



YUROK INDIAN HOUSING AUTHORITY

15540 US HWY 101 North - Klamath, CA. 95548 - PHONE: 707.482.1506 - FAX: 707.482.3117

Newsletter - November 2010



Editor: Kim Mamaradlo - Please submit December articles to the YIHA office by November 20. Thank you!

Volume 2, Issue 11

YIHA BOARD OF COMMISSIONERS

- Betty Brown-Orick
- Bertha Peters-Pecwan
- Kerri Malloy-South
- Elise Williams- Requa
- Glen Roberts-East
- Wanda Green-North
- Eric Pearson-Weitchpec

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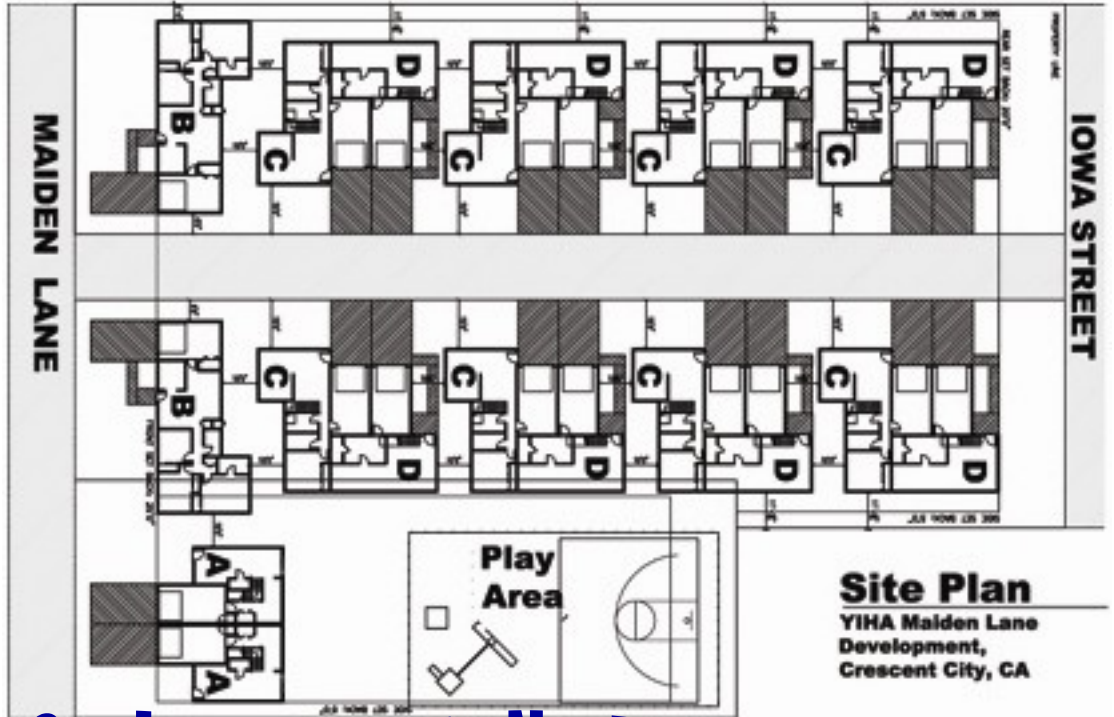
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Coming Soon to the North District!

The construction phase of the Maiden Lane Project is scheduled to begin in the Spring of 2011. The family complex will consist of four 3-Bedroom 2-Bath and Sixteen 4-Bedroom 2-Bath units. Each unit will be complete with washer, dryer, dishwasher & single car garage and driveway. The property site is located in Crescent City between Maiden Lane and Iowa Street. Currently, there are plans to include Half Court Basketball and a play area for children and your suggestions for playground equipment are welcome. If you would like to make a suggestion, please call Kim at 482.1506.



GETTING TO KNOW MARVIN MATTZ



Marvin spends much of his time involved in the Grandparent Program at the Klamath River Early College. He loves sharing what life used to be like in Klamath. He told me that he wished that the kids today could be able to spend the summers like he used to as a kid, when there was so much to do. His favorite thing to do was “go visiting” folks where “in the summertime you got an apple and in the

wintertime you got sugar cookies or something like that, it was a treat!” Marvin told of how his mother used to go down to the beach to collect fresh crab in her basket and says he wishes that the kids today could go out and make a living by doing “that kind of work.” He teased me and said that he wouldn’t cross the river by himself until he was about thirty-six years old because he was still afraid of O-mu-uh! Now they don’t even know of him.

