



# FROM OUR HOME TO YOURS

SPRING 2018 – THE NEWS YOU CAN USE!

ISSUE: 8

## Greetings!

We are pleased to bring you the latest issue of "**From Our Home To Yours**", a seasonal newsletter aimed at promoting financial, educational, and inspirational wellness for the families we serve.

In this issue, you will find useful tips and resources, all of which can help you improve your financial well-being and supply you with tools to carry with you on your journey to a financially fit future.

*Sincerely, Your friends at NCALL Research*

## We're Celebrating 50 Years of the Fair Housing Act

It was 50 years ago that the Fair Housing Act was passed to eliminate housing discrimination and create equal opportunity in every community. This means our communities are open and free from discrimination. But also that each of us, regardless of race, color, religion, national origin, sex, familial status, and disability, has access to neighborhoods of opportunity, where children can attend quality schools and live in a healthy environment. We've put together a Q&A below to help highlight what you should know about the act and how it affects you.



[Click to Enlarge](#)

### Q. What is Fair Housing?

**A.** Title VII of the Civil Rights Act of 1968, commonly known as the Fair Housing Act, prohibits discrimination in the sale, rental, and financing of dwellings based on race, color, religion, sex, or national origin. The 1988 Fair Housing Amendments Act expanded coverage to prohibit discrimination based on disability or familial status (presence of child under age of 18 and pregnant women) and established new enforcement mechanisms for HUD and Department of Justice.

### Q. Do the Fair Housing Laws apply to all housing transactions?

**A.** Yes, except the following limited exceptions: 1) The rental of a unit in multi-family dwelling with not more than four units where the owner (or a member of the owner's family) live in one of the units; 2) The rental of a room or rooms in a private house where the owner (or a member of the owner's family) lives in the house; 3) Lodging owned or operated by private clubs which give preference to their members; 4) Religious, charitable, or educational institutions or organizations which are operated, supervised, or controlled by religious institutions or organizations that preference in real estate transactions to their members, provided the organization does not exclude members of a protected category; 5) Single sex dormitories.

### Q. What should I do if I suspect that I or someone else has experienced unlawful discrimination in a housing transaction?



## In This Issue

[50 Years of Fair Housing Q&A](#)

[Tips for Staying Safe During Spring Break](#)

[Essentials of Spring Gardening](#)

[DIY Workshops](#)

[Favorite Phone App](#)

[Student Loan Repayment Options](#)

[NCALL Event Calendar](#)

**D.I.Y. Workshops at HomeDepot**  
Each workshop below is held at the Dover location.

**801 N Dupont Hwy  
Dover, DE 19901**

**Installing a Ceiling Fan  
Saturday, March 17**  
Learn to pick out and install a ceiling fan.

**Installing Tile Backsplash  
Saturday, March 24**  
Learn tile trends and how to use SimpleMat adhesive.

**Window Birdhouse  
Saturday, April 7**  
Three hour long workshop with free gifts for kids.

**Spring Lawn Preparation**

**A.** You may file a complaint or notify the State of Delaware Human Relations Division: 861 Silver Lake Blvd Ste 145, Dover, DE 19904 (302)739-4567. **The complaint must be filed within one year after the alleged violation occurred.**

## 9 Smart Tips for Staying Safe During Spring Break

Before you hit the road for a much needed vacation, make sure your home stays safe and you have everything you need. To prevent important things from being stolen or lost, you should:

1. Stop by the Post Office and ask for your mail to be put on hold until you return.
2. Bring your trash can to the curb.
3. Set a few household lights on timers to prevent robberies.
4. Ask neighbors or close friends to keep an eye out on your house while you are away.
5. Pack sunblock, hats and all the medication you will need.
6. Avoid traveling at night or during bad weather.
7. Don't expose your plans on social media. Instead, wait to post pictures and statuses when you get back.
8. Don't book flights with that incredibly cheap airline without comparing fares from other carriers.
9. If you can, pack a carry-on bag. It won't save you from a bag fee on every airline, but you won't have to worry about it being lost.

## The Essential Spring Gardening Guide

The sun is shining, birds are singing, and it's time for your garden to bounce back from winter weather. Your garden needs help getting back in shape, so it's time to get the supplies from the home improvement store, pull out the tools from the shed, and get to work!

