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*Fall 2016*

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# Resident's Digest

*THA's Quarterly e-Newsletter*

Published quarterly by the Tuscaloosa Housing Authority to better serve and inform our residents and the community.

## Rosedale III Updates

The Rosedale III Senior Development is almost complete. The second of the three buildings was completed in September and the final building will be complete in October. All the units should be leased by the end of the year.



## Are You Insured: Open Enrollment

### Medicare Open Enrollment

It's that time again Seniors!!! It is time to re-evaluate your Medicare Coverage. If you are a senior citizen with Medicare Insurance, you can now make changes to your **Medicare Advantage (Part C)** or **Medicare Part D (prescription coverage)**.

The Open Enrollment period is **October 15<sup>th</sup> - December 7<sup>th</sup>**. All changes made to your plan will take effect January 1, 2017. For assistance with re-evaluating your coverage, contact the West Alabama Area on Aging at 205-333-2990 or SHIP at 1-800-243-5463.



### Marketplace Insurance Open Enrollment

Most working individuals must have qualifying health insurance coverage or pay a fee for every month that you have no insurance coverage. Beginning **November 1, 2016 - January 31, 2017**, individuals can enroll, re-enroll, or make changes to current health insurance plans obtained through the Marketplace at [www.healthcare.gov](http://www.healthcare.gov). All coverage changes will take effect January 1, 2017. **Please Note:** some individuals are not required to have health insurance and will not have to pay a penalty for being uninsured. To see if you qualify for an exemption, visit the Marketplace at [www.healthcare.gov](http://www.healthcare.gov).

# Professional Development Corner

**Still searching for employment?** Job Listings are provided weekly through the Tuscaloosa Housing Authority. To obtain a copy, contact Jessica Alexander at 722-9379 or send an email to [jalexander@tuscaloosahousing.org](mailto:jalexander@tuscaloosahousing.org) to sign-up for weekly job listing emails. Job listings can also be found at the manager offices in Branscomb, Hay Court, or Crescent East, as well as, in the lobby at the Tuscaloosa Housing Authority's main office.



## Are you unemployed, not in school, and between the ages of 16 - 24?



If you answered “Yes,” the **LEEP Jobs Program** may be right for you or someone you know. The **Learn and Earn Employment Program** is provided through Community Service Programs of West Alabama. It is designed to help younger individuals secure and maintain employment. This eight-week program consists of classroom training and on-the-job training with pay. That’s right! You will get paid for every hour that you work at the job placement site. Several individuals have obtained permanent employment through this program. It could happen to you too! Call Cathy Jones TODAY at 469-0367 to enroll in the next session.

The University of Alabama’s Business School offers **FREE** professional development courses through the **Learning Initiative and Financial Training (LIFT) Program**. Each course is 10 weeks long. A certificate is awarded upon successful completion of each course. Classes are 75 minutes long, one day a week. You can choose from morning, day, and evening sessions held at either the McDonald Hughes Center & The Edge Downtown. Courses are offered in Keyboarding (**learn how to type**), Professional Development (**resume building, interviewing skills, etc.**), Financial Literacy (**budgeting and saving**), QuickBooks, and **Microsoft Word, Excel, and Power Point**. Once again, these classes are **FREE**. Taking one of these courses at a community college will cost you nearly \$500.00. Plus, earning one of these certifications will help to secure better employment. Enroll in a class today at [www.culverhouse.ua.edu/lift](http://www.culverhouse.ua.edu/lift). All it takes is time and commitment!



# THA Homeownership Program



THA Plans to receive bids for the infrastructure work in October 2016. THA will receive bids for vertical construction in November 2016 and should begin construction in early January 2017. The five homes should be completed by late April/ early May of 2017. All five homes currently have qualified buyers, but we're currently planning our next Phase which will include 5-10 homes. Construction on those

homes will likely begin in the fall of 2017.

