



NEZ PERCE TRIBAL HOUSING AUTHORITY

SECOND QUARTER 2020

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ARE YOU KEEPING UP WITH THE CHANGES?

Don't worry if you are not able to keep up with daily changes happening due to the Covid-19 pandemic. Eventually, we will all catch up and create new routines as we learn to live with this new virus.

The one thing that has not changed is the importance of social distancing and good hygiene (frequent handwashing). As our own communities gradually open back up for business, we will all need to continue to do our part in keeping our community safe.

Changes since the shutdown in mid-March consist of:

- ▶ Reduced staff & hours.
- ▶ Business by telephone & email.
- ▶ New drop box by front door at Lapwai & Kamiah.
- ▶ Maintenance staff for emergencies & outdoor tasks.
- ▶ Installed new plexi-glass shield over front counter.
- ▶ Approved \$100 Relief Credit for March-April-May.



What's Next?

By the end of May, tentative plans include:

- ▶ Open for regular business hours.
- ▶ Office visitors will be restricted to the front counter.
- ▶ Meetings with tenants will be in large open space.
- ▶ Maintenance will not enter occupied homes without face masks & gloves.
- ▶ Limited classes will be scheduled for small groups to ensure social distancing.
- ▶ Volunteer tax office available upon request.

We have implemented safety protocols for our staff. We are asking that anyone who is sick or possibly exposed to the virus to please do all business by telephone and do not come into the office. We know each of our tenants have important needs and we will do what we can to assist.

Thank you and stay safe!

High touch surfaces to clean

ARM RESTS
BOTTLE CAPS
CABINET HANDLES
CAR DOOR HANDLES
COUNTER TOPS
DEVICE CHARGER
DEVICES
DOOR HANDLES
DRAWER KNOBS
FAUCET HANDLES
FRIDGE CRISPERS
FRIDGE HANDLES
HAND RAILS
KEYBOARD
LIGHT SWITCH
PHONES
STEERING WHEEL
STOVE KNOBS
WASHING MACHINE KNOBS
WINDOW LATCHES

S C E N O C Y V A C J T V D U W Q S P D
P B F R I D G E C R I S P E R S E E S D
S H O W P Y U S I K E H K F P L I L E R
L T O N M C T Z U V C P A F D R S D H A
K G E N K S O H P T Q U Z N E T F N C O
T V O E E E F U I M C C A L O O R A T B
V L R R R S N W N E R H L V W S I H A Y
O T M G Z I S I T T T V E H A A D R L E
C R K D P T N H H E E K V C Q N G O W K
A E G B H X A G N C N R E W J U E O O D
J V X G W N H I W O A V T V L O H D D R
J S I T D Z B E B H S M G O N C A R N A
Z L J L N A X S I S E L G Y P Q N A I W
O A E H C D M Z E H X E I N M S D C W E
X S P A C E L T T O B Q L A I I L T P R
R E G R A H C E C I V E D M R H E L Z K
D O O R H A N D L E S K V G F D S B D N
U J O W A P I L Z V I M F R R E N A G O
D E V I C E S J I D S G G F I E L A W B
T H N S C B F G E A W S O V S N P T H S

COVID-19 CAN SPREAD QUICKLY

**Strategies to
stop the
spread at
work/ home
include:**

- 1 Regular symptom screenings**
- 2 Isolating people with symptoms**
- 3 Physical distancing**
- 4 Intensified cleaning**
- 5 Infection control training**
- 6 Disinfection of high-touch surfaces**
- 7 Cloth face coverings**

Up Coming Events

Subject to change due to the Covid-19 Pandemic status

JUNE

Youth Money Basics Classes - CANCELED

June 4 — ~~20th Annual Home Fair~~ — POSTPONED

June 8, 9, 10 Homebuyer Education Class *Lapwai* 5 pm ~ 9 pm

June 22-26 Summer Clean-up **dumpsters will be placed in each NPTHA project**

JULY

July 21, 22, 23 Homebuyer Education Class *Lapwai* 5 pm ~ 9 pm

AUGUST

20th Annual Home Fair
Pi-Nee-Waus, *Lapwai*
Aug 6 @ 10 am ~ 3 pm



Looking Ahead

We hope all of the families are doing well under the current circumstances of the Corona virus. We understand how stressful our lives have become in dealing with the everyday changes in our schedules. It is like being “on-call” for work, for school, for health, for shopping, for transportation and nearly all of our every day needs.

