

TRIBAL PROGRAM NEWS

Community Meetings Rescheduled

Due to weather conditions, the community meetings with Tribal Council had to be rescheduled. The dates for the community meetings are listed below:

Jan. 15 - Portland Area Office - 6 p.m.
Jan. 28 - Salem RV Park - 6 p.m.

Feb. 2 - Siletz Tribal Center - During the General Council Meeting
Feb. 12 - Eugene Area Office - 6 p.m.

Agenda items include:

1. Constitutional Election Information
2. STBC Update
3. Contract Health

Correction

In the December issue of *Siletz News*, the article on the Siletz Tribal Youth Conference 2007 contained errors on the following:

- Walt Klamath's name was spelled incorrectly.
- Juliene Joseph and Delina John led the Mixing It Up Activities.
- Rachelle Endres and Delina John led the Smudging Class.

Siletz News regrets the errors.

What to Do If You Feel Like Foreclosure Will Strike

In recent years, many of us have been given the opportunity to get a mortgage. For some, that opportunity may be turning into a nightmare. If for whatever reason you feel like you may not be able to pay your mortgage or if you are in foreclosure, here are some things to consider.

Always Good Advice

- **Store your records in an organized, safe place. These would include:**
 - All documents associated with the purchase
 - Property tax bills and receipts
 - Property insurance declarations pages and policies
 - Any correspondence from your mortgage lender – not junk mail
- **Pay bills with checks, money orders or electronic transfers.**
 - Do not send cash.
 - Do not pay with a credit card.
 - Keep a record of all payments made.
 - Always look at statements and correct errors quickly.
- **Pay high priority bills first (if not all bills).**
 - Basic food, save eating out as a special treat
 - Mortgage and any loans with your home as collateral
 - Utilities (try to conserve as much as possible)
 - Then pay credit cards and other debts – even just the minimum amount due.

When you know you will have trouble with your mortgage:

- **Talk to your mortgage lender.**
 - This is the single best thing you can do to help yourself. They may have other mortgage options that could help you. Be cautious about refinancing.
 - Do not try to hide from trouble, it will find you.
 - Explain what has caused the change – loss of job, illness, variable rate mortgage adjustment.
 - Take notes of all conversations about foreclosure and any correspondence.
 - Get in contact with a housing counseling agency or call Yvonne Messmer from CTSI at 1-888-870-9051.
- **Budget – Budget – Budget Expenses**
 - Write down every penny spent and create a budget from your tracking.
 - Constantly review your budget with household members. Make any necessary changes. Get everyone to stick to the budget.
 - Cancel cell phones, cable TV or other luxury expenses.
 - Weatherize your home to conserve on utilities.
- **Income**
 - Claim the earned income tax credit if you are eligible.
 - Stop any voluntary deductions out of your paycheck.
 - Sell household items to raise money – like sports equipment and vehicles.
 - Get a roommate who can pay rent.

Personal Finance and Real Estate

Yvonne Messmer, Housing Finance Manager
503-390-9494 or toll free 888-870-9051

Down Payment Assistance Program

CTSI's program provides down payment and closing cost assistance to qualifying below median income households and leverages other private funding.

Tribal Members may apply to the Down Payment Assistance Program (DPA) at any time. Applications will be processed on a first-come, first-served basis. CTSI does not charge a fee for application or use of the DPA Program, however, there are costs associated with the purchase of a home. DPA is awarded in the form of a forgivable loan as evidenced by a recorded Trust Deed against the subject property.

How Do I Know if I am Ready to Buy a Home?

You can find out by asking yourself some questions:

- Do I have a steady source of income (usually a job)?
- Have I been employed on a regular basis for the last 2-3 years?
- Is my current income reliable?
- Do I have a good record of paying my bills?
- Do I have few or no outstanding debts (like car payments)?
- Do I have money saved for a down payment?
- Do I have the ability to pay a mortgage every month, plus additional costs? If you answered yes to these questions, then you might be ready. Give me a call to find out about the Down Payment Assistance Program and what it can help you with!

Do You Have A Bank Account?

Are you fortunate enough to have a bank account that makes your life a little easier? If not, I may be able to help. There are many reasons to have a bank account- safety, ability to earn interest, ability to track your expenses, somewhere to cash checks and ability to write checks instead of using money orders.

The main reason someone may not have a bank account is because they are on Chex Systems. Chex Systems is what banks use to report negative banking activity to other banks. Most banks won't open an account for you if you are on Chex Systems. Be very wary of any institution that would open an account for some on Chex Systems.

Depending on your situation, I may be able to help you work thru your issues with a local bank and make you bankable. Being bankable is one of the first steps to becoming financially healthy.

Winter Home Maintenance Checklist

- Look in the back of closets, under sinks, around windows and in corners for mildew build up and address the problem
- Dust off or clean electric space heaters
- Check all smoke detectors and replace needed batteries
- Check window and door caulking or weather stripping
- Clean forced air vents for maximum output
- Check caulking around tub and sinks. Replace any old or cracked caulking
- Clean leaves from gutters. Make sure water can flow freely
- Cover any outside water faucets with proper weather proofing
- Check furnace filters. Replace any dirty or built up filters
- Check your trees and fences for storm damage.

2008 Standing Committee Applications Due

Deadline for consideration for 2008 committees is Jan. 31, 2008

Any tribal member interested in serving on a committee for a two-year term must fill out the following form and return it to the address below prior to Jan. 31, 2008. Please mail or fax your application to Confederated Tribes of Siletz Indians, Attn: Executive Secretary to Tribal Council, P.O. Box 549, Siletz, OR 97380-0549; Fax: 541-444-8325.

Name: _____ Roll No.: _____
Address: _____
City: _____ State: _____ ZIP: _____
Telephone: Day () _____ Evening () _____

Choose the first, second and third choice of committees you are requesting by numbering your preference 1, 2, 3 in the space provided. **If you only want to request one committee, please indicate this by inserting the number 1.**

____ Education Committee (3) ____ Housing Committee (3)
____ Natural Resources Committee (3) ____ Pow-Wow Committee (no limit)
____ Health Committee (3) ____ Budget Committee (1)
____ Cultural Heritage Committee (3)

Tribal Council will review applications and approve appointments at the Regular Tribal Council meeting in February 2008. If you have any questions, please call Tribal Council's Executive Secretary, Tami Miner, at 1-800-922-1399, ext. 1203, or 541-444-8203.