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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

Rosedale III is scheduled to be completed by Fall 2016. It will consist of three buildings with a total of 128 units. THA applied for and received an Elderly Designation from HUD whereby all residents must be 62 or older. The first building should be completed by July 2016; relocation of residents of Robertson Tower will follow soon thereafter.



High Performance Designation from HUD

The Tuscaloosa Housing Authority is proud to announce that it has received a High Performer designation by the U.S. Department of Housing and Urban Development (HUD) for two consecutive years.

This is the highest honor that can be bestowed on a public housing agency. THA earned a score of 94 out of 100 on the Public Housing Assessment System (PHAS).

PHAS is the annual performance assessment for public housing programs throughout the United States.

Receiving this score enables THA to be more competitive when applying for federal grant funding in order to provide for capital improvements for our developments.

The PHAS is divided into four key areas: the Real Estate Assessment Center (REAC) that evaluates the physical conditions of public housing communities; the Financial Assessment Subsystem (FASS), the Management Assessment Subsystem (MASS), and the obligation and expenditures of Capital Funds.

HUD annually assigns each PHA a rating on each of the four indicators and an overall performance rating of high (90 percent or above), standard (60-89 percent), or troubled (59 percent or below).

April 27 & Fair Housing Month Commemoration

The Tuscaloosa Housing Authority and Community Services Programs of West Alabama commemorated the 5th Anniversary of the April 27, 2011 tornado that swept through the Rosedale community. Former and current residents gathered in the newly revitalized Rosedale apartments to remember the day of loss and to celebrate the redevelopment of the housing community. Family members of the 9 individuals who died as a result of the tornado received special recognition and participated in a balloon release in honor of their loved ones.

The 48th Anniversary of the Fair Housing Act was also observed. Community Programs Coordinator Olivia Turner from Central Alabama Fair Housing in Montgomery, AL discussed the importance of Fair Housing Month and informed the crowd of housing discrimination practices.

Councilwoman Cynthia Almond presented proclamations on behalf of Mayor Walt Maddox and the City of Tuscaloosa, proclaiming April 27, 2016 as a “Day of Remembrance,” and recognizing the month of April as Fair Housing Month.

AHAEEF Scholarships Awards

THA is proud to have four (4) recipients who were competitively selected to receive \$2,500 as part of the Alabama Housing Authorities Education and Enrichment Fund, Inc. Scholarship (AHAEEF). These scholarships will be awarded to the following:

Ms. Alaa Abusaad (Branscomb)

Ms. Fayeza Abuzer (Branscomb)

Ms. Lauren Collins (Daughter of THA employee/ Received the Bob Neil Executive Director Memorial Scholarship)

Ms. Quinetta Dunn (Section 8)

The scholarships will be awarded in person during the Annual AHAEEF Scholarship Luncheon at the Sandestin Hotel in Destin, Florida on August 23, 2016. Congratulations all!!

Current public housing and section 8 tenants are encouraged to apply for this excellent scholarship opportunity for 2017. Please contact Jessica Alexander at (205) 758-6619 ext. 101 for additional information.

THA Homeownership Program



Ever dreamed of owning your own home? Our Homeownership Program puts this dream within reach. Once minimum requirements are met and you are determined to be qualified, the homeownership process begins...go from being a resident to being a HOMEOWNER!

THA plans to use the same program requirements as the previous phases. Construction of the new homes are projected to begin September 2016. 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

1st Mortgage (Purchaser) - \$59,000

2nd Mortgage (Forgiven by City - Prorated over 15 years) - \$22,500

3rd 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 1st 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 2nd mortgage of \$22,500. The 2nd mortgage will be forgiven over a 15 year prorated period. THA will hold a 3rd mortgage of \$17,000 which will be forgiven on a similar prorated basis over a 5 year period.

Participating Lenders:

Wells Fargo

Tuscaloosa Credit Union

Regions

Home Town Mortgage

Father's Day Out



In honor of HUD's Father's Day Initiative, the Resident Councils of Hay Court, McKenzie Court and Rosedale, along with residents from Crescent East and Branscomb, are collaborating on an father's day out. **Connecting The Link: Strengthening Fathers, Reviving Families** will be held on Friday, June 17, 2016 in McKenzie Court from 10:00am – 1:00pm.

The objective is to strengthen the link between fathers and their children in a fun and friendly outdoor setting. Games and activities will help fathers and children bond. The Tuscaloosa Career Center will be onsite assisting fathers seeking employment opportunities. Both will help to revive the father's role in families.

Community Updates

Attention Crescent East: Please mark your calendars to attend the HOPE Initiative Unity Lunch held every 2nd and 4th 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. A representative from a local agency will speak briefly at each meeting to inform residents about different opportunities and services available throughout Tuscaloosa.

Hay Court Resident Council elected new officers in May. Monthly meetings are held every 3rd Tuesday at 4:00pm in the community room. All residents are encouraged to attend.

If you are a senior citizen living in Hay Court, please come out to Senior Wednesdays. The senior enrichment group is active with various activities, exercise classes, and speakers on a weekly basis. Lunch is also provided each Wednesday at noon.

Hay Court and McKenzie Court Resident Councils hosted an Early Head Start/ Pre-K Registration Day in the McKenzie Court Community Room in March. Representatives from Head Start and the Tuscaloosa City Schools accepted applications onsite. Both councils hope to offer the registration drive again next year.

Rosedale Resident Council hosted a community yard sale in April to raise money for their upcoming Back to School Drive. They provided school supplies to Rosedale youth last August and are looking forward to distributing supplies again this August. If you are interested in helping with this event, please attend one of their monthly meetings held every 3rd Friday of the month, at 12:00pm in the Rosedale Community Room.

The **Branscomb** computer lab is open Monday – Friday, 8:00am - 5:00pm. If you are looking for employment or need help applying for job openings, assistance is available at the computer lab. Free computer courses are also offered. Learn Microsoft Word and Microsoft Excel and possibly earn more money in the employment world.

Boost Your Credit Score

Have you been searching for ways to boost your credit score? If you are interested in purchasing a home or want to buy a car with an affordable monthly payment, good credit is what you need. There are many ways to increase your credit score. One of the newest ways is through a secured credit card.

Secured credit cards work just like a regular credit card. The major difference is that you supply your own credit limit amount, as opposed to the bank loaning you the money on credit. For example, if you want a \$500.00 limit on your credit card, you may be required to provide \$500.00 in cash to secure the card. Most banks and credit unions have their own version of the secured credit card. Some banking instructions may require you to provide 75% of the cash and the banking institution would then loan you the remaining 25%. You will pay your credit card bill monthly. You will be required to pay at least the minimum monthly payment which includes an interest payment. Secured credit cards report to all 3 credit bureaus. Timely payments help to boost your score and late payments will negatively affect your score. For individuals with little or no credit, and for those who have been turned down for a credit card, this may be the right card for you!