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# Resident's Digest

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

## Jackson II Updates

Jackson II is scheduled to be completed by Winter 2019. It will consist of a total of 90 multi-family units. The closing of Jackson II, which is a mixed finance property is scheduled for the first week of August 2018 and construction should begin soon thereafter.



## High Performance Designation from HUD

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

This is the highest honor that a public housing agency can receive. THA earned a score of 93 out of 100 on the Public Housing Assessment System (PHAS).

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

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 public housing agency a rating on each of the four key areas and an overall performance rating of high (90 percent or above), standard (60-89 percent), or troubled (59 percent or below).

**Congratulations**  
**Tuscaloosa Housing Authority**  
**& Staff**

## Back to Basics: Simple Ways to Save Money

A new school year is here which means that the holiday season is right around the corner. Now is the time to make a plan for saving and spending so that you won't get into debt while spreading holiday cheer. Here are a few tips to help you stay within budget.

**Establish a Special Savings Account and Pay Yourself First.** The best way to pay yourself first is through direct deposit. Allowing your bank or credit union to automatically put money into a special savings account at every payday is a sure way to save money for the holidays. You will appreciate the nest egg you've saved once the holiday shopping season begins.



**Set a Spending Limit.** What is your budget? Setting a limit is very important so that you won't overspend. If you happen to underspend, put the leftovers back into your savings account and count this as a win!

**Make a Shopping List and STICK TO IT.** Too many times people go into stores and buy unnecessary items. This is a huge mistake because you may overspend. It is extremely important to take your list shopping with you and mark items off the list as you get them.

**Shop Around.** There is always a retailer who can offer the same product at a cheaper price. Some retailers will allow you to use coupons to help you save more money. If you do not have a coupon, remember to ask the cashier if they have coupons before you make your purchase.

**Check Your Budget Continuously.** It's important to make sure that you have not overspent and to make sure that you didn't buy anything that wasn't on the list. Continue to check other competitors and feel free to return items if you find them at a lower price.

Feel free to use these tips for everyday shopping needs. It is always a good time to **Save Money!**

## Scholarship Awards

Each year, high school and college students have an opportunity to apply for scholarships through The Tuscaloosa Housing Authority. This award season two residents were awarded scholarship funds.

**Kearsten Prince** won one of several Alabama Housing Authorities Education and Enrichment Fund Scholarships in the amount of \$2,500. Kearsten graduated with Honors from Northridge High School in May. She is excited to be attending Alabama A&M University in the fall to study Computer Science. Ms. Prince spent three weeks this summer in Nashville, TN at the Google Computer Science Summer Institute where she learned more about the intricate world of technology. Her career goal is to help introduce others to the ever evolving way that we are entertained and communicate through the use of technology. Kearsten has received several scholarships including a 4 year scholarship to Alabama A&M University. **Congratulations Kearsten Prince!!!**



**Zaquoya Smith** was awarded the Tuscaloosa Housing Authority Scholarship Award through the NELROD Education Fund in the amount of \$1,000. Zaquoya graduated from Hillcrest High School in May and is also a THA resident at Branscomb Apartments. She will be attending Miles College this fall semester to study music education. She currently plays the piano, clarinet, and baritone. Her future goals are to become a high school band director. Ms. Smith attended the Miles College Jump Start Program this summer in which she was able to take courses and earn credit hours towards her freshman year. Zaquoya is ready to begin her studies at Miles College as she will also a member of the Miles College Marching Band this fall. **Congratulations Zaquoya Smith!!!**

# THA Homeownership Program



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

Vertical construction of new homes at Springer Estates are projected to begin August 2018. During this second phase of Springer Estates there will be seven homes constructed, all homes are currently under contract. However, the third phase of Springer Estates is scheduled to begin infrastructure work by December 2019 and will consist of six additional homes.

## Minimum Program Requirements:

Income must be at least \$18,000.00 per year; First-Time Homebuyer (Cannot have owned a home in previous three years); Employed for at least two years (or combination of vocational or higher education and employment); \$1000 Deposit; Satisfactory credit history; Good rental history; Acceptable criminal background; Attend training and counseling classes.

