



Happy Holidays



HOC Newsletter

Winter 2010

2011 to Bring New Programs, Continued Success

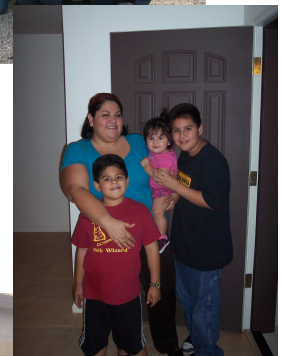
Thank you again to all of our partners who have joined with us to make a difference in our neighborhoods and communities since 1988. Together, we help families to change their lives every day.

2009-2010 Highlights:

- HOC placed a total of **288** first-time homeowners into affordable, quality homes in the 2009-2010 fiscal year and counseled **1,411** households across Maricopa County
- Neighborhood Stabilization Program (NSP) contracts in Avondale and Mesa were a complete success! HOC placed **41** Avondale families into foreclosed, rehabbed properties and purchased **14** foreclosed properties in Mesa
- HOC continues in its 22nd year to purchase and rehabilitate Mesa properties through HOME funds awarded by the City of Mesa. In the last fiscal year, HOC has rehabilitated and sold **26** homes under this program

NEW HOC Projects 2011:

- Peoria**- Acquisition/Rehab Program & Homebuyer Assistance Programs- HOC will purchase and rehabilitate foreclosed homes in Peoria along with providing homebuyer education, counseling, and financial assistance for eligible households
- Avondale** Acquisition/Rehab Program – HOC will purchase and rehabilitate homes in Avondale along with homebuyer education, counseling, and financial assistance for eligible households
- Phoenix** Open Doors Initiative – HOC will provide down payment and closing costs assistance for eligible households looking to purchase a home in Phoenix along with housing counseling and education



Money Saving Tips for Your Holiday Meals



1. Bring a list and stick to it. Avoid impulse shopping.
2. Pay attention to sale trends. There are “teaser sales” and then there are “rock bottom” price sales. Know the difference. A sale doesn’t always mean it is a good deal.
3. Stockpile when something from your regular list goes on sale, buy lots of it and use those coupons.
4. Keep a price log in a small notebook to keep track of the best prices of your most often purchased items.
5. One of the keys to couponing is holding a coupon until the product is on sale. Almost all products will go on sale once a coupon is issued.
6. Grocery stores do not list everything they have on sale in their flyers. Keep your eyes open.
7. Plan your menus around what is on sale. You can significantly reduce your grocery bill.
8. When applying a coupon to a product, buying smaller is almost always a better deal.
9. A store brand is not always cheaper than a national brand. You will get national brands 50%-80% off when paired with a doubled coupon and a sale price. Buy store brand if cheaper.
10. Warehouse clubs can be a good deal, if you know your prices. There can be significant discounts buying in bulk.



Ahorre dinero en sus comidas de fiesta



1. Lleve una lista y sígala. Evite las compras impulsivas.
2. Busque las especiales. Hay “ventas engañosas” y hay “ventas realmente reducidas”. Conozca la diferencia. Una venta no siempre significa que sea buena compra.
3. Almacene, cuando salga una venta de su lista, compré bastante y use sus cupones.
4. Mantenga un registro de precios de los artículos mas utilizados para estar al tanto de los mejores precios.
5. Una de las claves es guardar sus cupones hasta que el producto este de venta. En cuanto sale un cupón , normalmente saldrá de venta ese producto.
6. Las tiendas no indican todas las especiales en su periódico, ponga atención a otras especiales.
7. Planee su menú conforme a lo que este de venta, podrá reducir su factura enormemente.
8. Cuando utiliza sus cupones, comprar en menoría es casi siempre mejor ventaja.
9. Una marca de la tienda no es siempre mejor oferta que la marca nacional. Podrá obtener marcas nacionales del 50% al 80% de descuento al usar doble cupón y precio reducido. Compre la marca de la tienda si es mejor oferta.
10. Precios de bodega pueden ser de ventaja, si conoce sus precios. Podrá obtener grandes descuentos al comprar en mayoreo.

Free Tax Preparation



Puzzled by the tax law or which credits and deductions to take? Need assistance with your tax return? You may want to visit a volunteer site. The IRS Volunteer Income Tax Assistance (VITA) Program offers free tax help to low-to moderate-income people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. Individuals taking advantage of the e-file program will receive their refunds in half the time compared to returns filed on paper- even faster if you have your refund deposited directly into your bank account. Most locations offer free electronic filing. To locate the nearest VITA site, call 1-800-829-1040.

Mesa CAN

635 E. Broadway Rd.
Mesa, AZ 85204
480.833.9200

Mesa Community College

(Southern & Dobson campus)
1833 W. Southern Ave.
Mesa, AZ 85202
480.461.7000

Ayuda gratuita para sus impuestos

Confundido sobre la ley de los impuestos o cuales créditos y deducciones debe reclamar? Necesita asistencia con sus impuestos? Tal vez quiera visitar a un centro de VITA. El programa de Asistencia Voluntaria (VITA) ofrece ayuda gratuita sobre los impuestos a las personas de bajos recursos que no pueden preparar sus propios impuestos. A través de la comunidad, voluntarios certificados patrocinados por varias organizaciones reciben entrenamiento para poder preparar su declaración de impuestos. Personas que toman ventaja de el programa e-file, recibirán su reembolso dentro de 7-14 días si eligen que el dinero entre directamente a su cuenta bancaria. Para mas información llame al 1-800-829-1040.

Mercy Housing

“Villas de Merced”
520 N. Mesa Dr.
Mesa, AZ 85201
480.649.0338r

Red Mountain Library

635 N. Power Rd.
Mesa, AZ 85205
480.644.3183



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**Check out our website for
program updates, future events,
and to follow the official HOC
Blog:**

www.housingourcommunities.org



Class Schedule



Housing Our Communities offers HUD approved Homebuyer Education classes in Maricopa County. Topics include: benefits of homeownership, budgeting and saving, affordability, shopping for a mortgage, using a realtor, credit issues and much more.

Next class:

February 5, 2011 8:00a.m. – 5:00p.m.

**Dates and locations subject to change, call Housing Our Communities to enroll.*

