	Tues.	5p.m.-7p.m.	Lapwai	Holiday <i>Homeownership Center</i>
21	Tues.	5p.m.-7p.m.	Orofino	Holiday <i>Teweepuu</i>
23	Thurs.	5p.m.-7p.m.	Kamiah	Holiday <i>Homeownership Center</i>
<u>December:</u>				
5	Fri.	10a.m.-3p.m.	Lapwai	"TENANT APPRECIATION" (See Page 10 of this report.)

# NPTHA'S Homeownership Program



The NPTHA has focused on helping its community to pursue their dreams of homeownership through education and personal development. We know that purchasing a home is the biggest investment that our families will make in their lives and the more informed our

families are, the more successful they will be.

The NPTHA has two Homebuyer Educators, Sonya Samuels and Travis Wilkerson, who focus their time on educating families on issues, such as: Credit Repair, Mortgage Loan Process, Land Issues, the importance to making your mortgage payments on time as well as performing regular maintenance to the home to increase the value.

More families want to buy and sell homes; therefore, maintaining the value is very important. The value determines how much your home is worth. More importantly, your comfort in a home that is maintained rather than one that has developed several expensive repairs is less stressful to the family.

## Homeownership Initiatives Continue on the Nez Perce Reservation

In our continued efforts to serve the housing needs of the Nez Perce community, the NPTHA invited a mortgage specialist for two homeownership workshops during our annual Spring Clean up Week.



Eric Sprenkle (*pictured left*) is a Home Mortgage Consultant with Wells Fargo out of Sioux Falls, South Dakota. Eric discussed with community members what it takes to buy, build, rehab, or refinance a home with the Section

184 Indian Housing Loan Guarantee Program. Two classes were held, in addition to one on one counseling sessions with Eric. The large turnout along with the responses from the participants indicated that the event was well received and beneficial to the community.

Numerous topics were discussed such as: the benefits of using the HUD 184 loan, your options in purchasing a home, how does the loan process work, reasons for denial, and tips to ensure your loan is approved. The NPTHA thanks Eric Sprenkle for investing his time, energy, and effort into our community and we look forward to working with him more in the future.

We encourage all to go through our classes and become a more informed buyer, because the better prepared you are in the aspects of knowledge, savings, creditworthiness, and budgeting the greater your ability to save more money in the long run.

We offer a 12-hour Homebuyer Education Class and a 10-hour Financial Literacy Class. One or both classes may be required to participate in the following Homeownership Assistance Programs; Mortgage Finance Assistance (MFA), Starter Home Program, Option to Purchase Program, Section 184 Guaranteed Loan, Individualized Development Account (IDA) and possibly other assistance that may come from other outside resources.

The NPTHA also strive to teach the youth about credit. We've taught at the Lapwai High School and Upward Bound Programs about how NOT to get into negative credit situations. We recently had a young girl come into our office and say that 3-4 years ago in High School she remembers the credit class and has made it a point to maintain good credit. Upon reviewing her situation once she obtains regular employment she will be an excellent candidate for homeownership.

If you have any questions about any of these programs or would like to sign up please contact the NPTHA.

## Protecting Your Assets

"I didn't think it would happen to me"

Don't wait until a fire happens to you to consider homeowner's insurance. A home is one of the most important assets a family has and unfortunately, some families have suffered the loss of their homes and belongings without any type of insurance to help replace their losses.

There are many insurance companies available to serve you and your auto insurance carrier may provide a discount by adding your home insurance to your auto policy. The NPTHA utilizes Amerind Insurance for coverage on all of our properties. However, the NPTHA only covers the home structure and does not cover personal belongings. The NPTHA encourages any family who is renting or leasing to purchase **renter's insurance** to cover their personal belongings.

The cost for homeowner's insurance and renter's insurance can vary greatly depending on the various options you select. At the bare minimum of covering just the structure of the home, your cost could be as little as \$300 per year or possibly as low as \$200 per year for renter's insurance.

It is important that you shop around and compare the types of coverage. If you have any questions or would like more information on seeking insurance, please contact Vickie Nielson at the NPTHA office. You may also contact Amerind Insurance directly at (800) 352-3496 or come into our **Resource Library** to complete your own research.