In an effort to reduce the stress, the NPTHA provided \$100 relief credits for each month of March, April and May. We discontinued issuing late notices, termination notices and have halted any eviction activity. We encourage any family that is struggling to pay their rent to contact our office and enter a payback agreement that you can afford. We are waiving our policy that requires 50% of your balance so that you can make several small payments.

As the Tribe and State of Idaho transition back to work, our families need to prepare because many services that we use may be delayed such as transportation and childcare. We have to look at our finances and ensure our basic needs are met, calculate the bills that have piled up and create a plan to get back on track.

Beginning in June, the NPTHA will be sending out reminders on tenant delinquent balances and updating any court ordered agreements. Beginning in July, we will get back on our regular schedule of issuing delinquency notices, late fees and negotiate agreements with any tenant that is not in compliance. If you have any concerns we encourage you to contact our office.

Take advantage of your stimulus funds



Immediate needs

Make you and your family's NEEDS a priority, consider your immediate needs and handle them first. This includes food and rent or mortgage payments. Also, remember that some programs or companies are offering relief or credits towards payments. Contact the programs or companies you pay to see if that is something they are doing. The Nez Perce Tribal Housing Authority (NPTHA) has offered \$100 credit assistance for the months of March, April and May. Please be reminded this may not take care of balances owed.

Reduce your debt

Secure your future with less debt or no debt. Making a large payment toward debt can help your credit score and eliminate the amount of interest that you're paying toward that debt. By doing so, you'll potentially have more available funds for the future. Remember to contact your debt holders first to see what type of relief they're offering, if any, because it's a possibility they are waiving interest rates/fees. Lastly, always read the fine print, although they may waive the interest rates/fees, they may just be delaying them rather than forgiving them.

Start an emergency fund or add to it

Having an emergency fund is extremely important! Were you prepared for the COVID-19 emergency? Most people were not. With that being said, consider tucking some of the stimulus monies away into an emergency fund (savings account). CNET states, "as this outbreak shows, the world can change very quickly".

Help others

Family or friends may be in need during this time, if you're comfortable with your financial situation, it would be very considerate to assist others in their time of need. Some may not qualify for the stimulus funds which is another reason to lend a helping hand. During this pandemic, we all want everyone to feel safe and considered. Also, donating to places such as food banks or hospitals can be an option.

Think long term for your kid(s)

The stimulus package included \$500 per child. This was in addition to the \$1,200 relief payment, if your family feels financially stable consider putting that \$500 toward an account for your child's future. CNET states, "provided you don't need this money, consider opening a 529 plan for your child," said certified financial planner Marguerita Cheng. "Your state may offer a tax benefit. This money can grow tax-free. If appropriate, you can even contribute modest amounts of, say, \$50 to \$100 regularly". Contact your bank and ask if they offer a 529 plan and inquire about the benefits that align with the 529 plan.

Monthly Essential Budgeting



Income




Expenses -

TOTAL =

Categorize bills based on essentials:

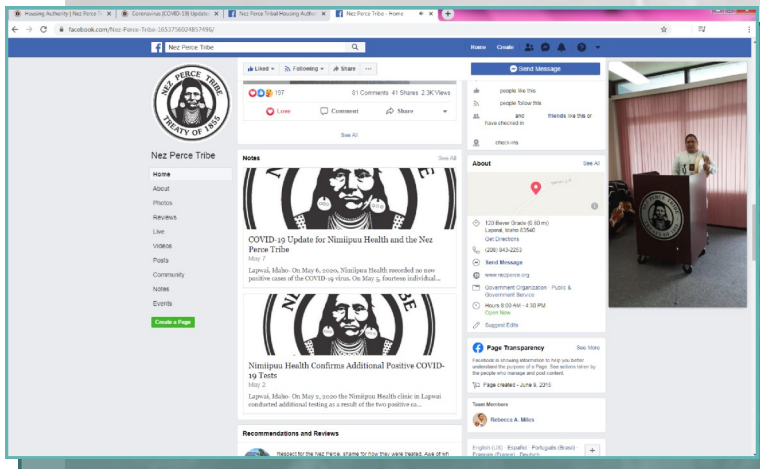
1. Food
2. Home
3. Utilities
4. Transportation

Monthly Income	Amount
Wages	
Wages (other adult/partner)	
Food Stamps	
SSI/Disability	
VA	
Child Support	
TANF	
Other	
Other	
TOTAL	

