It is quite often that tenants are frustrated with the annual recertification process and wish the monthly rent would not change. We hope by providing the following information, you will feel better about Why and How.

The NPTHA manages two types of rental programs and two types of rent-to-own programs. Each program is assisted with federal funding which comes with federal rules and regulations.

These programs were designed for low income households. The rent is based on your income so the lower your monthly income, the lower your rent. If we were to set the rent, some families would not be able to afford the rent if they have a loss in income.

Many families are fortunate and have steady income but many of the low income families that we serve have fluctuating income. Seasonal jobs, on-call positions and temporary jobs are common reasons for income changes.

One of the many federal rules is the requirement to conduct annual recertification of household occupants and income. This helps ensure each family is paying according to their income.

We are happy to announce that beginning January 1, 2019, we have increased some of the income deductions which will help lower the monthly rent for families with dependents and families that pay for utilities. Below is an example:

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>New 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross income</td>
<td>$20,800</td>
<td>$20,800</td>
</tr>
<tr>
<td>Three children under 18</td>
<td>-1,440</td>
<td>-2,400</td>
</tr>
<tr>
<td>Utility deduction: water</td>
<td>0</td>
<td>-480</td>
</tr>
<tr>
<td>Utility deduction: sewer</td>
<td>0</td>
<td>-240</td>
</tr>
<tr>
<td>Utility deduction: garbage</td>
<td>0</td>
<td>-240</td>
</tr>
<tr>
<td>Utility deduction: electricity</td>
<td>0</td>
<td>-1,200</td>
</tr>
<tr>
<td>Adjusted annual income</td>
<td>$21,378</td>
<td>$18,259</td>
</tr>
<tr>
<td>Monthly rent at 22%</td>
<td>$392</td>
<td>$335</td>
</tr>
</tbody>
</table>

Example: The Wip Wip family earns $20,800 per year and they have three children. They pay water, sewer, garbage and electricity. Their new rent for 2019 is shown above. They may also be eligible for other deductions.
**Kicuy Coach**

The Kicuy Coach program offers 1-on-1 counseling for any family who wants to work on their personal budgeting skills. The main goal is to coach clients to master their budget and be able to create or improve their savings account. Earn a prize for each step completed!

**4 Step Process**

1. Initial Meeting - Receive budgeting tools
2. Budget with current monthly expenses
3. Budget cutting expenses
4. Budget adding SAVINGS!!

If you have already met with the Kicuy Coach please come in and start where you left off. If you have any questions or would like to sign up please call Jenny at 208-843-2229 or e-mail jennifera@nezperce.org.
**HOME BUYER EDUCATION & MONEY BASICS CLASS SCHEDULE**

January to June 2019

<table>
<thead>
<tr>
<th>DATES:</th>
<th>DAYS:</th>
<th>TIME:</th>
<th>PLACE:</th>
<th>CLASS:</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 29 - 31</td>
<td>TUES -- THURS</td>
<td>5:00 - 9:00 pm</td>
<td>Lapwai</td>
<td>Homebuyer Education</td>
</tr>
<tr>
<td>Feb 25-27</td>
<td>MON -- WED</td>
<td>5:00 - 8:00 pm</td>
<td>Kamiah</td>
<td>Money Basics</td>
</tr>
<tr>
<td>March 19-21</td>
<td>TUES -- THURS</td>
<td>5:00 - 9:00 pm</td>
<td>Lapwai</td>
<td>Homebuyer Education</td>
</tr>
<tr>
<td>April 2-4</td>
<td>TUES -- THURS</td>
<td>5:00 - 8:00 pm</td>
<td>Lapwai</td>
<td>Money Basics</td>
</tr>
<tr>
<td>April 23 - 25</td>
<td>TUES -- THURS</td>
<td>5:00 - 9:00 pm</td>
<td>Kamiah</td>
<td>Homebuyer Education</td>
</tr>
<tr>
<td>June 6</td>
<td>THURS</td>
<td>10:00 a - 3:00 pm</td>
<td>Lapwai</td>
<td>Home Fair</td>
</tr>
</tbody>
</table>

Please call 843-2229 or 1-888-334-5167 Or e-mail sonyas@nezperce.org to reserve a seat with Sonya Samuels-Allen

*Education is key to preparation and future success.*

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**How can you win**

**$200 towards your rent?**

If you pay your rent on time for at least 9 months from December to November you will be automatically entered in the drawing. If you pay all 12 months on time, you will be automatically entered twice!

This year’s winners are:

**Harlan Wheeler, Jr.**
and
**Marcus Oatman, III**

The drawing is held during the first week of December each year just in time to offset some of those holiday expenses!
10 Simple Ways To Save Money During The Holidays

Tired of starting the New Year with a pile of debt? Here are a few tips to help you shop smart so you can enjoy the holidays without putting yourself in the poorhouse.

1. Decide how much you can spend.
Set your holiday budget before you go near a store. Include everything from postage for Christmas cards to holiday party favors and home decorations to the cost of boarding a pet if you’re traveling.

2. Make a list and check it twice.
Make a list of all the people you want to buy for. Go over it and decide how much you can spend on each person. If it appears you don’t have enough money to cover your holiday budget, go through it again and cut names or amounts. Once you settle on a dollar amount for each person, that’s it. Resist the urge to try to make everyone happy.

Keep it simple and pay with cash when possible. Set a limit, take that money out of your credit union or bank, so when it’s gone, you’re done shopping. Using cash helps you to not incur unnecessary credit debt.