BLAST FROM THE PAST- BY FRANK LARA

CARD GAME STICKS

This photograph is of the sticks that men use to gamble for money. Gambling is usually accompanied with drumming and gambling songs. Usually two sides are involved and sit opposite each other on the ground on a blanket. One gambler hides the sticks behind his back and his opponent has to guess which hand holds the ace “marked stick.” The opponents drum and sing songs to psyche each other out so they may win the money. Buying a woman with gambling money is considered a no no!



LOWER YOUR HOME INSURANCE?

An opportunity is available through YIHA that could lower your home insurance premiums. In a nutshell, group insurance rates are available to Yurok Homeowners through AMERIND—Risk Management Corporation, but a minimum of ten homeowners are required to qualify for the group discount. The homes must be located within the YIHA service area (Humboldt or Del Norte Counties) , but can be on either fee or trust land.

Although a few steps must still be taken, YIHA would like to throw the idea out to see if there is enough homeowner interest to pursue the effort. If you are interested, please call Kim at 707.482.1506 with your contact information. If there is enough response, YIHA will take the necessary steps to bring this opportunity to our tribal members.



APPLE PIE CRUMBLE BY KIM MAMARADLO

Crust Ingredients:

- 1 cup oats, uncooked
- 3/4 cup flour
- 1/2 cup melted butter
- 1/4 cup packed brown sugar

Filling:

- 4-5 tart apples, pared & sliced
- 3/4 cup sugar
- 1/4 c flour
- 1/4 tsp. salt
- 1 tsp. cinnamon

Topping:

- 1/4 c. flour & 1/3 c. oats
- 1/4 c. brown sugar
- 3 Tbs. chilled butter

GREAT RECIPE
FOR YOUNG
BAKERS TO TRY!

INSTRUCTIONS:

Heat oven to 375*. Lightly spray a 9" pie plate with non-stick spray. Combine crust ingredients and mix well. Press crust mixture evenly onto bottom and sides of pan. Bake 12-15 minutes. Prepare Filling by mixing the sugar, flour, salt & cinnamon together in a large bowl. Add sliced apples and toss well. Spoon mixture into pie shell. In a medium bowl, mix the topping: flour, oats & brown sugar together. Cut the chilled butter into small pieces and work into the topping until crumbly. Sprinkle over apples. Bake 25-30 minutes. Serve with whipped or ice cream!

PROGRAM OPERATIONS DEPARTMENT BY TIM PIERCE

Here are a few more tips to control and reduce moisture levels in your home:

- Run exhaust fans in bathrooms during showers, and let them run "5 minutes" after the shower. This will remove excess moisture from the air.
- Run the exhaust fan above stove while cooking, especially when boiling water.
- Make sure the clothes dryer vent is not kinked or smashed behind the dryer. Check the vent for holes, and be sure both ends are attached to the dryer and the wall or floor. It is very important the dryer vent extend through the outside wall of the home and/or through the foundation wall. Wet clothes hold a lot of moisture, and that moisture needs to go "outside"! Holes in the vent will blow lint throughout the home.
- Do not hang wet clothes inside to dry.
- Drain bathtub and sink water. No standing water inside home.
- On a nice sunny day, open some windows and run exhaust fans and ceiling fans. This will flush stale air out of the home.
- If your home has ceiling fans, run them on low speed "as much as possible". This will keep the air moving throughout the home, even in hidden corners and behind furniture.
- Last but not least! Keep your furnace filters clean. The air inside your home will be cleaner, and your furnace will run more efficient. This will save you money, and help clean the air you breath!



Q: Which side of the turkey has the most feathers???

A: The outside



BOARD OF COMMISSIONERS: BY KERRI MALLOY

The Board of Commissioners welcomes Bertha Peters, the newly appointed Commissioner from the Pecwan District. New ideas and perspectives are important to the further success of the housing authority and the continued forward momentum. We look forward to a long working relationship with Ms. Peters.



