

Nampa Housing Authority Newsletter

Volume 5, Issue 6

A WORD FROM THE EXECUTIVE DIRECTOR

As you know, we had our REAC inspection. Aside from a few minor physical issues with our property, we would have fared well. However, we did have a few incidences that caught us off-guard. On the west side of the 1023 Ivy property, we had a hole in the fence where it appears children had been trying to get through the fence to the other side. We also had several apartments with hasps or sliding chain locks on the outside of the doors. This ultimately cost us an

otherwise good score. Therefore, I am asking each of you to remove any locks/hasps from doors that you have installed. As the maintenance team goes through units, if they see locks as described above, they will be removing them.

We also had one smoke alarm that was not attached. This is a major violation which can cost someone their housing. I remind you all that this safety feature is well known to save lives as a first alert to a fire. Because many of your units are con-

nected, a fire in one apartment could spread quickly to the others and the alarm is meant to assure you are safe.

On another note, we are preparing for many holiday events. I have confirmation from Santa he will be able to make a quick stop by our office before heading back to the North Pole to prepare for his long night's journey on Christmas eve. Details can be found within this news letter.

Have a great fall,

Andy



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IMPORTANT DATES:

- HALLOWEEN 10/31/11
- COUPON CLASS 11/8/11
- VETERANS DAY 11/11/11
NHA OFFICE CLOSED
- THANKSGIVING 11/24/11
NHA OFFICE CLOSED
(OFFICE CLOSED 11/25/11)
- NHA CHRISTMAS PARTY & RESIDENT PICK-UP FOR TOYS FOR TOTS 11/20/11
- CHRISTMAS 11/25/11
NHA OFFICE CLOSED

Take Control of Your Heating Bills this Winter

Programs and Payment Options to help you through the winter. Here are some ways to take control of your natural gas bills while remaining warm and comfortable throughout the heating season from Intermountain Gas Company.

Level Pay: This payment option helps

you budget your energy expenses by paying an even monthly amount throughout the year as opposed to paying larger bills in the winter when you use more natural gas.

Winter Pay: Allows qualified customers to pay a portion of their utility bills

when they are unable to pay the full amount and whose households include children, elderly or infirm persons, during the winter months (November through March). In the spring, you make arrangements to pay off the balance owing.

Continued on page 4



10 Ways Americans Waste Money



Saving money isn't as hard as it seems. Step One? Stop needlessly blowing it. Take a look at the following checklist and see if you're guilty. According to a new report from the Census Bureau, in 2010 the average American income was \$49,445. Adjusted for inflation, that's about where it was 15 years ago. Even more depressing: The 2010 poverty rate in the U.S. is more than 15%-the highest since 1993-which translated into 46 million souls.

Suffice to say that for many Americans money is in short supply, which makes it all the more important to preserve the cash that comes our way. Last week, Money Talks News guest columnist Len Penzo explained how he wastes more than \$1,700 a year.

1. **Buying New.** Getting something in original packaging often means paying twice the price. This mistake is most costly when it comes to cars, but it applies to many things: furniture, clothing, textbooks, etc. So whenever practical, skip the stores showrooms and choose thrift stores, yard sales, eBay, and Craigslist.
2. **Accepting Initial offers.** Many sellers of goods are willing to negotiate because they want your money as much as you want the product. Through haggling you can get discounts on cable service, hotel, doctor bills, and more. It never hurts to ask.
3. **Buying brand names.** People are finally wising up to this one; gener-
- ics have been gaining market share since 2006. While prescription drugs have the biggest price tags vs. Generics, the dollars add up at the grocery store too. In many cases, the only difference between generic and brand name is price. Can you really tell the difference between name-brand and generic when it comes to water, cleaning supplies, or spices.
4. **Buying a bigger home than you need.** Americans spent 12% of third income on residential and transportation in 2001 but now spend 20%. A bigger house means more furniture, higher maintenance, higher taxes, and more time.
5. **Paying interest.** This should go without saying, but too few people get it. Borrowing money to live beyond your means makes lenders richer and you poorer. Using credit cards can be smart-unless you can't afford to pay your balances in full every month. The only time you should ever pay interest: if what you're buying has a decent chance of rising in value at a higher rate than the interest you're paying to own it.
6. **Eating out too much.** We recently wrote that Americans eat out about every third day, and offered some tips to save. But even if you drink water and take home half the meal, the cost per person is higher than cooking at home. Cut back on the dining and you'll keep a few more
- dollars-and maybe loose a few pounds.
7. **Keeping unhealthy habits.** Smoking a pack of cigarettes a day at \$6 each costs more than \$2,000 a year. The US government estimates the actual cost is closer to \$10.47 per pack, once you add in the medical expenses smokers will face, including insurance costs. Excessive drinking is also an expensive and destructive pastime, as is gambling.
8. **Paying for freebies.** Why do we pay for things we could get gratis? From TV to travel-even housing-creativity and flexibility can often replace money.
9. **Turning down free money.** As I said in 'My 10 dumbest money moves', if your employer is offering matching money for participating in your company's 401k or other retirement plan, and you're not participating to the extent necessary to get the full match, you're literally refusing free money. You're also ignoring an opportunity to get a tax deduction and grow your retirement savings tax-deferred.
10. **Paying too much for insurance.** You have a fender-bender and do \$500 of damage to your car. Would you report it to your insurance company? If you answered 'no' due to the justifiable fear of a rate hike, then let's hope you don't have \$250 to \$1,000 could save you 10% to 20%.
By: Stacy Johnson