4. Think of credit cards as short-term loans.
If you must use a credit card, you’ll want to pay everything off immediately. Try to use the card that offers the lowest interest rate. It’s also a good idea to track your credit card spending just as you would if you were writing a check. It will be easier to pay off when the credit card statements come due.

5. Put yourself on your shopping list.
Sometimes there are things you would not have bought for yourself, but as an impulse buy, you purchase for someone else. If there’s room in your budget, save a little something so you can splurge on that ‘special’ something for yourself.

6. Allow enough time for all your holiday preparations.
Budgeting doesn’t just mean budgeting your money. Planning and scheduling your time can help save you from running out for that last minute gift. Plan accordingly for your activities such as shopping, baking, wrapping presents or just spending time with family and friends.

7. Send e-cards.
Save money on paper cards and postage by sending e-cards. 123greetings.com or bluemountain.com offer free e-cards, and you can continue to use the site(s) year round to send e-cards for other occasions.

8. Don’t overlook the value of intangibles.
Give the gift of yourself. Bake an extra batch of cookies for a neighbor. Offer to help a friend who’s got a lot on her plate. Take an elderly relative for an outing. Some people just want the gift of companionship, and that gift is priceless.

9. Look for meaning over glitz.
For that ‘hard to shop for’ or person who already ‘has everything’, look for gifts that have more meaning than glitz. Words and gestures can often mean more than an expensive gift. Keep it simple but make it from the heart.

10. Remember the reason for the season.
Ultimately, how you choose to celebrate the holidays is all up to you and how you budget for it. Instead of spending weekends leading up to Christmas in the shopping mall and spending money, spend your time with your family. Keep the holiday’s message front and center as a reminder it’s not just all about the holiday gimmicks.
The 12 Days of Safety

1. Never use lighted candles near trees or boughs.

2. Keep trees away from fireplaces and other heat sources.

3. Make sure your tree has a stable platform.

4. Choose an artificial tree and decorations labeled fire resistant.

5. If using a natural tree, make sure it is well watered.

6. Check holiday lights for fraying, bare spots, gaps in insulation or excessive kinking in the wire.

7. Turn off all tree lights and decorations when not in use.

8. When putting up decorations, use a step stool or ladder to reach high places.

9. When preparing a meal, wash hands, utensils, sink and anything else that touches raw meat.

10. Reheat leftovers to at least 165°F.

11. Remain in the kitchen while cooking to avoid grease fires. Stay alert in the kitchen, particularly if you’re sleepy.

12. Happy Holidays
There are other deductions to annual income. If you travel more than 25 miles round trip to your job site, there is a travel deduction. There is a deduction for out-of-pocket costs for childcare (children under 13). If you are an elder head of household, you will receive a $400 deduction. If you are disabled or elderly and you have out-of-pocket medical expenses that exceed 3% of your income, there is a calculated deduction.

Along with the new deductions for 2019, we have set minimum rents by bedroom size. This will require families who claim zero income to seek resources and other assistance to maintain rent and utilities.

As many of you are aware, we update our ceiling rents each year. The ceiling rents are based on a percentage of the lowest area fair market rents which are published each year. The ceiling rents limit high rent calculations for our higher income families. In the chart above are the ceiling rents for 2019.

2019 NPTHA Ceiling Rent Calculations
January 1, 2019 *

Low-Income Families

<table>
<thead>
<tr>
<th>60% of Lowest FMR</th>
<th>1 BDRM</th>
<th>2 BDRM</th>
<th>3 BDRM</th>
<th>4 BDRM</th>
<th>5 BDRM</th>
<th>6 BDRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ceiling Rents</td>
<td>327</td>
<td>418</td>
<td>556</td>
<td>600</td>
<td>660</td>
<td>720</td>
</tr>
</tbody>
</table>

Moderate-Income Families

<table>
<thead>
<tr>
<th>70% of Lowest FMR</th>
<th>1 BDRM</th>
<th>2 BDRM</th>
<th>3 BDRM</th>
<th>4 BDRM</th>
<th>5 BDRM</th>
<th>6 BDRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ceiling Rent</td>
<td>382</td>
<td>488</td>
<td>649</td>
<td>700</td>
<td>770</td>
<td>840</td>
</tr>
</tbody>
</table>

* Rates are effective upon any annual or interim recertifications completed and effective January 1, 2019 or later.
Owning a pet can be one of the most satisfying experiences a family can have. Once we give in to the cute puppy eyes or the playful kitty, we sometimes forget the long list of responsibilities that come along with owning a pet. Please remember, dogs and cats can be a maintenance nightmare if they are not properly supervised. They can cause damages to your home and personal belongings as well as become a nuisance to the neighbors. The NPTHA has been receiving complaints that dogs are nipping at children, fighting with other animals, getting into trash, dragging animal parts and bones throughout the neighborhood.

All pets shall be confined to the yard and not interfere with neighbors’ peaceful enjoyment. Please remember, your dog(s) need to be licensed, registered and approved by the NPTHA.

The Nez Perce Tribe has Civil Service Officers that may issue citations for violations of the Dog Ordinance and are picking up animals at large.

The NPTHA policy does not allow any vicious animals, more specifically but not limited to Rottweiler, Pit Bulls, and Doberman Pinschers or any mixed breeds thereof.

“Dog is the only thing on earth that loves you more than he loves himself.”

-Josh Billings

DOGS

CATS
Merry Christmas
from the Staff at the
Nez Perce Tribal Housing Authority