THA plans to use the same program requirements as the previous phases. Potential candidates must meet the following criteria:

- Cannot have owned a home in the previous 3 years
- Must be employed for at least 2 years/ or receive sufficient SS benefits
- Must have a household income between \$18,000- \$44,560/ yr.
- Must have a minimum qualifying credit score of 600
- Must attend the City of Tuscaloosa's Homeownership Counseling Program
- Must pay THA a deposit of \$1000
- Must be able to obtain a standalone 3<sup>rd</sup> party mortgage

All homes will be new construction with the following characteristics:

- Each will have a minimum of 1150 sq. / ft.
- Each will be a 3 bedroom/ 2 bathroom configuration
- The exteriors will be a combination of brick and siding
- Each will be furnished with a new refrigerator and stove
- Each will have a fenced-in back yard
- Each will have an enclosed single-car garage

THA intends to build multiple phases of homes on the 20 acre property contingent upon funding availability.

The homes will be financed as follows:

**Sales Price - \$99,500**

**Down Payment (Purchaser) - \$1,000**

**1<sup>st</sup> Mortgage (Purchaser) - \$59,000**

**2<sup>nd</sup> Mortgage (Forgiven by City - Prorated over 15 years) - \$22,500**

**3<sup>rd</sup> Mortgage (Forgiven by THA - Prorated over 5 years) - \$17,000**

The homes will be sold for \$99,500. The purchaser will be required to secure a 1<sup>st</sup> mortgage of \$59,000 from a lending institution of their choice in addition to their \$1,000 down payment. The City HOME Funds will be used for a 2<sup>nd</sup> mortgage of \$22,500. The 2<sup>nd</sup> mortgage will be forgiven over a 15 year prorated period. THA will hold a 3<sup>rd</sup> mortgage of \$17,000 which will be forgiven on a similar prorated basis over a 5 year period.

# Community Updates

**Crescent East Residents:** Please mark your calendars to attend the **HOPE Initiative Unity Lunch** held every 2<sup>nd</sup> and 4<sup>th</sup> Wednesday in the community room from 12:00pm - 1:00pm. If you have children at home, please bring them with you. Join in the conversation about how to unify Crescent East. If you are interested in serving your community as an officer for the **Resident Council**, call Jessica Alexander today at 758-6619 (ext. 101) or Titanna Steele (ext. 127). **After-School Tutorial** is held on Tuesdays in the community room. Parents please stop by with your children to meet the tutors and mentors.

**Hay Court Resident Council** meets every 3<sup>rd</sup> Tuesday at 4:00pm in the community room. Come meet the new officers and bring any ideas for the community. If you are a senior citizen, please stop by the community room for **Senior Wednesdays**. The enrichment group is active with various activities, exercise classes, and speakers on a weekly basis. Lunch is also provided each Wednesday at noon.

**Hey Branscomb Residents:** The computer lab is open Monday - Friday, 8:00am - 5:00pm. If you are looking for employment or need help applying for job openings, please stop by. Free computer courses are also offered. Learn Microsoft Word and Microsoft Excel; these skills can help you earn more money in the employment world.

**Rosedale Resident Council** meets every 3<sup>rd</sup> Friday of the month at 11:00am in the community room. The council is planning a community Christmas gathering. Please bring your ideas and suggestions for the event to one of the upcoming meetings.

## Branscomb Site Improvements

The project consists of adding 60 additional parking spaces across the site for residents. The project is approximately over a quarter complete and is expected to be completely done by mid-October 2016.



## Christmas Assistance

The **Salvation Army** will accept applications for the **Angel Tree Program** starting Mon, Oct 17th – Fri, Oct 21st from 9:00am – 12:00pm at the Salvation Army.

**Toys for Tots** will accept applications starting Tues, Oct 11th – Fri, Oct 14th from 10:00 am–1:00pm at the McDonald Hughes Center.

**Wings of Grace** will accept applications on Tues, Nov 1st from 9:15am – 11:30 am.