Turkey Bucks for Thanksgiving and Christmas 2011

Turkey Buck 2011 registration forms are available at the Nampa Housing Authority office. Turkey Bucks are invitations and registrations tools for individuals and families interested in attending Boise Rescue Mission's Christmas Banquet. To register you can call 338-5433 by November 16th for a Thanksgiving food box and December 7th for a Christmas food box. Please contact the Nampa Housing Authority with any questions or concerns at 466-2601.

Nampa Housing Authority Hires a Service Coordinator Holly Howell

Holly Howell has joined the Nampa Housing Authority staff as the Service Coordinator. Holly comes from a teaching background and will be resourcing and providing resources for residents and families in our surrounding community. Nampa Housing has not had this pro-

gram before so Holly will be responsible for the development and implementation of this new program. The emphasis of this program will on helping individuals age in place, finding work, and providing resources for families to assist those individuals and families.



Caption describing picture or graphic.

Toys for Tots and the Nampa Housing Authority Christmas Party!

Nampa Housing Authority will be offering applications for individuals and families with children 12 years or younger. Applications will be available until November 10th and must be returned by November 13th. Individuals or families who apply do not have to be residents of Nampa Housing Authority. Those in the community around Nampa Housing Authority are welcome to turn in applications at the Nampa Housing Author-

ity office as well. Pick up dates for non-residents will be December 19th between the hours of 8 am and 4 pm. Residents of Nampa Housing Authority can pick up their gifts between 3 pm and 6 pm on December 20th, during the Nampa Housing Authority Christmas party. Please join the staff at the Nampa Housing Authority for winter drinks, snacks, and activities. Santa Claus has confirmed his presence at the party so bring

*CHRISTMAS PARTY
DECEMBER 20TH, 2011
NAMPA HOUSING AUTHORITY
3 PM AND 6 PM*

your family down and have your picture taken with him. If you have any questions, please contact the front office.

Idaho Department of Labor Job Listings and Opportunities

Job Number	Title	Minimum Pay	Shifts
ID1409128	Tractor Trailer Truck Drivers	\$0.32	Days
ID1409181	Tow Truck Operator and Lot Salesperson	\$11.00	Days
ID1409184	Optical Defect Sorting Operator	\$11.00	Rotating
ID1409190	Structural Iron and Steel Workers	\$10.00	Days
ID1409129	Customer Relations Representative	\$10.43	Days
ID1409136	Customer Relations Representatives	\$10.43	Days
ID1409155	Bail Bond Agent	\$7.25	Days
ID1409187	Child Care Workers	\$7.25	Days
ID1409129	Friends in Action-Volunteer/Outreach Coordinator	\$12.00	Days
ID1409131	Suite Attendant, Housekeeping Department	\$7.50	Days
ID1409133	Railroad General Labor	\$9.00	Days

Coupon Class

November 8, 2011

6:30 pm–8:00 pm

Nampa Housing Authority

RSVP: 466-2601 with

Amanda

Frances Villegas will be
teaching

SHARE THE DAY

NOVEMBER 17 FROM 11-2

A FULL THANKSGIVING DINNER

AT FIRST CHRISTIAN CHURCH

(ACROSS FROM ALBERTSONS ON 12TH)

Family Self-Sufficiency Program

- The FSS program has 4 slots open in the program. To enroll, please contact the Family Self-Sufficiency Coordinator at Nampa Housing Authority.
- October had another graduation from the program. The family learned English, obtained their GEDs, and earned over \$6,600 dollars in their escrow account which was presented to them earlier this month!

Take Control of Your Heating Bills This Winter (Continued)

Project Share and Project Warmth:

These programs are community based for low-income persons or families who have exhausted all their financial resources and other energy assistance benefits. Project Share is administered through the Salvation Army. Project Warmth is administered through EICAP (Eastern Idaho Community Action Partnership) and SEICAA (South Eastern Idaho Community Action Agency).

Keep Kids Warm: This fund is available in the Treasure Valley Area, to assist with heating costs for low income families with children. You can contact the nearest Community Action Agency for help through Keep Kids Warm.

LIHEAP: (Low Income Home En-

ergy Assistance Program) is a federally funded program that provides a one-time (per program year) benefit to assist with heating costs. Applications are taken at your local Community Action Agency.

Third Party: This service is designed to help customers (especially the elderly or infirm, or those with language or reading problems) should the possibility of a discontinuation of service become necessary due to nonpayment, or service related situations. Intermountain Gas Company will attempt to contact a designated third party (friend, relative, clergyman, etc.) in person or by telephone before discontinuation of residential service. The third party is under no obligation to pay the overdue bills.



For additional information about these winter programs and payment options please contact:

Customer Service:

7 am to 7 pm

208-377-6840

Boise/Treasure Valley

1-800-548-3679

Other Areas

www.intgas.com