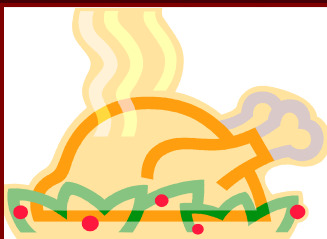
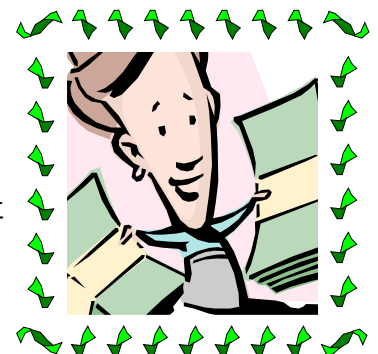
Members of the BOC attended a three day policy development training session in October. The sessions were held in Klamath to look at the development of new programs, strengthening current policies and develop a stronger system to ensure a fair distribution of services to all clients. With the end of the calendar year quickly approaching the Board takes this time to remind all those who have applications on file to submit their annual income updates. Please join us on the first Tuesday of every month at 10AM for the Board of Commissioners of meeting. Everyone is welcome.

The Board of Commissioners recognizes that the Yurok Indian Housing Authority is a property management business and it is important to recognize that an essential element for its financial health is the development and use of procedures for the safe handling of funds and particularly, controls on cash. It needs to be noted that all rent and homebuyer payments are to be made at the YIHA's designated bank (North Valley Bank). No rental or homebuyer payments will be received in the YIHA office. Payments received at the YIHA office will be returned to the tenant or homebuyer with proper instructions for deposit at the bank. The tenant or homebuyer will be sent a monthly billing statement with two coupons. The bank representative will date stamp and initial payment coupons, one for the participant and one for YIHA. The YIHA staff will not do field collections. This is part of our Internal Control and Procedures Policy, so please be sure and mail or hand deliver your payment to North Valley Bank in Crescent City or Eureka, as staff cannot receive payments in the Office or out in the field.

FISCAL DEPARTMENT: BY THETA TAYLOR

The celebration of Thanksgiving will be incomplete without the legendary Turkey. It derives its name from the 'turk turk' sounds it makes when scared. Turkey was at one time being considered as the national symbol of America. Benjamin Franklin felt that turkey was the right choice because it was a good runner and had a sharp sight. A bald eagle later became the national symbol of America.

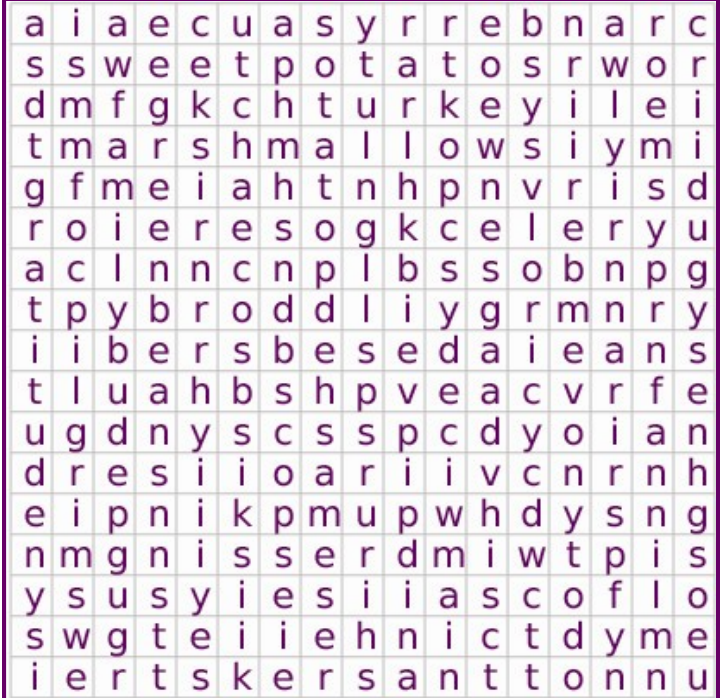
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WORD PUZZLE— THANKSGIVING DINNER

Thanksgiving
pumpkin pie
turkey
gravy
dressing
cranberry sauce
November
Indians

pilgrims
sweet potato
mashed potato
family
marshmallows
corn
olives
whipped cream
celery
wishbone
holiday
blessings
gratitude
green beans
friends
acorns