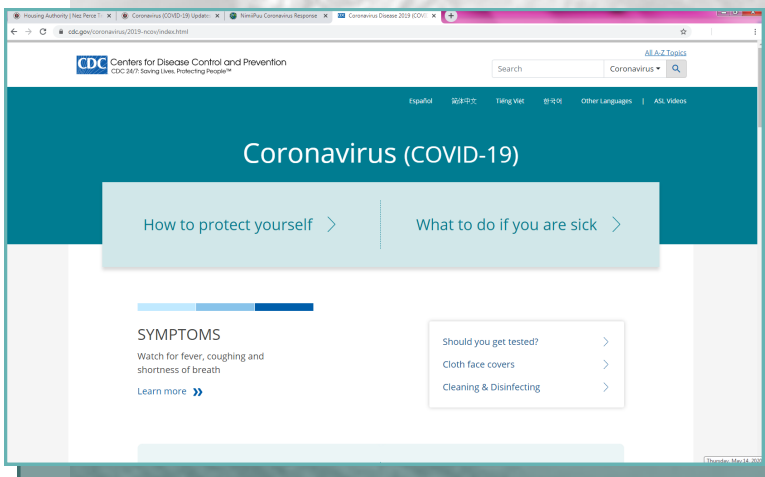
Expenses	Cost	Due date	TIPS	4 Essential categories
FOOD			Make a grocery list. Canned and frozen goods are a good choice. Avoid food waste by eating your produce before it goes bad and stop over cooking meals.	 Hípt (Food)
TOILETRIES				
PET FOOD				
TOTAL				
MORTGAGE/RENT			Allocate funds toward your house payment. (Credits given to Tribal housing tenants assisted with payments, but does not cover balances in full.)	 Ínit (Home)
INSURANCE				
TOTAL				
WATER			Pay utility bills to avoid any complications with payments down the road. Call your utility companies to work out a payment plan if necessary.	 taqasa'yooxo't 'ilaka'wit (Utilities)
ELECTRICITY				
TRASH				
PHONE				
INTERNET				
TOTAL				
CAR PAYMENT			Contact your bank to seek a plan regarding your payments. Insurances are giving relief, find out if yours is. Less travel means less spending on gas! Protect yourself when getting your rig fixed!	 ipnéelikay'k'ii (Transportation)
CAR INSURANCE				
GAS				
CAR MAINTENANCE				
TOTAL				
GRAND TOTAL				

Check out these websites for great tips...

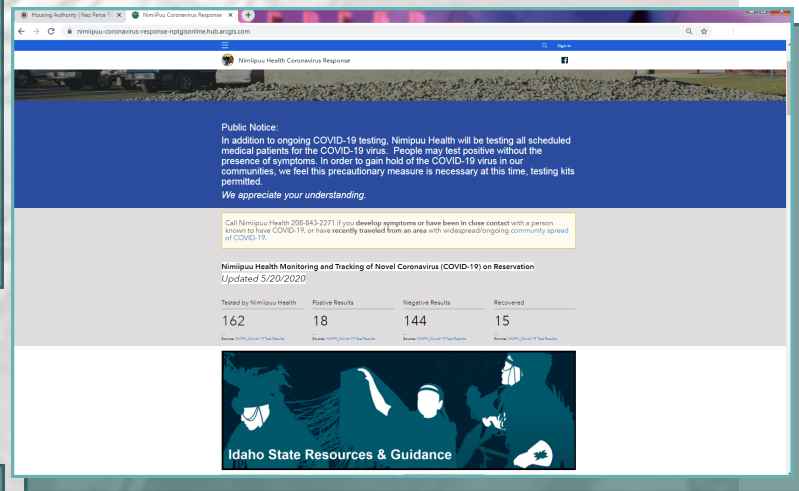
- Steps to prevent illness
- Clean and disinfect your home safely...remember, the chemicals in our cleaning supplies can also trigger breathing issues.
- What is Covid-19
- Questions and answers from Nimiipuu Health
- Is it allergies? The flu? Or Corona virus symptoms?



