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Resident's Digest

THA's Quarterly e-Newsletter

HOMEOWNERSHIP OPPORTUNITIES AWAIT!

Are you tired of paying rent? Feel like your hard earned money should go towards building a future for you and your family? If the answer is YES, THA has affordable homeownership opportunities available for you.

The first step is to complete THA's Homeownership application made available online at www.tuscaloosahousing.org. There is no cost to apply.

Below is one of the previous homes developed and sold under THA's Homeownership Program. Apply Now!!!



Highlighting a Community Partner: Tuscaloosa One Place

For the past 16 years, Tuscaloosa One Place has continued to deliver quality services to children and families in Tuscaloosa. In 2016, Tuscaloosa One Place helped over 8,500 individuals and 2,100 families through their vast programs and services.

Tuscaloosa One Place offers after-school and child development programs, career and personal development, teen intervention and support as well as family and parenting counseling. The agency provides resources to promote self-sufficiency, strengthen families, and prevent child abuse and neglect thereby encouraging a higher quality of life for all members of the community.

Tuscaloosa One Place receives funding from federal and state grants, local government, contract services and private contributions. Their team serves the community with an abundance of enthusiasm and has done an incredible job of expanding outreach while strengthening their programs and services. Because of their hard work, they are able to reach thousands of individuals and families each year.

Tuscaloosa One Place may be reached at (205) 462-1000 and is located at 867 Redmont Drive, Tuscaloosa, AL 35404.

Credit Monitoring: Protecting Yourself

Your Credit Report represents who you are on paper. Some refer to it as your financial resume! This is what creditors look at when you apply for any credit purchase. Many employers are now requesting authorization to pull credit reports before hiring a new employee. Yes, bad credit can keep you from obtaining certain types of employment. It is important that you check and monitor your credit regularly.

The three major report bureaus: Equifax, Transunion, and Experian mostly report the same information; however, each bureau has a different scoring chart. This is why you have 3 different scores. The recent breach by Equifax put 143 million Americans at risk by disclosing social security numbers and other personal information online. News reports indicate that if your information was obtained, fraudulent activity may possibly occur in the months to come, or later in the future. It is extremely important to request a free copy of your credit report every year to protect yourself against fraudulent, unauthorized credit accounts.

Visit www.annualcreditreport.com to obtain your free credit report every year. You may obtain your credit score from your credit card company as many of them now offer free credit monitoring. You can also contact each bureau separately to request a copy of your credit report.

- Equifax: 1-800-685-1111
- Transunion: 1-800-916-8800
- Experian: 1-888-397-3742



Jackson I & II Update

Jackson I Apartments is currently leasing 2 and 3 bedroom apartments. If you are interested, please call Hollyhand Realty for an application at (256)560-0821.

Jackson II Apartments will be located on 26th Avenue at Skyland Boulevard. This community will include ninety (90) multi-family units. Construction is scheduled to begin in 2018.

Springer Estates

The first phase of Springer Estates is now complete.

The first five (5) homes were sold to qualified low to moderate income buyers. A Ribbon Cutting Ceremony was held in October (*pictured below*).

The second phase is set to begin construction in December 2017 and will include 7 homes.



Financial Counseling:

Tuscaloosa Community Works

The Housing Services and Financial Literacy Division of Community Works Tuscaloosa offers Free Financial Literacy Counseling Sessions across West Tuscaloosa. Bankers from surrounding financial institutions volunteer their expertise to educate citizens on how to become financially stable and establish safe banking practices. Loan officers and bank staff teach classes on budgeting, credit building, and the road to homeownership.



Financial counseling sessions have been taught in Branscomb, Hay Court, McKenzie Court, and Rosedale I, II, & III. Residents are taught fundamentals on saving and the difference between wants and needs. They learn how to establish a budget, and prioritize monthly expenditures. Counselors explain certain actions that impact credit scores, and which activities build credit.

Those interested in homeownership have found sessions to be helpful. They also have an opportunity to connect with local mortgage lenders, and learn what lenders are looking for when approving applicants for home loans.