## NPT's Elder Home Repair



*This house had various items done throughout the house as well as two porches placed in the front and back.*

The Nez Perce Tribe has created a new program to assist Nez Perce elders with essential home repairs. The "Elder Home Repair" program is a one-time-assistance grant in the amount of \$4,500 for Nez Perce elders (age 55 and older) who own their own home. The program also has funds for wheelchair ramps and emergency weather mishaps,

such as frozen pipes, which is separate from the \$4,500 grant amount. The Nez Perce Tribe entered an agreement with the NPTHA to administer the program. The NPTHA also has their own Senior Repair Program. Each program has separate eligibility criteria. The major difference between the programs is the Elder Home Repair Program IS NOT subject to NPTHA's income guidelines. This has created an overwhelming response to this program and all of the grants for this year have been allocated. However, we still have funds for wheelchair ramps & emergency weather mishaps. These grants are limited to \$500 (see picture to the right.)



For more information on any programs to assist Seniors, please contact our Housing Counselors.

## Senior Citizen Repair Program

In an effort to improve the housing on the Nez Perce Reservation, the NPTHA has established a Senior Rehab Program for tribal members. This program provides assistance to low-income senior citizens who own their own home within the 1855 Nez Perce Reservation boundaries. The grant amount is \$4,500 and can be used for any essential repairs. For FY2008, ten grants have been awarded. Many of the services are to repair damaged flooring in kitchens and bathrooms caused by water leaks.

Water damages can be reduced by regularly inspecting for water leaks and repairing any type of leak, big or small, as soon as possible. Remember to check the plumbing under the sink, around the toilet, bath, shower, hot water heater and washing machines. In addition, keeping the floor free from wet towels and clothing can also reduce the damage.

Other items of repair have been for roofing, replacing plumbing fixtures, repairing porches, installing handicap fixtures, and various small repairs. Please remember, this program is not designed to bring the home back to standard condition, but to provide some assistance to improve the conditions.

Please contact Anna Lawrence, Tia Hernandez, Danice Oatman Tom or Verna Reuben at the NPTHA office for more information regarding the Senior Rehab Program - Lapwai -208-843-2229; Kamiah - 208-935-2144.

## Individual Development Account **IDA**

The IDA Program is a matching program to assist and encourage low-income families to save for down payment, mortgage closing costs or home repairs. Just recently, the IDA Program was revised to include home repair! Complete details of the revision were published in our March 2008 newsletter, get a copy from the housing office.

**IDA for down payment and closing costs (up to \$5,000):** The IDA Program will provide a \$2.00 match for every \$1.00 a family saves towards the down payment or closing costs for the purchase of a home. 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 six (6) months but no longer than twenty-four (24) months. The minimum six month time requirement for saving is placed on the participants for two reasons: (1) to prepare for homeownership and (2) time to develop positive savings and budgeting habits.

**IDA for home repair costs (up to \$3,000):** The IDA Program will provide a \$1.00 match for every \$1.00 a family saves for essential home repairs or improvements. 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 minimum three month time requirement for saving is placed on the participants for two reasons: (1) time to develop positive savings and budgeting habits and (2) to complete the home maintenance/repair class.

**General program requirements:** The participant must open a savings account with the IDA Program bank and make monthly deposits in accordance to their approved savings plan. The matching account is held in the name of the IDA Program. While enrolled in the program, participants will be required to complete appropriate training courses and housing counseling activities. Our counselors are here to assist our families in successfully completing their goals. Please contact the NPTHA for complete details on eligibility requirements.

