

RHA Update

current topic >>>

Public Hearing Reminder

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Significant Amendment to RHA
5-Year Plan
February 11th, 8 am

Sheldon Towers Community Rm.

The Amendment is to provide for the decommissioning and retention of the final .43 undeveloped acres at the old Forest Park site (now Hickory Street). Once the 5-Year Plan has been revised we will submit an application to HUD to transfer the property to the exclusive ownership of the RHA without payment to the Federal government. Approval depends on our commitment to use the land to build housing or services that benefit low-income families, such as construction of affordable single-family homes there.

The Annual & 5-Year Plan process is an
continued on pg. 4

RENT REMINDER

February rent is due no later than Thursday, February 7th. A 5% late fee will be added to any payments made after this date. If you are not able to pay your rent on time, please call to make payment arrangements:

Sheri – 775-2926 ext. 14
 Julie – 775-2926 ext. 19



Health is Wealth

Carol Keefe, RSPM/SASH Supervisor

Here are some simple things we all can do to get healthier and set the stage for health and happiness. This list is an excerpt of the AARP article, “99 Ways to Add Healthier Years to Your Life”.

Establish baselines that count. Do you and your doctor monitor these important numbers?

☉ Blood pressure: High BP is more common than you think: A review of nearly 1,300 healthy people 55-65 put their future risk of hypertension at 90%.

☉ Waist-to-height ratio: Keep dangerous belly fat in check to extend your life. Researchers recommend a waist circumference less than half your height.

☉ C-reactive protein: A 2016 study found lower levels of this inflammation marker in “successful” agers, and lower concentrations were associated with longer life. A CRP level below 2.0 mg/L is considered low risk. Ask your doctor if you should have this test.

☉ A1C: A study in the European Heart Journal predicts that a 55-year-old non-smoking woman with high BP and cholesterol and an A1C of 6 (elevated) won’t make it to age 75. Let that A1C (a test of your blood sugar level) get higher than 8 and life expectancy drops below age 73.

Update your insurance. A 2017 review found that insured adults had a 37% lower mortality risk, and near-elderly people with insurance showed slower health declines. Check AARP’s Medicare Resource Center to make sure you’re getting all the benefits, at aarp.org/health/medicare-insurance.

Get to the dentist. Seeing a dentist two or more times a year may lower your risk of mortality
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Free Financial Capability Workshop

BROC Community Action
 45 Union Street, Rutland
 February 27, 2019
 10 a.m. – noon

Get ready for tax filing!
 Join the thought-provoking discussion!



Registration appreciated – please contact Shelly Farris, Instructor
 Phone: 665-1742
 Email: sfarris@broc.org

from all causes by 30 to 50 percent, according to a *Journal of Aging Research* study.

While you're at it, floss. According to that same study, non-flossers had a 30 percent higher death risk than daily flossers. Poor oral hygiene has been linked to elevated C-reactive protein inflammation levels.

Schedule these screenings: Colonoscopy. Mammogram. Hepatitis C. Skin cancer. Prostate cancer.

Check the mirror for these:

- 🔍 Eyes: Yellowing could signal liver problems, such as hepatitis.
- 🔍 Eyelids: Drooping can indicate Bell's palsy or, worse, a stroke.
- 🔍 Lips: Cracked or dry lips could mean a vitamin B deficiency.
- 🔍 Teeth: Acid reflux erosion can narrow or shorten teeth.
- 🔍 Tongue: A white tongue could be oral thrush (common in denture wearers). A black fuzzy tongue (yikes!) suggests an infection. Call the doctor.
- 🔍 Your whole face: Dry or discolored patches, or changing moles, could signal skin cancer.

Get some sleep. A 2018 University of Pennsylvania study found that the effect of sleep deprivation on the body mimicked the aging process on a cellular level, where it can cause cognitive decline and impaired memory. Meanwhile, a *Frontiers in Aging Neuroscience* study found an association between regular slumber patterns in older adults and longevity. Prioritize your sleep routine and respect the z's.



But not too much sleep.

Another study found that those who slept more than 10 hours a night had a 30 percent higher risk of early death.

Credit & Budget Management

Adapted from *Our Voice*, newsletter of Oakland Unified Residents, Oakland Housing Authority

Managing your budget and maintaining good credit are key to your financial well-being. People who have the strongest credit receive better interest rates and are able to bargain for better prices and contract terms for large purchases like cars and homes, sometimes saving thousands of dollars.

First: Know what is on your credit report. Your credit report tracks your credit and other financial history and assigns a score to your performance in several key areas, notably how much you owe vs how much you earn, how promptly you repay debt and how you use your available credit. Credit bureaus provide general guidelines for to improving or keeping a positive score.



Second: Order a FREE copy of your credit report from www.annualcreditreport.com. Take steps to address any concerns with your credit report and dispute items that are included in error. It may take time to improve, especially if you've had struggles in the past, but it's worth the time in the long run.

You can learn more about credit management by visiting websites of the largest credit bureaus: Equifax, Transunion and Experian.

In addition to proactively managing your credit, it's important to take charge of your budget. Costs tend to increase faster than our income does, making it harder to afford the same expenses over time. Where is all your money going? List your expenses and track spending for a month, including those that only roll around once a year, like vehicle registration, then divide that by 12 for the monthly cost. Think about setting aside money for unplanned cost (such as vehicle repairs). Look at where to cut back on by separating your wants from your needs.

