



# Quechan Housing News

FEBRUARY 2017

## Put Your Heart First

The perfect gift this Valentine's Day is the gift of heart health. Along with Valentine's Day, February marks American Heart Month, a great time to commit to a healthy lifestyle and make small changes that can lead to a lifetime of heart health.

Heart disease is the leading cause of death for men and women. Americans of all backgrounds can be at risk for heart disease. However, it is the first and stroke the sixth leading cause of death. Among American Indians and Alaska Natives. Additionally, American Indians and Alaska Natives die from heart diseases at younger ages than any other racial and ethnic groups in the United States. Thirty-six percent of those who die of heart disease die before age 65.

### Small Changes Can Make a Big Difference

- **Schedule a visit with your doctor to talk about heart health.** It's important to schedule regular check-ups even if you think you are not sick. Partner with your doctor and health care

team to set goals for improving your heart health, and don't be afraid to ask questions and trust their advice.

- **Add exercise to your daily routine.** Start off the month by walking 15 minutes, 3 times each week. By mid-month, increase your time to 30 minutes, 3 times each week.



- **Increase healthy eating.** Cook heart-healthy meals at home at least 3 times each week and make your favorite recipe lower sodium. For example, swap out salt for fresh or dried herbs and spices.

- **Take steps to quit smoking.** If you currently smoke, quitting can cut your risk for heart disease and stroke. Learn more at CDC's Smoking and Tobacco Use website.

- **Take medication as prescribed.** Talk with your doctor about the importance of high blood pressure and cholesterol medications. If you're having trouble taking your medicines on time or if you're having side effects, ask your doctor for help.

- **Prevent and Control Diabetes.** Diabetes has been shown to be a very important risk factor for heart disease among American Indians and Alaska Natives. People with diabetes have an increased risk for heart disease but can reduce their risk. Also, people can take steps to reduce their risk for diabetes in the first place, through weight loss and regular physical activity.

It is encouraged to be strong and commit to making one heart-healthy lifestyle change during American Heart Month.

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## Public Notice of Invitation for Bid

### **Bid Title: QHA HOME PROJECT**

Quechan Housing Authority is accepting sealed bids for the QHA Homes Project, including all related specialty items and appurtenances as required per construction documents and attached technical specifications.

Contractors' bids may be hand delivered to Quechan Housing Authority, Attn: Hector Bermudez, 1860 W. Sapphire Lane, Winterhaven, CA 92283 or mailed to the same address, in time to be received by 2:00 PM MST, Tuesday, February 21, 2017. Bids will be opened and read aloud. Sealed bids must be RECEIVED in the office of Quechan Housing Authority no later than the time stated in the bid.

Please contact Hector Bermudez for additional information at (760) 572-0243.

The plans and specifications may be examined at Quechan Housing Authority, 1860 W. Sapphire Lane, Winterhaven, CA 92283.

Note: This is a Federally Funded Project Financed by the California Tax Credit Allocation Committee (CTCAC), therefore Tribally Determined Wages apply.

The Owner reserves the right to reject any and all bids and to waive technicalities, to advertise for new bids or to do the work when it is deemed to be in the best interest of the Owner. No Bidder may withdraw his bid for a period of one hundred twenty (120) days after the date set for the opening thereof.





# Section 184 Indian Home Loan Guarantee Program

## Program Overview

The Section 184 Indian Home Loan Guarantee Program is a home mortgage product specifically designed for American Indian and Alaska Native families, Alaska villages, tribes, or tribally designated housing entities. Congress established this program in 1992 to facilitate homeownership and increase access to capital in Native American Communities.

With Section 184 financing borrowers can get into a home with a low down payment and flexible underwriting. Section 184 loans can be used, both on and off native lands, for new construction, rehabilitation, purchase of an existing home, or refinance. Section 184 is synonymous with home ownership in Indian Country.