**Don't miss out  
on how an IDA Program can benefit your future  
on Homeownership & Home Repairs/  
Improvements!**

1. Created for Community members who are interested in learning more about homeownership and personal finance.

2. Collection of books, brochures, and magazines such as:

- Dave Ramsey's Total Money Makeover
- Home Depot Home Improvement
- Affordable Housing Finance
- Better Homes and Garden
- Organic Gardening
- Consumer Reports
- Money

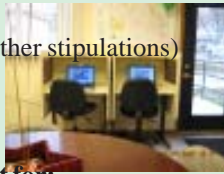


3. Collection of over 30 videos on:

- Personal Finance
- Home Improvement/Maintenance

4. Two Laptop workstations for:

- Personal (see NPTHA Counselor for further stipulations)
- Financial
- Homeownership Research



5. Open during Regular Business Hours, except for:

- Holidays
- Office Closures
- Classroom is in use

## Congratulations to the Moses Family!



(Pictured: Elias Moses with daughter Kendra)

Elias & Karla Moses, along with their 7 children (Dyllon, Desmond, Jameson, Savannah, Keirsten, Kendra, and Athena) obtained their goal of Homeownership this year. This family utilized resources from the Rural Housing U.S.D.A program and the NPTHA Mortgage Finance Assistance program to help them qualify for a home that meets their family's needs.

The Moses family's persistence and dedication in working with two different programs and supplying all the required documentation made it possible for them to qualify for both programs. It took a lot of work but it definitely paid off in the long run.

## TENANT APPRECIATION

*The NPTHA has created a new appreciation program for NPTHA participants who make their regular monthly payments on time. The program is called "Pay on time and Win". In general, if you make at least nine payments out of the year on time, you will be entered into a drawing to win one of the two prizes of \$200 each. If you make all twelve payments in the year on time, you will receive two chances in the drawing.*

On December 7, 2007, 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 this event held a steady pace throughout the day. Cake and punch was available for those who attended. The NPTHA also held the drawing and announcement of the winners for the First Annual "Pay on Time & Win" contest. The winners for 2007 were Tara Taylor (LIHTC#2) and Robert Williamson Sr. (Low Rent, picture to the right). Both winners received a \$200 credit towards their account.

Interested? If you are currently in any of the NPTHA Programs listed above, you are already entered. The 2nd 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 2008 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.



## "Pay on Time & Win!"

# Homeowners Preventive Maintenance ~FALL TIPS~

September is the perfect time to inspect your home for winter. Tackling outdoor fall maintenance now could save you thousands of dollars and hundreds of headaches later on. Below are some suggestions on what to do before winter sets in:

- **Clean gutters and drainage spouts.** Always protect yourself by wearing gloves. You never know if there is an animal or insects hiding in the gutters.
- **Inspect your roof.** Look for loose shingles, rotting wood, cracks, etc. Trim heavy branches that are hanging above your house. In your yard, remove all dead trees and keep healthy trees and bushes trimmed and away from utility wires.
- **Check all windows and doors.** Remove summer screens and install storm windows and doors. Inspect and repair loose or damaged windows or frames. Install weather stripping or caulking around windows and doors. If you discover moisture or dry-rot damage, call a certified home inspector immediately.
- **Clean your heating system.** Replace filters in furnace; it's recommended if you have allergies to do monthly inspections. If a wood stove is a source of heating, have it cleaned before it's first use.
- **Check the smoke detector.** Press the button to make sure it beeps and replace batteries, if needed. Smoke detectors should be replaced every 10 years; batteries should be replaced every six months.
- **Check Fire Extinguishers.** Fire Extinguishers should be inspected every year.
- **Secure the cracks.** Your home can fall prey to unwanted visitors who are seeking shelter from the cold. Inspect the perimeter of your home for cracks or holes and seal well.
- Drain all water hoses.
- Safely store oil and gas for lawn equipment and tools in a vented, locked area.
- Repair driveway and walkways that are cracked, broken or uneven to provide a level walking surface.

## CONVEYED UNITS for 2008

<u>Project</u>	<u>Unit</u>	<u>Homeowner</u>	<u>Effective Payoff</u>
8-14	26	Wenona Andrew	1-31-08
8-11	32	Colleen Lupe	1-31-08
8-14	17	Dawn Samuels	2-28-08
8-14	31	Bernadine Weaskus	2-28-08
8-11	29	Betty Kinser	7-31-08
8-14	5	Harriett Allen	8-15-08

Paying off a mutual help home is an exciting event. Owning your own home means independence and no monthly payments. For those who have not received housing assistance, paying off a home increases the NPTHA funding to build additional homes. The following units that paid off since last General Council represents \$74,255.58 in revenue. We would like to thank all of you who made the mutual help program live up to its intent: to provide resources to assist those waiting to be served.