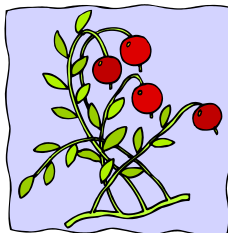
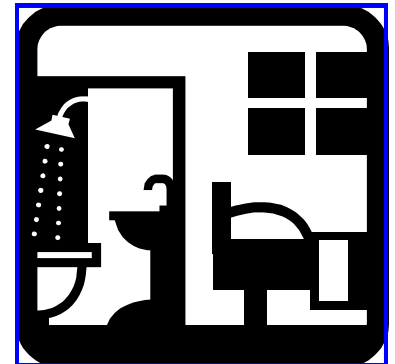


EXECUTIVE DIRECTORS CORNER: BY JUDITH MARASCO

Calling All Elders

The Housing Authority just signed a nine month contract with Tektetco to construct four single family homes in Crescent City. All four units will be two bedroom one bath and fully handicap accessible. If you are interested in one of these units please contact Lisa and she will make sure

that your paperwork is in order and you are on the preference list when these units are ready. An Elder as defined by HUD is 62 years young.



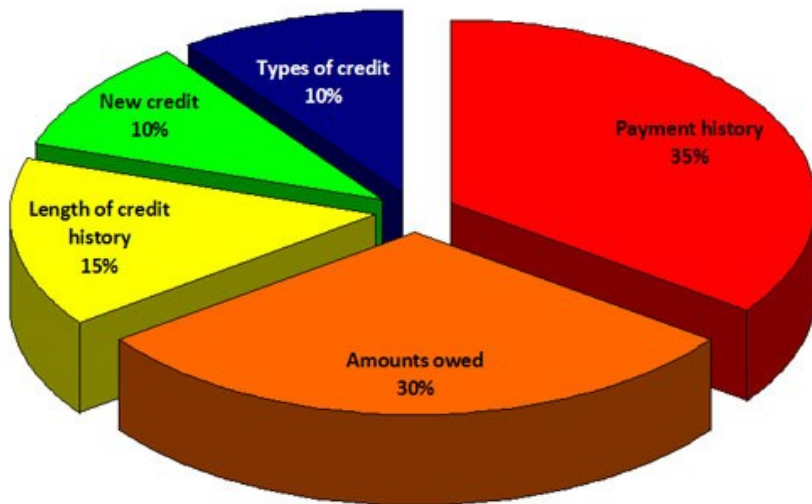
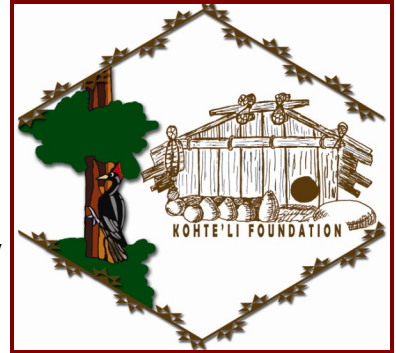
Did you know... Cranberry, is a symbol and a modern diet staple of thanksgiving. Originally called crane berry, it derived its name from its pink blossoms and drooping head which reminded

the pilgrims of a crane. The name was later changed to what is popularly known as Cranberry. Pilgrims soon found out a way to sweeten the bitter cranberries with maple sugar. Ever since cranberry sauce has been a permanent companion of turkey during thanksgiving feast.

KOHE'LI FOUNDATION BY CINDY SANDERSON

About Credit

Throughout the process of teaching Home Buyer Education classes, setting up Homeownership Programs, and analyzing YIHA's waiting lists, I am finding that the most common obstacle standing in the way of a homeowner is bad credit. Once credit is established it is not always easy to maintain a good credit score and even harder to correct a bad one. The first step to building good credit or beginning to repair it is to get a copy of your credit report. Once a year, you may request a FREE copy of your credit report by visiting this website: www.annualcreditreport.com or by calling: 877-322-8228. Your "credit score" is determined by the information compiled from the three major credit companies: Experian, Equifax, and Trans Union. Your credit report may look something like this:



Average US Credit Score is 678	
750 +	Excellent Credit
650 – 750	Good Credit
600 – 650	Fair Credit
600 or lower	Bad Credit

Negative information on your credit report is caused by making late payments on credit cards and loans (including student), unpaid debts, and bankruptcy. You will also find court judgments which include child support, and lawsuits which you owe money. If you find these items on your report it is essential to make a plan to start repairing your credit for homeownership. Each credit company will issue you a credit score.

