



## NPHA Newsletter August, 2017



"I have seen that in any great undertaking it is not enough for a man to depend simply upon himself." Lone Man Teton Sioux

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The August BOC Meeting will be held at 8am on Saturday, August 12, 2017, at the Ponca Tribal Office in Niobrara, 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](mailto:angelica@poncahousing.org)

## Home Owners Corner

If you are considering becoming a homeowner, whether you are purchasing one of NPHA's eligible homes or one on the market, please call NPHA and let Maureen know. And if you need some guidance on becoming mortgage ready, Maureen will work with you. Then when that perfect house becomes available, you will be ready to purchase it instead of having to pass it up because you were not ready! Be watching our Facebook page, your mail and NPHA newsletters for more information coming soon!!!

## Emergency Maintenance Calls



If your air conditioner is not working, please do the following before you make a call to the NPHA emergency pager after hours or you may be charged for the service call:

- \*\*Make sure outside condenser is clean – spray debris off entire unit.
- \*\*When mowing, be sure to shoot grass away from the house
- \*\*Change the furnace filter – if filter is dirty, AC unit will shut down
- \*\*If unit still won't run after doing 1&2, check to see if the breaker tripped

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## August Home Maintenance Checklist

- Change the furnace filter – this needs to be done every month
- Vacuum all vents, including cold air return vents.
- Clean exhaust fan in bathroom – this will help bathroom mold issues  
<https://www.todayshomeowner.com/how-to-clean-a-bathroom-exhaust-vent-fan/>
- Keep yard mowed and trimmed and pull weeds around house.
- Keep windows closed and locked when the air is on, this keeps hot air out and cool air in. Turn air off and open windows at night if it cools down.
- Clean outside AC unit as needed – shut AC off and spray down outside unit with the hose to clear away all debris.
- Don't use dryer during the day while your AC unit is on. The lint gets caught in the AC unit and can damage it and shut it down.
- Please replace the batteries in your smoke detectors! Don't take them down!!

## HOME OWNERSHIP ADVICE

NPHA reached out to some tribal members who are already home owners to ask them to give us some “Home Ownership Advice” and here is what one had to say:

**What are some things you wish you would have known before you became a homeowner?** I wish I would have researched more ways to get help with down payment assistance, so that I would have had less out of pocket and be able to put that money into improvements or things needed up front.

**What are some things you would change before becoming a homeowner?** I would have saved more money and maybe paid down other debt.

**What are some things you would like to change now that you are a homeowner?** The ability to keep up with repairs is sometimes overwhelming (lawn care, maintenance and the extra costs associated with these items).

**What areas do you wish you had been educated on more?**

Money management, budgeting and preventative maintenance are all good areas to have a good solid understanding of.

**Would you have done anything differently if you had that education?**

No, but like I said, these are all areas you need to be a successful home owner and be able to manage a home and everything that goes into it.

**What are some things you enjoy about home ownership?**

I like being able to make my own decisions on remodeling, improvements, updates, etc. No policies to follow and nobody to have to ask permission from.

**What advice would you give to someone who is contemplating home ownership?**

I went through First Tribal Lending and they were able to give me advice along the way. Make sure you plan in advance; sometimes you have to clear up things on your credit and with your finances, so the process might take a couple years. Invest in a home warranty plan like Service One this will help lessen the out of pocket expenses for repairs. Save as much money as you can to bring to the table and to help with insurance and taxes. Pay down as much debt as you can, this will help too.

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## August Recipe - Classic No-Bake Cookies

2 cups sugar

½ cup milk

4 TBLs Cocoa

½ cup peanut butter

3 ½ cups quick cooking oats 2 tsp vanilla

**Directions:** Put sugar, milk and cocoa in sauce pan. Bring to boil and boil for 1 minute. Stir in the peanut butter, oats and vanilla. Drop onto wax paper. Let cool until set.

## 5 Money Mistakes that Lead to Debt – Crown Financial

1. **Allowing a get-rich-quick mentality** - Don't get caught in this trap with investments, especially if you have to borrow money to invest.
2. **Ignoring the advisor that God has provided** - Don't ignore your spouse! God designed marriage and all though opposites attract and there are disagreements, you need to communicate and try to reach a reasonable compromise. God's Word says husbands should love their wives and listen to their advice before making financial decisions.
3. **Buying a home you cannot afford** – Inadvisable home purchases are the number one expense that leads to unmanageable debt. The percentage of an average family's budget that should be spent on a house payment in no more than 25% of the net spendable income (after tithes and taxes).
4. **Buying a car based on monthly payments instead of overall cost** – A family seeking to sell an almost new car to relieve debt is shocked to discover how little the car is worth on the open market. Most families owe more on a new car than it is worth. Saving to purchase a good used car is a wiser decision than financing a car.
5. **Failing to schedule "disasters"** – Failure to plan for automobile maintenance, emergency home repairs or personal injuries is a major reason many families end up in unmanageable debt.

**Conclusion** - Without some kind of written financial plan (a budget) families will not realize that they have a financial problem until it overwhelms them. A budget balances income and expenses and reports on the status of income and expenses every month. By maintaining a budget, couples can identify shortcomings in their family financial picture.

Don't forget the final Utility Allowance Meeting will be held at the Tribal Headquarters office in Niobrara on Friday, August 11 @ 4:30pm (notice the time change).

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## NPHA Financial Classes & Home Ownership Education

NPHA will be partnering with First Ponca Financial again, to offer another round of Dave Ramsey's **Financial Peace University** classes with a homeownership component. These classes will be held at both Norfolk and Omaha offices in the fall, 2017 and will fulfill the homebuyer education requirement for NPHA programs. More information will soon be available. Please watch your mail, the NPHA website and the NPHA Facebook page for times and dates for the classes!

## Can You Get a Degree, Debt Free?

**Crown.org** has some great advice how to do just that!!

1. Live at home and drive an older, paid-off car
2. Don't skip a Community College - that could be a \$20,000 mistake!!
  - ❖ Vocational degrees grant skills and credentials for high-paying careers. From electrical work to graphic design, video technology and culinary arts, debt can be minimal if not totally avoided.
  - ❖ Associate's degrees can be earned in 2 years allowing graduates to begin working in their field. Georgetown University's Center on Education and the Workforce reported that 28% of those with associate's degrees earn more than graduates with bachelor's degrees.
  - ❖ You should not borrow more than you can make your first year out of college.

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# NPHA Fall Tenant Meetings

NPHA will be scheduling meetings this fall to inform, prepare and equip our tenants for the changes that will be taking place at NPHA. We will be explaining new programs that NPHA is looking into creating along with the Utility Allowance phase out and how it will affect tenants.

## **These meetings will be held in each one of our 5 service areas**

\*Financial Education Class

\*Homeownership Education Class

\*Housing Standard Maintenance Class

Including Tips on how to save money on electric and gas bills

\*How to make career choices best for you

Career Direct Assessments

\*Resume & Interview Skills Workshops

- **Flyers will be mailed to all NPHA tenants**
- **Watch for the same information posted on:**
  - **NPHA Website, FaceBook &**
  - **NPHA Newsletter**



***I pray that out of his glorious riches he may strengthen you with power through his Spirit in your inner being, so that Christ may dwell in your hearts through faith. And I pray that you, being rooted and established in love, may have power, together with all the Lord's holy people, to grasp how wide and long and high and deep is the love of Christ, and to know this love that surpasses knowledge—that you may be filled to the measure of all the fullness of God.***  
***Ephesians 3:16-19***

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