

# ***RHA Update***

## ***MARCH 2023***



**Rent is due: March 7<sup>th</sup>**  
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 Heather Hinckley, Interim Property Manager to make payment arrangements:  
**802-683-2213**

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Upcoming issues of  
*RHA Update* will be in:  
March  
May  
July  
September  
November

### *FROM THE DESK OF THE Chief Executive Officer*

**Templewood Court Electrical Upgrade:** Back in January I announced that we would be embarking on a major electrical upgrade at Templewood Court. Unfortunately, the bids came in too far over budget and thus we will need to postpone the project for the time being. We are currently looking for grant funds to help cover part of the cost and hope to implement this work in the not too distant future. Thanks so much for your patience as we work to make this important project a reality.

**2023 Resident Advisory Board:** As I reported back in January we are looking for residents to serve on the 2023 Resident Advisory Board who will be asked to review the RHA's HUD Annual and Five Year Plan and provide comments and suggestions. This year RAB members will receive a \$50.00 gift card for their active participation in the meetings. So far two tenants have stepped forward. If you wish to join the group please contact us in writing via email to [jhatfield@rhavt.org](mailto:jhatfield@rhavt.org) by April 1, 2023 at 4:30pm. You should submit the following information: your name, address, phone number, and email address if you have one. If you do not have an email you may write up the information and leave it in the rent drop box located at your property or you can mail the information, postmarked no later than March 31, 2023 to:

Rutland Housing Authority- RAB  
5 Tremont Street  
Rutland, VT 05701

If you have any questions about the RAB, please contact Joy Hatfield at [jhatfield@rhavt.org](mailto:jhatfield@rhavt.org) or (802) 683-2214.

### **RHA Receives Housing Vouchers Earmarked for People with Disabilities:**

The U.S. Department of Housing and Urban Development is sending millions in funding to Public Housing Authorities across the country to help non-elderly people with disabilities access housing in their communities.

### ***Executive Director Continued...***

The agency said that it's awarding more than \$24.7 million to help as many as 2,210 families to secure permanently affordable housing. "People with disabilities deserve access to affordable housing that meets their needs," said Secretary of Housing and Urban Development Marcia L. Fudge. "Today's funding is an important step forward — one that will help more persons with disabilities serve as fully integrated members of their communities and allow them to live independently and with dignity."

The funding is being made available through the Department of Housing and Urban Development's Section 811 Mainstream Housing Choice Voucher Program. It's aimed at helping non-elderly people with disabilities who are transitioning from institutions or other isolated settings as well as those at risk of institutionalization or homelessness. The Rutland Housing Authority has been awarded over \$61,000 which will enable us to serve 10 additional families in the Rutland area. For more information, please contact the Section 8 Program Office at (802) 683-2213

**Dolly Parton Imagination Library gifts free books to children:** Reading to children sparks their imagination and stimulates their curiosity. It helps them get to know sounds, words, and develop early literacy skills. Over the last year, the Dolly Parton Imagination Library at the Rutland Free Library has donated over 1300 books to children. All children under the age of 5 living in the five towns served by the Rutland Free Library - Rutland City, Rutland Town, Mendon, Tinmouth, and Ira - are eligible to start receiving free, high-quality age-appropriate books. Each month up to their 5<sup>th</sup> birthday, the Imagination Library mails a new book directly to all registered children at no cost to the child's family. Parents and caregivers can register online to access the Dolly Parton Imagination Library at [imaginationlibrary.com/check-availability/](http://imaginationlibrary.com/check-availability/) or visit [rutlandfree.org/imagine](http://rutlandfree.org/imagine) to download paper forms.

### ***Executive Director Continued...***

**Lifeline-988:** We can all help prevent suicide. The 988 Suicide & Crisis Lifeline is a national network of local crisis centers that provide free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, 7 days a week in the United States. They're committed to improving crisis services and advancing suicide prevention by empowering individuals, advancing professional best practices, and building awareness.

**IRS announces special Saturday hours for face-to-face help; dozens of Taxpayer Assistance Centers open across the nation:** As part of a continuing effort to improve service this tax season, the Internal Revenue Service recently announced [special Saturday hours](#) for the next four months at Taxpayer Assistance Centers (TACs) across the country. The special Saturday availability across the nation will take place from 9 a.m. to 4 p.m., on Feb. 11, March 11, April 8 and May 13. Offices in dozens of states, the District of Columbia and Puerto Rico will be open during this special four-month event, with no appointments required. More than 40 locations currently plan to be open on Feb. 11, with 58 offices currently scheduled for March 11. The IRS encourages taxpayers to visit a special IRS.gov page for the latest information on the [special Saturday hours](#). The IRS encourages everyone to first check IRS.gov for information about these special openings before traveling to an office. They may even find an online resource to resolve their tax concern to avoid a trip. At these offices, called TACs, people receive in-person help from IRS employees. Normally, these centers are not open on Saturdays, and people must have appointments to receive services. To see which TACs will be open, visit [IRS.gov/saturdayhours](http://IRS.gov/saturdayhours).

