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Winter 2016

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 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 late summer; relocation of residents of Robertson Tower will follow thereafter.



Highlighting A Community Partner: The Salvation Army

We are proud to highlight one of our community partners, The Salvation Army. The Salvation Army will be opening its new Center of Hope homeless shelter February 2016. The old shelter was destroyed by the April 27, 2011 tornado. The new Center has 73 beds for individuals, plus five apartments for homeless families. The state of the art three wing facility is centered around a kitchen and cafeteria. The Salvation Army administrative staff will also be located at the new Center of Hope site on Greensboro Avenue.

In addition to lodging and two hot meals per day, residents also have access to GED classes, a computer lab, continuing education courses, substance abuse classes, money-management courses and permanent housing assistance programs. A case manager will be assigned to each resident during and after their stay to ensure that they have access to the resources they will need and to ensure they are working toward their self sufficiency goal.

Although, the Center of Hope will allow The Salvation Army to again provide for the needs of the homeless in the community, it also allows them to reinstate the Community Kitchen Feeding Program that provides hot meals to those families in need.

Professional Development Corner

It's a new year! Many have set new goals and established important steps to take in order to achieve personal growth and success. Whether it's locating new employment or obtaining new skills, there are several **FREE** programs in city that can help you achieve your goals.



The University of Alabama's business school offers **FREE** professional development courses through the **Learning Initiative and Financial Training (LIFT) Program**. The courses are 10 weeks long. A certificate of completion is awarded once you complete a course. Classes are 75 minutes, one day per week. You can choose from morning, day, and evening sessions held at various locations throughout the city. 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 All it takes is time and commitment!



Are you between the ages of 16 - 24, unemployed, and not in school? Are you looking for employment and want to maintain that employment?

If you answered "Yes" to these questions, then the **LEEP 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.



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 to sign-up for weekly job listing emails. Job listings can also be found at the manager office in Branscomb, Hay Court, or Crescent East, as well as, in the lobby at the Tuscaloosa Housing Authority's main office.

THA Homeownership Program

The Tuscaloosa Housing Authority and the City of Tuscaloosa recently executed an agreement to transfer the Springer property (located at 29th Street and Culver Road) from the City to THA for the purpose of developing homes for qualifying first-time homebuyers. 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 3rd 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 has already procured an engineering firm to complete due diligence items and our plan is to break ground on the infrastructure work in 2016. Vertical construction of the homes will likely begin sometime in 2017. 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

Community Updates

Crescent East...Branscomb...Hay Court... Join the Resident Council



The Tuscaloosa Housing Authority encourages each community to develop a Resident Council. The Council's role is to help improve residents' quality of life and satisfaction. The Council will participate in self-help initiatives to enable residents to create a positive living environment for the families of their represented communities.

Most Resident Councils have at least 5 of the following officers: President, Vice-President, Secretary, Treasurer, Chaplain, or Parliamentarian. Officers receive a monthly stipend for their service to the community. Any adult resident can serve in these roles as long as they are in compliance with the lease.

Residents do not have to serve as an officer to get involved with Resident Council. Your presence, input, and support are most needed by attending meetings and sharing your vision for the neighborhood.

Community meetings will be held this spring in Hay Court, Branscomb, and Crescent East. Please be on the lookout for flyers and postings in your area detailing the date and time of the meeting.

Here are just a few things that Resident Councils have recently done in their community: McKenzie Court Winter Fun Fest, McKenzie Court/ Hay Court Social Service Fair, Hay Court Back to School Sign-Up, Hay Court Senior Citizen Fall Festival, Rosedale Severe Weather Preparedness, & Rosedale Fire Safety Training.

Free Tax Preparation

Save Money by Getting Your Taxes done for **\$\$\$ FREE \$\$\$**

If you earn up to \$52,000 per year with children OR up to \$20,000 without children, you are eligible to receive **FREE** Certified Income Tax Prep.

- \$ **FAST** Electronic Filing & Refund Direct Deposit
- \$ Claim the Earn Income Tax Credit & Other Credits
- \$ **PAY NO MONEY** to a tax preparer

You Must Call for Appointment: 1-888-99-TAX-AL or 1-888-998-2925

Locations: McDonald Hughes Community Center AND Tuscaloosa Public Library
No Walk-Ins Accepted