1. **Clean out the garden.** It's time to clean your garden and remove all the debris (leaves, leftover snow, etc.). Get rid of weeds, making sure to get the roots so they won't grow back. It's a good time to sharpen your garden tools, if needed, so you can keep up with plant maintenance and soil care.
2. **Revitalize the soil.** Because your soil is likely dried and packed after winter, it's time to add moisture. Add organic material like compost or manure. You might need to test the soil to see what nutrients it needs, so you can give it the right mixture. You might also need to add more fertilizer to increase the health of the soil and life of your plants.
3. **Trim old plants.** Plants that survived the winter will need to be pruned so they'll grow anew in the spring. Make sure to wait until mid-April or May in case there's an unexpected freeze. Blooming plants should be pruned right after they bloom to avoid cutting off future flowers. Summer plants should be pruned in early spring.
4. **Add mulch.** In addition to fertilizers and organic materials, you should think about adding mulch to your flower beds and garden. One to three inches of mulch helps to prevent weeds and diseases. It also keeps the moisture in the garden and maintains the temperature. The rule of thumb

**Saturday, April 14**  
Go through a checklist of lawn care tasks for spring.

## Our Favorite Phone App this Season



Stephanie picked ShopKick as the app to try this quarter. Test it out and earn money while you shop for everyday things!

[www.shopkick.com](http://www.shopkick.com)

## Student Loan Repayment Options

The comprehensive list of student loan forgiveness programs and options can be found here:

[www.studentloanhero.com](http://www.studentloanhero.com)

## Upcoming Events



**March 20**

First day of spring!

**March 27**

Free Credit Smart workshop:  
Credit  
6-8pm

**April 1**

Easter

**April 10**

Free Credit Smart workshop  
- Financial Goal Setting and  
Budgeting  
9-11am

**April 17**

Free Credit Smart workshop  
- Banking/ Thinking like a  
lender

is to keep the mulch a few inches from the plant stems to prevent roots from rotting.

**5. Plant new flowers and shrubs.** Once you've gotten the garden in shape and handled all the old plants, it's time to turn your attention to new plants. Some recommendations for good spring plants include: pansies, snapdragons, vegetables like lettuce, peas and arugula, redbuds, lilacs, and tulips. Transplant tomato plants from indoor pots to outside. You should lean more towards planting perennials rather than annuals, because unlike perennials which die every year, annuals last for two to three years and usually survive winter frosts.

## Did you ever wonder where the Easter Bunny came from?



- The origins are unclear; however, this symbol of a Christian holiday may have arisen from the pagan festival of Eostre, a goddess of fertility. Rabbits have traditionally symbolized fertility.
- The legend of the Easter Bunny bringing eggs to children appears to have originated in Germany, and the immigrants brought the legend to the United States when they settled in Pennsylvania. The children made nests to provide a place for the Easter Bunny to lay the eggs. Decorative baskets filled with grass eventually replaced the nests and the Easter Bunny soon began leaving chocolate, other candies and gifts in the baskets in addition to eggs. Sometimes the bunny hid the eggs and baskets.
- Before going to bed on the night before Easter, children often left carrots for the Easter Bunny to eat during its visits.

9-11am

### April 17

Last day to submit federal tax returns

### April 21

DSHA Homebuyer Fair - Chase Riverfront

### April 24

Free workshop - Smart Phone Apps for Budgeting Success  
6-7pm

### April 24

Free Credit Smart workshop - Credit  
9-11am

### May 8

Free Credit Smart workshop - Financial Goal Setting and Budgeting  
6-8pm

### May 13

Mother's Day

### May 15

Free Credit Smart Workshop - Banking/ Thinking like a Lender  
6-9pm

Call to Register for NCALL events

**302-678-9400**



Photo and recipe source: Better Homes and Gardens ([www.bhg.com](http://www.bhg.com))

### Berry Crisp Spiral Ham Recipe

The sweet yet spicy honey-glazed ham has just five ingredients and features the tantalizing mix of jalapeno and raspberries.

#### Ingredients:

- 8 pound cooked spiral-sliced ham, liquid reserved
- 1 cup orange juice
- 1/2 cup seedless raspberry jam
- 1 cup fresh raspberries
- 1/2 cup honey
- 1 jalapeno chile pepper, stemmed, thinly sliced, and seeded, if desired

**Directions:** 1) Preheat oven to 325 degrees F. Place ham, slices up, on a rack in a shallow roasting pan; set aside. For berry glaze, in a medium saucepan combine the reserved ham liquid, orange juice, the jam, the 1 cup berries, the honey, and jalapeno pepper. Bring to boiling; reduce heat. Simmer, uncovered, for 15 minutes or until syrupy, stirring occasionally. Brush some of the glaze over ham. 2) Cover ham loosely with foil. Bake for 1 hour 20 minutes or until heated through, brushing occasionally with glaze. 3) Increase oven temperature to 425 degrees F. Remove foil from ham. Spoon any remaining glaze over top and sides

of ham. Bake for 10 minutes more or until top of ham is crispy and heated through (140 degrees F). Remove; let stand for 10 minutes before serving. Garnish with add'l raspberries.



**"Celebrating 40 years of exemplary  
affordable housing services."**

**Newark**  
(302) 283-7505

| **Dover**  
(302) 678-9400 |

**Georgetown**  
(302) 855-1370

*STAY CONNECTED*