Happy Spring,  
Kevin



*From the Desk of Kirsten Hathaway,  
Director of Finance Manager and Human Resource...*



**Susan Lynn "Suze" Orman is an American financial advisor, author, and podcast host. In 1987, she founded the Suze Orman Financial Group. Her work as a financial advisor gained notability with The Suze Orman Show, which ran on CNBC from 2002 to 2015.**

## **Financial Advice From Suze Orman**

Knowing what not to do with your money is just as important as knowing what to do. In this article Suze Orman, America's personal finance expert, details nine big money-wasting mistakes that you should definitely avoid making.

### **1. Waiting to Get Started Saving for Retirement**

The biggest favor you can do yourself is to start saving ASAP. Someone who saves \$250 a month starting at age 25 will have nearly \$500,000 saved up by age 65, assuming a 6% annualized return. If she waits until age 40, saving \$250 a month will give her a retirement pot of only \$175,000 by age 65. If she starts at 40 and wants to end up with the same pot as her 25-year old self she will need to save \$700 a month for those 25 years. That's a tall order! Get started early and you can let the magic of compound growth help you more easily reach your goals.

### **2. Not Using a Credit Card**

I agree with everyone who prefers to use a debit card. I think debit cards are such a smart way to only spend within your means. But you must also have at least one credit card that you use one or two times a month, and then always pay the full balance due. That's because your debit card purchases do not help you build a credit score. Using a credit card responsibly is one of the key ways to build a strong credit score.

### **3. Paying Bills Late**

Among the many factors that go into computing your credit score, your track record of making payments on time is one of the biggest. Even if you can't pay a credit card bill in full, always make at least the minimum payment due. That's good enough to score well on "timely" payments.

### **4. Taking Out a Long-Term Car Loan**

The average car loan now stretches out to more than 60 months. And many of you are taking out loans that last 72 or 84 months. That is a sign you are spending way too much on a car. Your goal should always be to finance a car with a loan that is no more than 36 months. Yes, I realize that means buying a less expensive car. That's exactly what I want you to do. Having a car may be a necessary part of your life, but it is a lousy investment. If you must borrow to purchase a car, your goal should always be to borrow the least amount possible with the shortest possible payback period.

## 5. Assuming Renting is a Waste

Unless you have a clear idea that career-wise and life-wise you are ready to settle down, renting can be the smarter move. My general advice is to never buy if you anticipate you might want to move within five years. The cost of selling can be 10% or so. If you move quickly you may not make enough money on the sale to cover your selling and moving costs.

## 6. Using Private Student Loans

Federal Stafford loans taken out by the student should always be your first financing choice for college. If parents are in solid financial shape, they can take a look at borrowing a responsible amount through the federal PLUS program. But if you find yourself considering private loans that is a sign you are making a huge mistake. Most private student loans have variable rates, while federal loans are fixed. Now that interest rates in general are beginning to rise, that's a huge issue. And federal loans offer far better repayment flexibility than private loans. Choose a different school rather than piling into private loans for a too-expensive school.

## 7. Relying on Life Insurance Through Work

Most companies offer employees a life insurance policy that will pay the beneficiary a death benefit that is equal to one year of your salary. That is not nearly enough. My advice has always been to aim to buy a term life insurance policy with a death benefit that is at least 20x the annual income your beneficiaries need. I know that sounds like a huge sum, but term life insurance is incredibly affordable. Cheap actually! You can shop for term life insurance at [selectquote.com](https://selectquote.com) and [accuquote.com](https://accuquote.com).

## 8. Always Saying Yes to Your Loved Ones

If someone you love asks you for financial help I know your immediate impulse would be to say "of course." I think that's potentially a costly mistake for both of you. For starters, if someone asks you for a loan, you should stop and consider why. Same goes with co-signing for a loan. If a lender isn't willing to make a deal with them, you should be questioning why they couldn't qualify on their own.

The other important issue is that you should never give financial assistance to someone if it puts your own financial security at risk. For example, taking a big chunk out of your emergency fund to help someone puts you at risk. My rule is that you only help if you are sure the person asking for your assistance is responsible. And you only help if you can afford to.