## How Section 184 Works

The Office of Loan Guarantee within HUD's Office of Native American Programs, guarantees the Section 184 home mortgage loans made to Native borrowers. The loan

guarantee assures the lender that its investment will be repaid in full in the event of foreclosure.

The borrower applies for the Section 184 loan with a participating lender, and works with the tribe and Bureau of Indian Affairs if leasing tribal land. The lender then evaluates the necessary loan documentation and submits the loan for approval to HUD's Office of Loan Guarantee.

The loan is limited to single-family housing (1-4 units), and fixed-rate loans for 30 years or less. Neither adjustable rate mortgages (ARMs) nor commercial buildings are eligible for Section 184 loans. Maximum loan limits vary by county. Visit the HUD website for the most current loan limits. By encouraging lenders to serve Native communities, Section 184 is increasing the marketability and value of the Native assets and strengthening the financial standing of Native communities.

Please contact Liz Johnson for more information at (760) 572-0243.

## Yard Maintenance Tips



If spring lawn care is about getting your lawn healthy and green, summer lawn care is about keeping it healthy while temperatures soar and rainfall becomes a fleeting memory. It's also about maintaining a lawn that can withstand all the barbecues, games, parties, and running feet that summer has to offer. Here are some tips for keeping your lawn in shape over those long, hot days of summer.

### Mowing Tips

Raise your mower blade in the summer. Taller grass is more drought-tolerant, grows deeper roots, and helps shade the earth to prevent weed seeds from germinating. Cool-season grasses should be mowed at 3"- 4" during the summer, or as high as your blade will go, while warm-season grasses should be mowed at 2"- 3". Mow regularly, to prevent cutting more than 1/3 of the grass blade at a time. This keeps your grass healthier and prevents the clippings from smothering the grass.

### Water Wisely

Lawns need at least one inch of water per week, and more when the heat is severe. Use a rain gauge to keep track of the amount of water received from rainfall and irrigation. Water deeply and less frequently to encourage drought-tolerant roots. Water early in the day to reduce evaporation and fungal growth. Either water your lawn regularly and deeply, or don't water at all. Don't let your lawn go brown and dormant, then try to "water it back to life." If your lawn goes dormant in summer, it should stay that way until fall – don't worry, it should recover once the weather changes.

### Control Weeds

Summer is the season to get those growing weeds removed before they bloom and disperse seed for next year. Targeted post emergent herbicides are designed to kill broadleaf weeds without harming turf grass, but they must be applied when temperatures will be below 85° F for a few days. Keep in mind that during the heat of summer, ANY product can be damaging to already-stressed lawn grasses, so use sparingly or hand-pull weeds instead.

## Red Velvet Whoopie Pies

### Ingredients

#### Cookies:

- 1 box devil's food cake mix
- 1/2 cup water
- 1/2 cup vegetable oil
- 3 eggs

2 tablespoons red food color

1 box (4-serving size) chocolate instant pudding and pie filling mix

#### Filling:

- 1 cup butter or margarine, softened
- 2 cups marshmallow crème
- 1 1/2 cups powdered sugar
- 1 teaspoon vanilla

#### Topping:

- 1/2 cup fresh blueberries
- 1/2 cup fresh raspberries

### Directions

1. Heat oven to 350°F. Line cookie sheets with cooking parchment paper or lightly spray with cooking spray.
2. In large bowl, beat cookie ingredients with electric mixer on low speed until moistened; beat 1 minute longer on high speed. Drop batter by 1/4 cupful's 2 inches apart onto cookie sheets.
3. Bake 13 to 16 minutes or until set (do not overbake). Cool 2 minutes; remove from cookie sheets to cooling racks. Cool completely, about 15 minutes.
4. In large bowl, beat filling ingredients with electric mixer on high speed until light and fluffy. For each sandwich cookie pie, spread about 1/4 cup filling on bottom of 1 cooled cookie. Top with berries and second cookie, bottom side down. Store covered in refrigerator.