**WHAT ARE THE NEXT STEPS?** The documents provided by the NPTHA are referred to as conveyance documents. Included in the conveyance are a bill of sale and a resolution conveying (giving) the interest the NPTHA had in the property to the participant. The NPTHA further notifies the participant of their need to acquire homeowners insurance. Insurance costs typically run about \$350 a year depending on your location. The NPTHA also provides a copy of the conveyance documents to the BIA who in turn must cancel the NPTHA interest in the lease and execute a new lease between the homeowner and the Nez Perce Tribe. If you need help, please contact BIA Realty or Michelle Penney at the Housing office.

# NPTHA

## Housing Assistance Programs

For More Information, please call (208) 843-2229 or (208)935-2144.

**Low Rent Housing:** The NPTHA manages Low Rent housing units in the Lapwai and Kamiah area. Only qualified low-income families are eligible for assistance. Applicants are placed on a waiting list with preference given to Nez Perce families. The Low Rent program is a month-to-month lease and the rent is based on 30% of adjusted gross income.

**Low-Income Housing Tax Credit (LIHTC) Rentals:** The NPTHA manages LIHTC units in the Lapwai area. Only qualified low-income families are eligible for assistance. Although preference is provided to Nez Perce families, various income restrictions apply. The LIHTC program accepts Section 8 vouchers and requires all tenants to apply for Section 8 vouchers. Rents are calculated annually based on 30% of adjusted gross income.

**Starter Home Program (SH):** This program is a five-year lease with option to purchase and only applies to available homeownership units the NPTHA built before 1998. Eligible applicants will earn credits during the lease phase to buy down the purchase price. Only Nez Perce families who can complete the mortgage process within five years are eligible.

**Option to Purchase Program (OPP):** This program is a three-year lease with option to purchase available for our Sundown Heights homeownership units. Eligible applicants will earn mortgage payment credits during the lease phase and receive buy-down assistance. Only Nez Perce families who can complete the mortgage process within three years are eligible.

**Available Homesite Lots:** We have a few homesite lots available in Lapwai, Kamiah, & Orofino. Any Nez Perce Tribal member may apply for a lot to build their own home. Above moderate income families will be subject to a one time fee. Lot selection is based on secured financing.

**Individual Development Account (IDA):** This is a savings program designed to encourage low-income Nez Perce families to begin saving to buy a home or for home repairs/improvements. The NPTHA will provide a \$2 match for every \$1 saved toward the purchase of a home or a dollar for dollar match for home repairs/improvements.

**Mortgage Finance Assistance (MFA):** Down payment and closing costs assistance is available for eligible low and moderate income families who are purchasing a home through a private lender. MFA is not applicable when buy-down assistance is provided by other NPTHA programs.

**Senior Rehab Program:** This program provides assistance to low-income senior citizens who own their own home. The grant amount is a maximum of \$4,500 to complete essential repairs. The NPTHA will assist in compiling estimates and arranging completion of repairs.

**NPT's Elder Home Repair:** This program provides assistance to senior citizens who own their own home. The grant amount is a maximum of \$4,500 to complete essential repairs. The NPTHA will assist in compiling estimates and arranging completion of repairs.

**HUD Section 184 Guaranteed Loan Program:** The NPTHA can assist families in pursuing mortgage financing by utilizing the HUD guarantee program to secure their loan.

**NPTHA Resource Libraries (Lapwai & Kamiah):** Created for Community members who are interested in learning more about homeownership and personal finance. The libraries are open during regular business hours except for Holidays, office closures, or when the classroom is in use.

**Individual Housing Counseling & Education classes.**

All housing assistance provided by the NPTHA is subject to federal income guidelines. Moderate income families may be eligible for various programs, however, are not able to receive the same benefits as low income families. All applicants will be required to attend housing counseling programs. Various eligibility requirements apply to each program, please talk to a housing counselor for more information on eligibility requirements.