Ask yourself how you would feel if the money was never paid back. Would it impact the relationship? Would it be a financial hit to you? If you answer yes to either question take that as a sign you shouldn't offer money. Same goes with co-signing a loan, as that legally means you agree to pick up the tab. Remember, it is far better to say no out of love, than yes out of fear.

## 9. Forgetting to Review Your Options

Your financial goals and needs will change as time passes, so what worked last year may not be your best choice this year. As an example, employer-provided [dental insurance](#) is a nice benefit. But if you switch jobs and need to purchase your own coverage, a [dental savings plan](#) (also referred to as [dental discount plans](#)) could be a better buy. Keep educating yourself about your financial options so that you can make smart decisions throughout your life.

*From the desk  
of Heather Hinckley,  
Section 8 Program Manager*



Annual Recertification Packets Are NOW Due if you are a resident of Templewood Court.

Sheldon Towers Recertification Packets are Due to the office by March 15, 2023.

It is very important to get all information requested in the packet to our office in a timely manner so that we can process the recertification and get any clarification needed to accurately calculate your portion of the rent, and if there are clarifications we need from you then we will have time to get that and complete the process.

If you do NOT return your packet you may be required to pay full rent. Remember that part of your lease was agreeing to complete these requests.

Do not hesitate to call myself or Tara for clarification.

Joy Hatfield, Executive Administrative Assistant & Finance Specialist



## A GOOD NEIGHBOR RECIPE

### Ingredients

- A sprinkle of happiness
- A teaspoon of understanding
- 2 spoonfuls of sharing
- 1 handful of helpfulness
- 3 tablespoons of cheerfulness
- One heaping cup of respect
- A dusting of good listening

To be a good neighbor, mix all ingredients together and share!



## SPRING AHEAD! MARCH 12<sup>th</sup>

The annual ritual of changing our clocks to daylight saving time is coming at 2 a.m., Sunday, March 12.

Daylight saving time is an annual period when the U.S. and other countries change the clocks to make daylight last longer. In March, the clocks "spring forward" an hour, and in November, they "fall back."

Though it comes up twice every year without fail, the concept of daylight saving time leads to confusion and conversation every year — and we have Benjamin Franklin to thank for that.

Only two states don't observe daylight saving time — Hawaii and Arizona. Other non-observers include American Samoa, Guam, Puerto Rico and the Virgin Islands.

## RHA COMMUNITY CORNER



*By Pat Embree*

I still remember the night before turning seventy when I was sitting on the edge of my bed trying to make sense of how I got to be this age. Oh, I know it was the accumulation of seconds, minutes, hours, days, weeks and months that kept the clock ticking throughout the years leading up to each new birthday. Seventy years should feel like a long time and yet it did not.

A couple of years ago I got a Birthday card from a longtime friend three weeks late. The envelope had stamped markings from different cities around the country. That would explain the delay, but why? The puzzle solved itself quite easily when I noticed that rather than my zip code she had written my phone number. Senior moments from my aging friends could likely become the norm and I will love them all the more because I remember when we were once young.

Many yesterdays have passed now and have flown away seemingly as swiftly as the wind blows the dandelion seed. When a dandelion flower ages it goes to seed. The seed drifts in the wind and if the conditions are right replants itself and flowers again as if youth had been restored with a second chance to be what it was meant to be. We on the other hand may make changes in our life, but the one thing we cannot do is go back to youth and start over again. Acceptance is our only way.

Years have passed since I turned seventy and I am still contemplating the mystery of time. Well, will you look at that it is already lunchtime. My goodness, how time flies.

# ST. PATRICK'S DAY WORD SEARCH



LEPRECHAUN

LUCKY

POT OF GOLD

IRISH

RAINBOW

GREEN

SHAMROCK

CLOVER

GOLD

MARCH

R I L K E U F L E P R E C H A U N T D S Y O  
L M O K R G H U I M B D S O U C E R T H N M  
L O F R K I U G B S C E N H A P J R E J M D  
V N C H G I S D N K L I M R I S W N I K W E  
T L N E S R M I M D O K F E S R Q Y J O D P  
R S T L N U E B R I V E S T E N I M O S L O  
A R H P A Y R E C K E D R E D F G S L A S T  
I B L E O T S O N S R A M R C H I L H P T O  
N Y O R T B K L I S R E N M P R E M S T O F  
B G R E B R S P T L U C K Y N E Y S R S E G  
O T N E K F A N K R A P T W R L B N O M S O  
W A L D B O J A O T S C K E X T F W R O H L  
S U V A C M E R A C I O N T P W M K A P Y D  
F G K O P L C I W N T F R T L S N A C K T H  
E R U I S K N T Y O D E A V D E R G O R D I  
N A R M A R C H N I K W S W T R M O N R C K  
M O K R G H A B Y J O D F L N X E L I F D E  
O F R K I U D E M O S L N L S L G D T A S J  
U M O B L G T S M R E U I L T J O S B Y U D  
S T L N A S H A M R O C K R K F A N K R A Y