Sessions normally last an hour and a half. Residents have been extremely attentive and eager to ask questions. Another round of sessions will begin in early 2018 to help guide financial decisions during income tax season.



Resident Council & Community Updates

Hay Court Resident Council meets every **3rd Tuesday of the month at 4:00pm** in the Community Room. The Council recently hosted a Finance and Budgeting Class, taught by Latonya Braggs with Community Works Tuscaloosa. The Council also hosted a Back to School Supply Giveaway for the youth of Hay Court. Supplies are still available and will be distributed throughout the year at monthly meetings.

Rosedale Resident Council hosted a Financial Literacy Session through Community Works Tuscaloosa. Senior Vice President of Bryant Bank, Max Karrh, provided financial lessons using comedy and real life scenarios. The Council also partnered with Tuscaloosa Urban Mission to distribute school supplies to youth at a Back to School Giveaway. The resident council meets every **3rd Friday at 12 noon** in the Rosedale I Community Room.

The Tuscaloosa City Board of Education Nutrition Program served hot breakfast and lunch this summer in the **Branscomb and Hay Court** community rooms. Over 400 meals were served in June and July to youth ages 18 and under. Several parents volunteered in both communities to help facilitate the program. The Tuscaloosa County Board of Education Nutrition Program also served breakfast and lunch in **Crescent East**. The brightly colored Nutrition Ignition Mobile Unit served meals at two designations in the community.

July in **Crescent East** was geared toward learning. An average of 30 students participated in the weekly Reading and Math Camp hosted by Scottie Hollis and Blueprint Tuscaloosa. Volunteers from Cornerstone Christian Fellowship Church, The Church of the Highlands, Trinity Presbyterian Church, and University of Alabama Athletics Department tutored students twice a week to help prevent summer learning loss.

Resident Council & Community Updates

Blueprint Tuscaloosa restarted their **After-School Program** in Crescent East in September. Youth receive free tutoring, leadership skills, and mentoring every Tuesday, from 3:30pm – 5:00pm in the community room.

The Tuscaloosa County Extension Office conducted “Reality Check” with **Branscomb** Youth this summer. The program tested their money management skills through a fun, interactive game using real-life scenarios. Branscomb youth did an excellent job with budgeting and saving, and prioritizing household needs.

The **Branscomb Computer Lab** is open Monday – Thursday, from 9:00am - 5:00pm, and Fridays from 9:00am – 12 noon. If you are looking for employment or need help applying for job openings, please stop by to speak with Lab Coordinator Kristen Wearbon. Taylorville Baptist Church conducts **After-School Tutorial** in the lab Monday – Thursday, from 3:30pm -4:45pm.

Hay Court Senior Wednesdays are in full force. Enrichment activities begin at 10:00am and end at 1:00pm. A free, hot lunch is served at noon. The group enjoys exercise classes, activities, and speakers from community agencies. Senior Wednesdays promote mental stimulation and socialization, necessary for productive senior living.

United Way Campaign

The United Way Campaign is running from August 2017 to November 15, 2017. THA is asking for donations from each employee; however, community donations are also welcomed.



The United Way of West Alabama has been around for many years serving individuals, agencies, and communities in seven counties. Funds raised are used to help pro-

basic and emergency services for families.

Since 2012, the Tuscaloosa Housing Authority employees have contributed to the United Way.

Current Events

ADULT LITERACY

The University of Alabama LIFT Program is offering Free Private **READING & GED** Tutoring in Crescent East and Hay Court.

Tutors work with residents one-on-one in a private setting to help build reading skills & prepare for the GED exam. Call today to reserve a spot: 205-928-8258

Sessions are 8-weeks long, 75 minutes per session.

Crescent East: Mondays at 3:30pm

Hay Court: Mondays at 9:00am
Wednesdays at 3:30pm

2018 MEDICARE OPEN ENROLLMENT DATES

Dates and deadlines you need to know



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

The Open Enrollment period is **October 15th - December 7th**. All changes made to your plan will take effect January 1, 2018. For assistance with reevaluating your coverage, contact the West Alabama Area on Aging at 205-333-2990