

Housing Programs & Services

NEWSLETTER

Get out of debt

There are many different financial gurus who teach people how to get out of debt. Each method brings about different opinions on what works. Ultimately, if you are out of debt you feel freer and more confident in being able to pay your bills, chase a dream, or even think about retiring. In all cases the idea is to get rid of your debt and stop creating more debt.

Here are some strategies on how you can eliminate your debt:

- 1) Create a plan to attack the debt. List your debts from smallest to largest and identify a date as to when they should be paid off.
- 2) Build momentum and a feeling of accomplishment by paying off the smallest debt first. Once you have paid off that debt you will feel energized to continue to the larger debts.
- 3) If you have multiple credit card debts, pay only the minimum required on all the others and focus on paying off that one card first. Then move on to the second and so on.
- 4) Create a budget for the



house. Following a budget allows you to identify more money to direct toward the debt.

- 5) Use bonuses and tax refunds to help pay off your debt. Have a yard sale and sell anything you do not need. This will help to not only reduce your debt but also to help create a clutter free life.
- 6) Cut up your credit cards. Do not use them. If you can not pay cash, don't buy it.

7) Stop shopping on-line. Remove your credit card information from on-line stores.

- 8) Cancel the emails or flyers from your favorite store. If you don't see it, you are less likely to "need" it.
- 9) Determine the difference between a want and a need.
- 10) Stop impulse buying.

If you create a plan and stick to it you are more likely to be successful.

"The only man who sticks closer to you in adversity than a friend is a creditor"
Unknown

"Debt is the worst poverty"
Thomas Fuller

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Notable News

Do you want up to date news and information about the City of Apache Junction? Here are ways you can stay in touch with us!

Facebook

<https://www.facebook.com/cityofAJ>

<https://www.facebook.com/ApacheJunctionPD>

<https://www.facebook.com/AJPCCC>

<https://www.facebook.com/ajparksandrec>

<https://www.facebook.com/ajlibrary?fref=ts>

<https://twitter.com/AJCityAZ>

Calendar

- August 10—Schools starts
- August 21—Senior Citizen Day
- September 7—Labor Day, city offices are closed
- September 11—Patriot Day
- September 13—Grandparents Day
- October 4—Oktoberfest
- October 12—Columbus Day
- October 31—Halloween

Programs

Housing Rehab Funds Available

The City of Apache Junction has funding available for homeowners within the City of Apache Junction city limits. Funding is available to make improvements to owner occupied homes where one of the occupants is either elderly, under the age of 18, or disabled. Improvements can include, but is not limited to, electrical, plumbing, roofing, heating and air conditioning, and ADA accessibility improvements.

Homeowners may obtain an application either:

- 1) online at www.ajcity.net/rehab;
 - 2) by phone at (480) 474-2635; or
 - 3) by picking one up at City Hall 300 East Superstition Blvd in the Development Services Building
- Funding is available on a first come first serve basis, so applicants are advised not to wait. For more information call (480) 474-2635.

Rock-n-Roll Paint-a-Thon

The City of Apache Junction coordinates with a national organization to conduct the Rock-n-Roll Paint-a-Thon one Saturday in October in Apache Junction. The program brings together volunteers to help paint the exterior of a low income elderly or disabled homeowner. The city is seeking homeowners who are interested in having their homes painted. If you are interested, please contact Heather at 480-474-2635. Volunteers are also being asked to contact Heather to sign up.

Property Maintenance Standards

Did you know the city has standards and requirements for yard maintenance? For example: All weeds/grasses/shrubs higher than 10 inches shall be removed; there must be a 30 foot buffer zone free of weeds around all residential structures; and landscaping visible to the public shall not be dead, uncontrolled, damaged or uncared for.

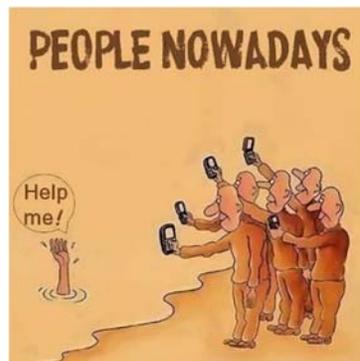
RESOURCES

The City of Apache Junction has links to many useful statewide organizations on our website at <http://www.ajcity.net/communityprograms>

We also have an on-line resources list for local resources and contacts at <http://www.ajcity.net/businessdirectoryii.aspx>

HOUSING PROGRAM 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

Use your cell phones for good. Access to the city's website can help make reporting something easy.

Busy Bee Home Maintenance Tips

Apache Junction is your city, therefore we encourage you to take part in identifying and reporting activity that may be harmful, against the law or against city ordinances. Here are ways you can get involved:

Reporting non-emergent crime or concerns that are non-life threatening Call 480-982-8260

Anonymous police tip line Call 474-8585 or visit www.ajcity.net/tip

Reporting graffiti Call Police 480-982-8260 or Public Works 480-982-1055

Reporting stray animals or disruptive and excessive barking Call 480-982-8260

Reporting complaints on private property Call 480-474-5112

Do you want to start a neighborhood watch program? Call 480-474-5442

Reporting concerns located within a public right of way Call 480-982-1055 or visit www.ajcity.net

Bees Wishes



If you have a question or comment about anything written in this newsletter, please contact:
City of Apache Junction
Housing Division
300 E. Superstition Blvd.
Apache Junction, Arizona 85119
Phone: (480) 474-2635
Fax: (480) 474-5102
TDD: (480) 983-0095
www.ajcity.net
hpatel@ajcity.net
Monday to Thursday 7 a.m. to 6 p.m.

ACCESSIBILITY The City of Apache Junction invites and welcomes people of all abilities to use our programs, sites and facilities. Any question about our service for people with disabilities can be answered by Bryant Powell, ADA Coordinator (480) 474-5066, TDD (480) 983-0095, or adacoordinator@ajcity.net. Additional information may be found at www.ajcity.net/ada.