### **Community Health Tip: 45 is the New 50 for Colon Cancer Screening**

Have you asked your primary care provider about colon cancer screening? Colorectal cancer, or colon cancer for short, is the second deadliest cancer in the U.S. Here in [Vermont](#), it's the third most common cancer diagnosis and the third leading cause of cancer death for both men and women. Colorectal cancer is highly preventable, and at Community Health prevention is the key. The [Centers for Disease Control](#) recommends regular screening for colon cancer beginning at age 45 because screening:

- shows the warning signs of colon and rectal cancer
- helps prevent colorectal cancer by finding precancerous polyps (abnormal growths) so they can be removed before they turn into cancer
- finds colorectal cancer early when treatment is most effective

March is National Colorectal Cancer Awareness Month. If you or a loved one are between 45 and 75 years of age, take action and talk to your Community Health primary care provider about getting screened. Check our website <http://www.chcrr.org>. Or call 802-779-9169 or toll free at 888-989-8707.

### **Alzheimer's Support Group Meeting at Community Health Rutland March 14**

"People are coming and sharing their stories," said Kelsey Bathalon, BSN,RN. About a dozen Alzheimer's caregivers attended Community Health's Alzheimer's Support Group meeting in Rutland. Bathalon and a team of trained facilitators host this month's gathering at 4pm on March 14th at Community Health Allen Pond, 71 Allen Street, Rutland, Suite 403.

Meetings are held on the second Tuesday of each month and everyone is welcome. For more information about the Alzheimer's Support Group, you can contact Kelsey Bathalon at [kbathalon@chcrr.org](mailto:kbathalon@chcrr.org) or call 802-465-2255.

### **Community Health Tip: Food is Medicine**

Spring is here and farmers are planning their healthy crops for summer harvest. Talk to your Community Health provider about the [Farmacy](#) program where families can take advantage of free Vermont farmed produce made available each week during the summer. You'll need to register in advance, so talk to your provider soon.

Check our website [chcrr.org](http://chcrr.org), or call the Patient Access Center at 802-779-9169 or toll free 888-989-8707.

### ***Quote of the month...***

***"Let us be grateful to people who make us happy; they are charming gardeners who make our souls blossom"***

***...Marcel Proust***





# SASH<sup>®</sup>

## SUPPORT AND SERVICES AT HOME

*a caring partnership*



**Volunteers Wanted to Spread Spring Cheer Through Post Card Program:** RSVP and The Volunteer Center are searching for volunteers that would like to write a postcard or a few postcards from the comfort of their own home. These postcards should help spread a friendly greeting, inspiration, hope or even a picture. The completed cards will be given to organizations where clients are isolated from the community due to health, disability, COVID, or community disaster.

Duties include:

- Picking up the blank postcards from the white cupboard outside the door of the RSVP entrance.
- When cards are finished please drop them back off at RSVP and The Volunteer Center in the white cupboard outside the door. If you are interested in helping spread spring cheer throughout the community or would like more information, please contact Maryesa. Phone - 802-468-7056, Email - [maryesarsvp@gmail.com](mailto:maryesarsvp@gmail.com)

**Education and assistance on all things Medicare:** Are you ever confused, stressed or unsure about your health insurance options? Understanding today's health insurance landscape can often be challenging, but Southwestern Vermont Council on Aging State Health Insurance Program (SHIP) is there to help. SHIP offers free, confidential health insurance counseling to current or potential Medicare beneficiaries. Their trained and skilled SHIP staff is committed to educating, advocating for, and empowering individuals and their families to make informed healthcare benefit decisions. *A few of the common issues that the program addresses include:*

- Finding a Part D (prescription drug) plan that works best for you
- Comparing Medigap and other supplemental insurance policies
- Transitioning from employer-based insurance to Medicare
- Helping to clarify confusing medical bills and statements
- Helping people understand the difference between an advantage plan (complete) and a supplemental plan (Medigap)
- Providing clarity around enrollment periods for Medicare
- Helping individuals understand how Medicaid and V-Pharm work with Medicare

For more information about SVCOA's SHIP Program, call the SVCOA HelpLine at 1-800-642- 5119