

Housing Programs & Services

NEWSLETTER

Economic Relief

You can stay positive in tough economic times, here are six ways:

- 1) Don't underestimate your ability to cope.
- 2) Limit your daily dosage of news.
- 3) Be grateful to those around you.
- 4) Surround yourself with positive thinkers.
- 5) Be a mentor or serve someone in need.
- 6) Laughter is the best medicine.

These helpful tools are compliments of Kirk Wilkinson, author of Happiness Matters. You can read more at: www.thehappinessfactor.com

Here are some helpful tips on how you and your family can live well on less money:

- 1) Learn the art of the haggle. Stores may consider reducing their prices if you would only ask.
- 2) Get the kids involved. Instead of buying expensive sugary treats, have the kids help bake cookies and you can place them in their lunch boxes all week long.
- 3) Put the web to work for you. Search the web for better prices on slightly used products, check out sites like eBay and craigslist.
- 4) Butter up your favorite brands. Companies like to hear from loyal customers, they may just send you coupons or free samples.
- 5) Take a chance on a student. Check out beauty schools and massage therapy schools for discounted treatments. They need the practice and you need the discount.
- 6) Use the card, not the credit card. Don't buy movies and CD's, your local library will let you check out movies on DVD, CDs and books for the price of a library card.



- 7) Make talk cheap. Take a close look at your cell phone bill and see how to eliminate unnecessary charges.

5 Things to ask yourself before you buy:

- 1) Is this something I will use at least once a week? Will it be useful for at least a year?
- 2) Will this thing make me smile at least 10 times or contribute to a lasting memory?
- 3) Have I seen an ad for this item and if so, did it provide unrealistic expectations?
- 4) What am I willing to give up for this purchase?
- 5) Can I wait until it goes on sale, or at least 24 hours? (The answer to this is always yes!)

How to save on gas:

- 1) Carpool.
- 2) Decreasing your speed from 70 to 60 increases fuel economy by 23%.
- 3) Consolidate your errands.
- 4) Avoid idling, keep your tires inflated, and remove junk from your trunk.

"Living well on less", "Five things to ask yourself" and "Save on gas" were taken from the September 2008 issue of Redbook Magazine.

Above all build your assets by opening a savings account! You can collect interest on your savings and make more money.

If you have a question or comment about anything written in this newsletter, please contact:
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Notable News

American Recovery and Reinvestment Act of 2009! President Obama recently approved a stimulus package which includes resources for local communities such as the City of Apache Junction to provide programs which will help families and stimulate the economy. May programs are by way of personal tax rebates as well as grants available either through the federal government or state agencies. The City of Apache Junction is committed to identifying the funding that is appropriate for our community and will be submitting project applications to the relevant agency for potential funding. Check out www.ajcity.net/recovery for more information. More on this issue as it relates to Housing can be found on page 2 under Housing Programs.

Calendar

- **5/25/09** Happy Memorial Day—City offices are closed
- **7/3/09 —7/4/09** Happy 4th of July—Celebrate our Independence. Check out the City celebrations. City offices are closed July 3rd.

Housing Programs

Applications are being accepted for eligible homeowners to participate in the City's Housing Rehabilitation Program. This program assists homeowners with the rehabilitation of their home by addressing health and safety issues, correcting code violations and accumulated deferred home maintenance projects. Contact the Program Coordinator for information at (480) 474-2635 or visit the City's website at www.ajcity.net/housing for an application.

Have you or someone you know experienced foreclosure and are looking to get back into a home? The federal government is offering help through the Arizona Department of Housing (ADOH). For information, please contact ADOH at 602-771-1000 and ask about their

available programs.

The American Recovery and Reinvestment Act of 2009 covers a variety of Housing related opportunities for funding. For example, an individual who is purchasing a home between January 1 and November 30, 2009 may be eligible for an \$8,000 tax credit. For more information visit <http://www.irs.gov/newsroom/article/0,,id=204671,00.html>.

In addition, the Housing Division will be looking at programs like CDBG funds through the Arizona Department of Housing which has a variety of project potentials and Neighborhood Stabilization Program funds through the US Department of Housing and Urban Development (HUD) which will focus on foreclosed properties.

RESOURCES

- For resources and agencies that can offer help statewide check out www.cir.org
- Statewide Foreclosure Hotline: 1-877-448-1211
- Arizona Foreclosure Prevention Task Force: <http://www.arizonaforeclosuretaskforce.com/>
- Pinal County offers a special resource guide for human services throughout Pinal County. Check out their website at <http://www.npcresources.org/>
- Don't Borrow Trouble: <http://www.dontborrowtroubleaz.org/>

HOUSING PROGRAM PURPOSE AND GOALS:

1. Eliminate health and safety hazards in homes;
2. Benefit low to moderate income residents; and
3. Improve neighborhoods and encourage stability.

Housing Funnies



If heat rises, will it help to build your home upside down?

Busy Bee Home Maintenance Tips

Each season brings new tasks and activities in your home. To keep your home safe and maintained it is recommended that you complete the following tasks in the Summer of each year.

- Clean and inspect your outdoor living spaces
- Clean your siding or stucco
- Check and clean out your crawl space
- Maintain yard growth
- Test and lubricate your garage door
- Remove rust on railings and paint
- Check skylights for leaks and fogging
- Clean shower heads to remove calcium build-up
- Change furnace filters
- Test carbon monoxide and smoke detectors
- Check your outdoor air conditioning unit for debris and other obstructions
- Check air returns for obstructions

Here are some energy saving ideas for your home:

Replace your air conditioning filters monthly. You can also purchase a filter that is washable. This will help to reduce costs.

In the warm summer months, keep your shades and blinds drawn during the day. This will help to reduce the amount of heat produced by the sun from entering your home.

Turn off unused electronics and appliances. Some electronics such as computers and video games will draw electricity even though they are "sleeping".

If you are unable to weatherize your own home or need assistance with your utility bills there are programs to help. Contact the City's Housing Program Coordinator for more information at (480) 474-2635.

Bees Wishes