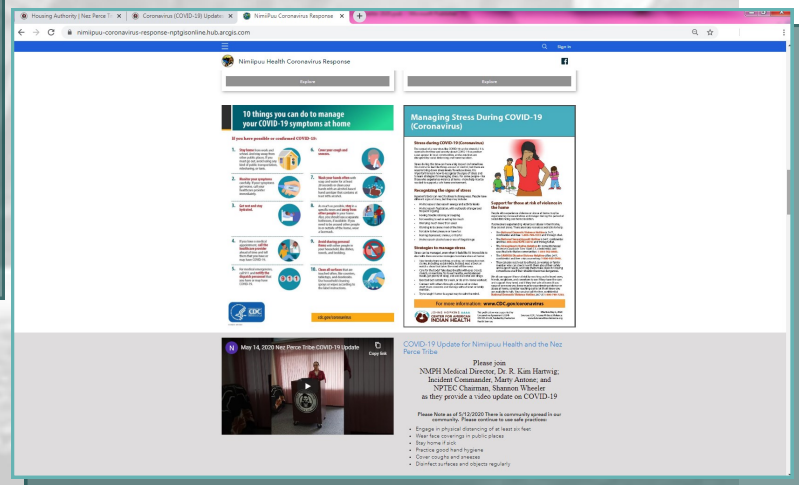
<https://www.facebook.com/Nez-Perce-Tribe-1653756024857496/>



<https://www.cdc.gov/coronavirus/2019-ncov/index.html>



[https://nimiipuu-coronavirus-response-](https://nimiipuu-coronavirus-response-nptgisonline.hub.arcgis.com/)



<https://nimiipuu-coronavirus-response-nptgisonline.hub.arcgis.com/>

SYMPTOMS OF CORONAVIRUS (COVID-19)

People with COVID-19 have had a wide range of symptoms reported - ranging

These symptoms may appear 2 - 14 days after exposure to the virus:



Coughing



Fever



Headache



New Loss of Taste or Smell



Sore Throat



Shortness of Breath or Difficulty



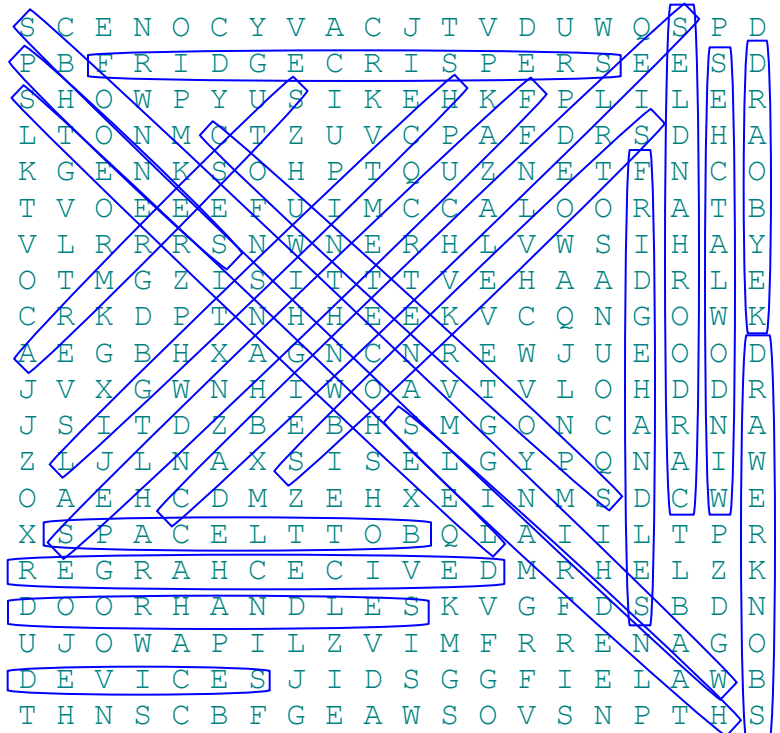
Muscle pain

CORONAVIRUS.DC.GOV

DC HEALTH
GOVERNMENT OF THE DISTRICT OF COLUMBIA

GOVERNMENT OF THE DISTRICT OF COLUMBIA
MURIEL BOWSER, MAYOR

High touch surfaces to clean



What am I sick with?

Coronavirus	Flu	Cold	Allergies
Fever	Fever	Runny nose	Runny nose
Dry Cough	Cough	Sneezing	Sneezing
Difficulty Breathing	Loss of Appetite	Sore throat	Red eyes
Headaches	Headaches	Aches and pain	Itchy eyes
Body Aches	Body Aches	Mild cough	Tickle in throat
Fatigue	Fatigue		
	Sore Throat		



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<http://www.nezperce.org/government/housing/>

Qe'ci'yéw'yew' to our Community Heroes



We would like to thank **everyone** that has taken it upon themselves to assist in social distancing and teaching others about the importance of washing hands to reduce the spread of any germs. We appreciate all of the volunteers and service providers that continue to work on our behalf: Specifically Nimiipuu Health, Tribal Leadership, and the Emergency Response Team which has used a number of tribal departments to serve you.