There are easy ways to reduce the expense of

Fun Finance Facts

Staci Buysse, Director of HR and Finance

Here we are in the cold heart of winter! With over 200 units of housing to heat, we go through a lot of fuel. Here's how much we went through last December:

3,332 gallons of fuel oil were purchased for our Templewood Court location – an average of 107.48 gallons used *per day*.

6,371 gallons of propane was purchased for our Hickory Street and Sheldon Towers locations – an average of 205.52 gallons used *per day*.



~ Enjoy cozy comforts ~

Winter Pet Safety Tips from Scoobi

Scoobi wants to share the following tips for keeping your furry friends safe in this season of snow, ice and frigid temperatures.

- 🐾 **Keep pets inside as much as possible.** Young pets, old pets and short-haired breeds are more vulnerable to cold weather – don't leave them alone outside.
- 🐾 **Thoroughly wipe off your pet's feet** once it has returned inside. Ice-melting chemicals and salt can irritate and burn the pads of your pet's paws.
- 🐾 **Clip the long hair on the bottom of your dog's feet.** This prevents buildup of ice balls that can be painful and difficult to remove.
- 🐾 **Trim nails regularly.** It is difficult to maintain solid footing in icy conditions with long nails.
- 🐾 **Antifreeze is poisonous.** Thoroughly clean up any spills and store household chemicals out of your pet's reach. Consider using products that contain propylene glycol rather than ethylene glycol.

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WORDSEARCH: Features of February

Find these words:

| | |
|---------------|------------------|
| AQUARIUS | PISCES |
| BLACK HISTORY | SHORTEST |
| FREEDOM | SNOW MOON |
| GROUNDHOG | SUPER BOWL |
| LEAP YEAR | SUSAN B. ANTHONY |
| LINCOLN | VALENTINE |
| NEPTUNE | WASHINGTON |

G H O R R U P T A N Y H Y S R
V R P F H Y S Z V B N R S U A
R C O Z X E L A X I O X E P E
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U Z K R N E P K S U T M S R P
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P R G J J K F H H S S H O K D
W A S H I N G T O N V R H X O
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- 🐾 **Drivers are advised to blow the car horn or bang on the hoods and sides of the car prior to driving to alert cats that may be taking advantage of the engine's warmth.**



- 🐾 **My favorite tip:** Have fun and get plenty of rest!
~ Love, Scoobi-doo

Property Management News & Tips

Sheri McCloskey, Property Manager

Templewood Court Annual Rent

Recertification: Your recertification packets were due back by January 31st. If you haven't already done so, please drop your packet off to the main office as soon as possible. If you did not receive one please contact the Property Management Department.

Sheldon Towers Annual Recertification of

Rent: Your recertification packets were sent out on January 23rd and are due back by February 28th. If you have any questions regarding your recertification, feel free to contact the Property Management Department.

Complaint Forms: Just a reminder that all complaints need to be put in writing and submitted to the Property Manager's office before any action can be taken. Forms are located at each development and can be submitted anonymously.

Preventative Maintenance Tip: The Rutland City Water Department reported to me recently that there was unusually high water usage in one of our buildings that resulted in an extremely high water bill. After investigating, it was determined that there was a toilet continuously running in one of the apartments. Please remember to call in work orders to avoid unnecessary waste and expense.

Washing Machines at Templewood Court:

Three new commercial washing machines will soon be installed at Templewood Court. Please treat these new machines with respect – do not overload them or use too much soap, and remind your housekeepers of these guidelines. Following them will keep the new machines running well for many years to come. *Thanks!* 😊

Public Hearing, continued



The Annual & 5-Year Plan process is an important opportunity for residents to have their voices heard. **We deeply appreciate those of you who participated in the Resident Advisory Board meetings back in December.** Please come and share your ideas. If you have questions or wish to review the printed documents, please call or stop by the office.

Resident Events at Sheldon Towers

Ron H. wants to remind everyone about the following scheduled events:

- Community Coffee Time - Every Monday & Friday, 7:00 AM to 9:00 AM
- Bone Builders - Every Wednesday at 6:30 PM
- The Activities Meeting for this month is set for February 4th at 8:15 AM during Community Coffee Time



Credit & Budget, continued

phone, internet and cable services, you could potentially save a couple hundred dollars a month or more. Here are a few examples:

If your cable bill is too high, then maybe it's time to reconsider whether paying for the same old reruns is still a good idea. Here are some great ways people are cutting their cable bill and replacing it with something lower:

- 📺 Sling TV is basically cable TV through the internet.
- 📺 Streaming services such as Netflix, Hulu, and Amazon Prime all have large libraries of shows, movies, and children's programming available to stream from the internet.
- 📺 An HD antenna is the same as the 20th-century's "rabbit ears" except that the reception is better.
- 📺 Rutland Free Library is amazing, not just for books, but for other things like TV shows, movies, and music. They even have books that you can download on your computer. And best of all, it's free!

After reviewing your budget, if you find your expenses exceed your income and you are unable to pay a debt you owe, ask for help. Ignoring the problem won't make it go away. There are many community-based organizations available to assist you—for FREE. If you need assistance with credit or money management, contact the BROCC at (802) 775-0878.

