WELCOMING SPRING

The purpose of the CIHA quarterly newsletter is to provide information to the membership of the Colville Confederated Tribes. The goal is to provide adequate information to educate, inspire, and develop our native families.

“I came away from your workshop feeling hopefully and actually excited looking to my future. I will be using the tools and suggestions” –

SUMMER HOURS START
MAY 13, 2019
M-TH 7:00-4:30 F 7:00-11:00

Groundbreaking – Tmth Spusmen Point March 12, 2018
SECTION 184 LOAN GUARANTEE PROGRAMS

The Section 184 Indian Home Loan Program is a mortgage product specifically for American Indian and Alaska Native families, tribes, Alaska Villages or tribally designated housing entities. Congress established this program in 1992 to facilitate homeownership in Native American Communities. With Section 184 financing you can get into a home with a low down payment, no mortgage insurance, and flexible underwriting.

How can you use the Section 184 Loan Guarantee?

Individuals, tribes, TDHEs and IHAs can use the Section 184 Loan for:
- Acquisition and/or rehabilitation of existing housing
- Construction of new housing, including manufactured housing affixed to a permanent foundation
- Refinancing

Eligibility is limited to single-family housing (1-4 units), and fixed-rate loans for 30 years or less.

Please contact Brandon Caruso at Today Lending for more information or to apply for the loan. Brandon: brandon@todaylending.com

CONTACT INFO

If you have questions about your account, contact your caseworker and they will be able to assist you. Tyson Williams: 634-2172, Cassandra Buckner 826-1560, Shelley Huckins 634-2357, Audrey Seymour 722-7062, Rowena St.Pierre 634-2168.

TMTH SPUSMEN POINT

Tenants of the Tmth Spusmen Point were welcomed in their new home with a basket full of cleaning materials.

Tenant – February 2019

UTILITIES BREAK DOWN

<table>
<thead>
<tr>
<th>UTILITIES</th>
<th>NON-ELDERS</th>
<th>ELDERS (55+)</th>
<th>ELDERS (65+)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOLID WASTE</td>
<td>$11.50</td>
<td>$7.00</td>
<td>$7.00</td>
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<tr>
<td>WATER</td>
<td>$12.00</td>
<td>$6.00</td>
<td>Free</td>
</tr>
<tr>
<td>SEWER</td>
<td>$6.50</td>
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</tbody>
</table>
**BBQ SAFETY**

9 BBQ Safety Tips:
1) Grill outside and away from any structures
2) Make sure your grill is stable
3) Keep your grill cleaned
4) Check for propane leaks on your gas grill
5) If the flame goes out, wait to re-light
6) Take care around the grill
7) Be careful with charcoal starter fluid
8) Wear the right clothing
9) Be ready to put out the fire

Check out the link below for more detail.
[https://blog.nationwide.com/grill-safety/](https://blog.nationwide.com/grill-safety/)

**FIRE SAFETY**

Home Fires: Useful Facts and Tips from Amerind Risk

How to Use a Fire Extinguisher

**P** Pull the pin at the top of the extinguisher.

**A** Aim the nozzle at the base of the fire, not at the flames.

**S** Squeeze the handle to release the extinguishing agent.

**S** Sweep the spray back and forth across the fire.

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**WHAT TO REPORT INCOME CHANGES**

**Decreases**
A decrease in income needs to be reported before the end of the month for it to be effective the following month. We are unable to go back to previous months for income decreases. To expedite a rent decrease, bring in any notice you received for your income change such as employment termination notice or benefits letter. You will be required to sign income verification for your previous employer. While the adjustment is being processed, you are still responsible for the minimum rent and utilities.

**Increases**
Increases in household income need to be reported immediately. Bring in an employee congratulations letter. If income is not reported, we are required to calculate a retroactive rent to the date the rent should have increased, please refer to your lease.

This could result in a large charge to your account.

If you have any questions, please do not hesitate to contact your Resident Services Specialist at the Housing Office. We are always happy to review your rent calculations with you.
**Down Payment Assistance Program**

Did you know that the CIHA provides grants to eligible first-time homebuyers? YES! Qualified Colville tribal members can receive up-to 5% or $10,000.00 for the down payment for their first home. Please contact Melissa Meza, Housing Services Officer, at 509-634-2363 or email her at melissa.meza.cih@colvilletribes.com

**Budgeting**

The first Personal Finance Workshop was held on March 20, 2019 at the Lucy Covington Government Center. The audience was filled with tribal employees and a board member for the Northwest Native Development Center.

The workshop was offered by Melissa Meza, Certified Pathway’s Homeownership and Budgeting Counselor. The workshop is outlined to assist individuals and families to establish a spending plan. The spending plan, or budget, helps families identify their income and expenses, and establishing short term and long term financial goals.

Please join the Personal Finance Workshop family as we build a positive financial future.

The next workshop will be held on April 24, 2019 at the Eagle Nest Community Center in Omak from 4:30 – 6:30. Snacks and Beverages will be provided.

**Individual Development Account**

What is an IDA? An IDA is an Individual Development Account. It is an asset building tool designed to enable low-income families to save towards a targeted amount usually used for building assets in the form of home ownership, post-secondary education, and small business ownership. IDAs work as matched savings accounts that supplement the savings of low-income households with matching funds drawn from a variety of private and public sources.

Some local IDA programs include: Northwest Native Development Fund and the TANF program. Contact those programs for more information.

Sources:
- [https://www.huduser.gov/portal/periodicals/em/fall12/highlight2.html](https://www.huduser.gov/portal/periodicals/em/fall12/highlight2.html)
**Gardening Tips**

1. Site it right. Place your garden in a part of your yard where you’ll see it regularly.
2. Follow the sun. Most edible plants, including many vegetables, herbs, and fruits, need at least 6 hours of sun in order to thrive.
3. Stay close to water. Make sure you run a hose to your garden site, so you don’t have to lug water to it each time your plants get thirsty.
4. Start with great soil.
5. Consider containers. You can grow many plants in pots including vegetables, herbs, flowers, fruit trees, berries, and shrubs.
6. Choose the right plants. Select plants that match your growing conditions.
7. Discover your zone. Knowing your “hardiness zone” can help you choose the best plants.
8. Learn your frost dates. You need to know the last average spring frost date for your area so you don’t accidently kill plants by putting them out prematurely.
9. Add some mulch. Apply a layer of mulch that’s 2-3 inches deep around each plan. This will help reduce weeds by blocking out the sun, and reduce moisture loss through evaporation, so you have to water less.
10. Feed plants regularly.

Read the following links for more detail.


https://bonnieplants.com/gardening/first-and-last-frost-dates/


**From the Desk of the Executive Director**

ta'c'eetx papa'ayn (Welcome)

Its been a long winter but one we must be thankful for and welcome.

We have been busy with meetings and trainings and look forward to bringing a few new programs to the membership this year. We also have added and moved several staff to better serve these programs and hope these changes will promote efficiency.

You will see in this issue of the newsletter we are highlighting some of the activities and encourage your ideas for more community input.

From concepts of tiny homes, shelters and alternative heating/solar projects, we will be reporting on these and many more in the coming months. CIHA is glad to welcome two new Board of Commissioners this year for the Omak and Keller Districts. We will highlight and introduce those individuals soon in this newsletter.

Qeci'yew'yew hunya'waat' (thank you Creator)