Some items to watch for that may lower your score are too many applications for credit, high balances on your credit cards(try and keep them at 50% of your limit), and late payments. If you have questions on your credit or would like more information please call me at 707 482 1509 ext. 1009.

"Most people achieved their greatest success one step beyond what looked like their greatest failure." Brian Tracy

ELDER EMERGENCY ASSISTANCE PROGRAM

Section I: Purpose

The Elder Emergency Assistance Program provides elder (62+) tribal member homeowners the opportunity to receive a heating, air conditioning, air purification unit as a primary or secondary source, handicap improvements, as necessary. It is the intent of this program to ensure that elder tribal members remain warm, cool, breathe clean air, and have the ability to remain in their homes.

Section II: Eligibility

- Applicant must own home within Del Norte or Humboldt County, live in the home as their primary residence and be eligible according to NAHASDA guidelines.
- Among the eligible applicants, grantees shall be selected on a first come first serve basis depending upon availability of funds and may receive assistance up to the maximum assistance as defined in Section III: Assistance: Addendum "E", *Selection Rating (available at YIHA office or online at www.yurokhousing.com)*

Section III: Assistance

YIHA provides a limited selection of heating, air conditioning, & air purification units. Before a unit is selected, the YIHA staff will inspect the home for the condition of the current units in the home, and counsel the elder tribal member regarding the options for selection of a unit. If it is determined that the current unit is unsafe, the elder tribal member must agree to have the old unit replaced. The total cost for any assistance under this program shall not exceed \$4,999.99.

The following heating units may be provided:

- Kerosene Heater • Diesel Stove • Wood Stove • Propane Stove • Central forced-air furnace (this option only available if the home currently has existing central unit with existing, functional ducts in place).

The following air conditioning units may be provided:

- Evaporative Cooler • Refrigerated Cooler
- Central unit may be replaced if duct work is present and functional.

The following air purification units may be provided:

- A standalone unit.

The following handicap improvements are available:

- Ramps • Grab bars • Handi-cap toilet • Handi-cap shower • Any other handicap adaptations as necessary

Section IV: Procurement/Contract:

In carrying out this program, the YIHA will perform an annual procurement to select a company or companies to provide and install the unit. The YIHA Procurement Policy will be adhered to in the selection of a qualified company or companies. The selected company must adhere to the Yurok Tribal TERO ordinances as well Tribal Wage scales when performing projects over \$2,000.00.

Section V: Participant Agreement

The recipients of a heating, air conditioning, or air purification unit must agree not to sell, trade, or otherwise dispose of the unit. If the unit no longer functions, the tribal member agrees to contact the YIHA. The YIHA will be responsible to pick-up and salvage or dispose of the unit in an appropriate manner.



Yurok Indian Housing Authority
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Klamath, CA. 95548

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INDIAN HUMOR

An old Indian turkey farmer was always experimenting with breeding to perfect a better turkey. His family was fond of the leg portion for dinner and there were never enough legs for everyone. After many frustrating attempts, the farmer was relating the results of his efforts to his friends at the Elder's Dinner in Eureka. "Well I finally did it! I bred a turkey that has 6 legs!" They all asked the farmer how it tasted. "I don't know" said the farmer. "I never could catch the darn thing!"

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HAPPY NOVEMBER BIRTHDAY TO YIHA TENANTS:

James Spino, Holly Carlson, Celinda Lewis, Tucker Donahue, Nicole Peters, Joanne Moore, James Rhodes, Wood Asu Donahue, Chay-Gee Sylvia, Bonnie Sherman, Tara Norris, Cathleen Escobar, Angelica Wilson, Robert Kelsey, Koy-poh McQuillen, Cecil Johnsgard, Ira Norris, Keepuen Frease-Carr, Everett Myers, Springwind Rojas, Douglas Paulis, Dakota Baker, Margaret Robbins, Barbara McQuillen, Sam Stanshaw, Kaiser Ray, Rose Patterson & Gladys Donahue