



NPHA Newsletter *July, 2017*



“Out of the Indian approach to life there came a great freedom – an intense and absorbing love for nature; a respect for life; enriching faith in a Supreme Power; and principles of truth, honesty, generosity, equity, and brotherhood as a guide to mundane relations.”

Luther Standing Bear – Oglala Sioux Chief

The July BOC Quarterly Meeting will be held at 9am on Saturday & Sunday, July 8 & 9, 2017 at the Embassy Hotel & Suites, La Vista, NE. Visitors are welcome to all Board of Commissioner meetings. To be on the NPHA Board Meeting Agenda, contact Angelica De Anda at the NPHA office or email Angelica at angelica@poncahousing.org

NPHA Board of Commissioners:

Mark Peniska - Chair, Dist. 3; **Pam Noyes** – Vice Chair, Dist. 2;

JoAn Ehlers - Secretary, Dist.1; **William Wright** - District 4;

Conceta Zephier - Treasurer, At Large

July Home Maintenance Checklist

- Change Furnace Filter
- Vacuum all vents, including cold air return vents
- Clean exhaust fan in bathroom – this will help bathroom mold issues
- Keep yard mowed and trimmed
- Keep windows closed and locked when the air is on – and if you can, turn air off and open windows at night when it cools down
- Check outside AC unit and clean as needed – spray it down with the hose to clear away all debris



HAVE A SAFE
AND HAPPY 4TH
OF JULY!!

Northern Ponca Housing Authority – 1501 W Michigan Ave., Norfolk, NE 68701
Phone (402) 379-8224 Fax (402) 379-8557 **Emergency (402) 644-6977**

The Importance of Renter's Insurance

If you don't have renter's insurance and something should happen to your house; fire, tornado, water damage, etc., you will lose all your personal items that are not salvageable. Renter's insurance will pay to replace all of your personal belongings for around \$20 per month. Most insurance companies will bundle your policies and give you a cheaper rate so call your auto insurance provider to see if they also provide renter's insurance.

HOME OWNERSHIP ADVICE

NPHA reached out to some tribal members who are also home owners to ask them to give us some "Home Ownership Advice" and here is what they had to say:

- ❖ "My advice is to take the homeowner's education class. I found it to be very educational in every aspect from financial planning, insurance and home maintenance, to the process of buying the house and closing. I took the class 2 times and it taught me some very good points about owning a home like:
 - Check with your homeowner's insurance to make sure you know what types of things they cover in the event of something bad happening.
- ❖ Owning a home is very rewarding in that you can put your personal touches to the house. Also, you feel that you have accomplished something, in a sense of being independent.
- ❖ Also, before you buy a house, make sure you know what you are looking for in a house and don't settle, do your research. In addition, make sure your finances are in a good place. Your small bills (credit cards etc...) should be paid off, or close to it. This helps your budget, especially when you take into consideration all the expenses of buying a house."
- Jeff & Kayla Henrickson, THOP participants

❖ July Recipe of the Month

❖ Creamy Cinnamon Fruit Dip

- ❖ 8 oz. cream cheese – softened
 - ❖ 8 oz. sour cream
 - ❖ ¼ cup brown sugar
 - ❖ 2 Tablespoons milk
 - ❖ 2 teaspoons cinnamon
 - ❖ 1 teaspoon vanilla



13 Ways to Save for Your Emergency Fund

Tips from My MoneyLife – Crown Financial

1. **Check your “extras”** – make coffee at home, drink water instead of soda, bring lunch & snacks from home and make your own ice cream treats at home
2. **Re-evaluate your “essentials”** – consider coloring your hair and/or doing pedicures and manicures at home and don’t purchase designer items
3. **Buy generic** – when possible at the pharmacy and at the grocery store
4. **Go discount** – purchase items at discount, surplus and consignment stores
5. **Shop smarter for groceries** – make out a weekly menu around store specials and coupons; get coupons online, price match and drink water
6. **Watch out for “impulse” buys** – these are things you grab near the register
7. **Get your news for free** – tv, radio and internet - vs paying for a newspaper
8. **Entertain at home** – have friends over for “potlucks”, movie and game nights
9. **Down-size your services** – bundle insurance, cable, phone & internet
10. **Sell your extra stuff** – garage sales, eBay or Craigslist or consignment stores
11. **Have a “no-spend” month** – know the difference between a “want” and a “need” and only buy what you need
12. **Save your change** – every little bit adds up
13. **Don’t spend bonuses** – save tax refunds, Christmas bonuses, birthday money

Make a game of saving money, and get the whole family involved. See how much you can save in one week or in one month. Try to beat your own best total the next time. Before you know it, you will have saved enough to fund your emergency savings account.

NPHA ROSS Program Financial & Home Ownership Education

NPHA is working on some ways to promote home ownership among our tenants who have the desire to become home owners. We are also aware that with the phasing out of the utility allowance more tenants will want to find better jobs and learn how to manage their finances better through financial education/budgeting classes. The ROSS program can help you learn how to get a hold of your finances so you can be successful. Watch the NPHA newsletter, our Facebook page and your mail for more information coming soon.

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SUMMER VACATION/STAYCATION

information provided by Crown.org

Last year, it was reported that fewer Americans planned to take a summer vacation, but those that did expected to spend **\$1,800 (on average)** for the trip, racking up charges on their credit cards.

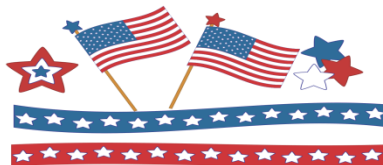
Family vacations over the summer are a wonderful time to break up the routine of work and school and spend quality time together. But there's no reason you should break the bank just to go to the beach! Here are some practical, money-saving tips that will keep this summer debt-free for you:

- Establish a budget for your trip. Save up if you need to and don't overspend!
- Invest your time researching to find good deals. Go to the "beaches less traveled", book for free attractions.
- Take a road trip to a nearby city. This could be like an upgraded version of a staycation without the expenses of airline travel.
- Book airline tickets on "off" days - traveling Tuesdays, Wednesdays, and Thursdays is a lot cheaper than flying out on the weekend.
- Let your kids plan a day trip - give them a budget and commit to participating in some of their favorite activities.

No matter what, remember that **staying out of debt and on budget will help you make your memories even sweeter.**

His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

Matthew 25:23.



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