## 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 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.

**To Apply:** [www.tuscaloosahousing.org](http://www.tuscaloosahousing.org) OR in office at 2117 Jack Warner Pkwy, Ste 2

**To Enroll in a Homeownership Class:** Contact Kim Montgomery, City of Tuscaloosa at 205-248-5080



# Community Updates

**Tuscaloosa City School Child Nutrition Program** served free breakfast and lunch in Branscomb and Crescent East in June and July. Youth enjoyed a hot, nutritious breakfast and lunch daily.

**Crescent East Health & Resource Fair** was held on June 28<sup>th</sup> at the Crescent East Office.



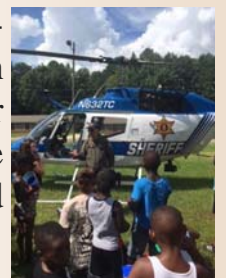
The UA School of Social Work Alabama TOPS and The Tuscaloosa Housing Authority collaborated with faith based partners Hopewell Baptist Church, Church of the Highlands, and Cornerstone Christian Fellowship to host this event. The health & resource fair was held in support of HUD's Strong Families Initiative which focuses on advancing Health, Education, and Economic Empowerment in communities. Families were connected to agencies that help to unify

and strengthen the entire family unit. Early Childhood Development screenings were conducted for children ages 0 -5. Whatley Health Services screened residents for issues with blood pressure, cholesterol, diabetes, and weight. Parents and youth connected with Easter Seals, The United Way, Big Brothers Big Sisters, Girl Scouts, Bradford Health, Pride of Tuscaloosa, and more. Residents from the entire community gathered to fellowship around music, food, and games.

**Crescent East Community Garden** was planted late spring/early summer. Cornerstone Christian Fellowship Church planted collard greens, squash, peas, and other veggies. Residents living near the garden help to maintain it. All are welcome to enjoy the crops as they grow. Some youth and parents planted a small garden behind their unit with the help of Cornerstone. Youth thoroughly enjoyed watching their vegetables grow.



**Branscomb Family Fun Day** was hosted by the Tuscaloosa Sherriff's Department on July 10<sup>th</sup>. Deputies held the event to connect and build trust with families. Residents learned about the emergency response protocols for officers, ambulances, and helicopters. Youth toured the inside of the ambulance and spoke with the pilot of the search helicopter. Free ice cream and giveaways were provided to each resident.



**Rosedale Annual Block Party** was held on July 5<sup>th</sup> at Harmon Park. The Resident Council partnered with the Tuscaloosa Urban Mission to bring residents of Rosedale and Rosedale III together. Tuscaloosa Urban Mission transported residents from the developments to the park on golf carts. Families enjoyed food, games, fun, music, and prizes. The Rosedale Resident Council meets every 3<sup>rd</sup> Friday at 11:00am in the community room.

# THA Summer Interns

The Tuscaloosa Housing Authority bid farewell to a group of very bright and talented summer youth interns in August.

High school students Douglas Belcher, Trayvon Melton, Jamarlia Cooper, Truan Towers, and Joshua Booth (L to R) were placed with THA through the Westside Community Action Council, Inc. This program is made possible by the City of Tuscaloosa HOPE Initiative.



Students worked in various capacities at the Authority, exercising professionalism and workplace etiquette. The summer interns were instrumental in helping the Resident Services, Section 8, Public Housing, and Finance Department. This program introduced students to customer service within a business office setting. The Tuscaloosa Housing Authority appreciated the opportunity to mentor these youth.

Prior to the end of their internship, THA challenged each intern to pick a topic of choice and prepare a 10-minute presentation and present it to a mixed audience of supervisors, managers, and directors. Each intern was graded on topic choice, presentation structure, and presentation delivery. Each intern did exceptional but the overall winner of the challenge was Miss Jamarlia Cooper.; she received a monetary prize.

The Tuscaloosa Housing Authority applauded a successful summer of work and learning with an employee sponsored lunch where students received a token of appreciation for their service.

## Classic Sudoku

					7	5		
7			1				4	
5						2		
		1	3	9				8
3			7	8	6			4
8				4	1	7		
		8						9
	5				3			1
		4	6					