

RHA Update ***2024***



Rent is due: March 5th

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 Nancy Koutrakos, Property Manager to make payment arrangements:
802-775-2926 Ext. 1



Sunday, March 10th 2024

**This year you will see issues of RHA Update in:
May
July
September
November**

FROM THE DESK OF THE Chief Executive Officer

Greetings! I hope that you are okay and looking forward to Spring as much as I am. Hopefully, the “February freeze” is behind us.

There are a few items that I wish to report on this month starting with:

HAI Group 2024 Resident Scholarship Program:

HAI Group, our property and liability insurer, is now accepting applications for their 2024 Resident Scholarship Program. This program helps low-income students pay for higher education. To date more than 1.6 million dollars has been awarded to nearly 500 students, who have gone on to careers in Nursing, Education, Social Work, and more, across the country. This year, they will be awarding scholarships worth \$6,000 each to 20 residents to continue their education. Students may enter and be awarded scholarships for up to four consecutive years. Information on eligibility, official rules, and the application process can be found at www.haigroup.com/scholarships. All applications are due **by 3:30 PM ET on Friday, May 31, 2024**

Notice of 2024 Observed Holidays

The office of the Rutland Housing Authority will be closed in observance of the following **2024 Holidays**:

| | |
|------------------|--------------------------------------|
| Memorial Day | Monday, May 27 th |
| Independence Day | Thursday, July 4 th |
| Labor Day | Monday, September 2 nd |
| Thanksgiving | Thursday, November 28 th |
| | Friday, November 29 th |
| Christmas | Wednesday, December 25 th |

Please plan accordingly.

CEO Report continued...

Things You need to know about Renter's Insurance:

I have covered this topic several times over the years, but it bears repeating.

Renter's insurance is one of the most affordable types of insurance available, yet many renters are relatively uninformed about how it works, particularly young people.

Young and old consumers alike also grossly overestimate the cost. When we asked for guesses of the annual cost of renter's insurance, 29% guessed \$1,000 a year. The average premium costs only \$270 a year, or **between \$15 to \$30 per month.**

There are also more options than people realize when it comes to your renter's insurance policy. Depending on the particular kinds of coverage that are important to you, you can often pick and choose certain aspects of your renter's insurance policy.

- Of those surveyed, 52% said they don't have renter's insurance because they (wrongly) believe their landlord's insurance will cover their personal property. Landlords have insurance policies covering structural damage to the building, but this coverage does not apply to your belongings. It also will not protect you from being liable for accidental damage caused by you or one of your guests.
- If someone visits your apartment and gets injured, you can be sued. Renter's insurance can help cover your legal costs and the injured person's medical bills; but without it, you are on your own. Personal liability protection covers unintentional bodily injury as well as property damage.

- In addition to liability protection and reimbursement for stolen property, renter's insurance provides coverage for damage caused by fire, lightning, smoke, windstorms, hail, and vandalism. Your property doesn't have to be in your apartment at the time that it was stolen to be covered. Some policies will reimburse your losses, and it is common practice for insurance companies to cover belongings stolen from your car.
- Some renter's insurance policies pay the actual cash value of your possessions. This means you will only be reimbursed for what your belongings are worth, less depreciation. Other policies cover replacement cost, which is the amount it would cost to buy a comparable item today. Policies that cover the replacement cost of an item will not include deductions for depreciation.
- Each policy has specific minimum and maximum coverage amounts for liability, as well as for property. There are also payout limits on certain types of property such as jewelry, computers, and firearms. In some cases, you can elect to have additional coverage for expensive items. Check the policy's fine print for any specific exclusions that apply to you.
- Some municipalities require that certain dog breeds, for example, are covered by insurance for damages and injuries caused by the dog. It's possible that your renter's insurance policy will cover your pet; but if not, you will need to purchase additional coverage.

CEO *Continued...*

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Your Health. Our Mission

Mohammed Shakarchi, DMD, is dedicated to restoring smiles without judgment of an individual's present circumstances. Dr. Shakarchi specializes in dental reconstruction, particularly in the crafting of dentures and crowns.

Tahira Williams, DDS, has found her niche at Community Dental, a place that aligns perfectly with her affinity for working with the younger generation. Dr. Williams works with both children and adults.

At Community Health, primary care includes medical, dental and behavioral health. We understand the close connection between physical, oral and behavioral health. For more information see our website, <https://www.chcrr.org/> or call 802-779-9169.

Aging and Dental Health

As we age, our teeth and oral health need special care. At Community Health, we want patients to know that caring for your teeth is a critical component of the primary care that we provide for our patients.

These can impact your dental health as you age:

- Physical changes associated with aging like decreased bone and muscle mass
- Prescription and over the counter medications
- Loss of sight and hearing can make communication about dental care challenging
- Dry mouth, cavities and gum disease cause sensitivity
- Health issues that require medications for things like hypertension, diabetes and heart disease
- Cognitive changes can cause difficulty managing self-care scheduling regular checkups and cleanings

Stay on top of your dental health

Maintain a good oral health regimen.

Brush teeth at least two times a day. Consider using rotating/oscillating toothbrush. Brush your gums, tongue, inner cheeks, roof of your mouth.

Limit beverages high in sugar or caffeine, like juice, soda, tea or coffee. For dry mouth, drink or sip regular water.

Remove, inspect and clean dentures before bed. Return to the mouth in the morning. Contact your dentist if a denture feels loose, hurts your gums or clicks when speaking.

Tooth loss can make eating and speaking difficult, so replacing missing teeth is important for long-term overall health.

Talk to your provider about topical fluoride treatments. At Community Health our providers work hand in hand with Community Dental. For more information about dental health and primary care see our website <https://www.chcrr.org/> or call 802-779-9169.

- Renter's insurance does not typically cover natural disasters or catastrophes.
- You may qualify for a number of discounts, depending on your insurance provider. Many companies will reduce your premium if you have a fire alarm and/or a sprinkler system. Many renters save even more money on their policy by bundling with another policy; such as auto insurance. The amount of your deductible will also impact the price of renter's insurance, so if you are willing to go with a high-deductible policy, this will provide additional savings on your annual premium.

For more information on renter's insurance, contact your insurance agent.

Habitat at Hickory Street

Over 50 people gathered at Hickory Street on Saturday, April 23rd, to witness the groundbreaking ceremony for the latest Habitat for Humanity home to be built in Rutland. With land donated by the Rutland Housing Authority, Habitat will be constructing a total of three homes on Hickory Street for eligible low- and moderate-income families wishing to pursue the dream of home ownership. Rose and Josh Tabor have been selected to benefit from the first new home and will work hand-in-hand with community volunteers during the construction. Rose works for the Community Health Center of Rutland and is studying to be a Licensed Nursing Assistant. Josh is disabled, but participates in a variety of activities including karate, in which he holds a black belt.

To learn how you might be the next Habitat family or to volunteer, contact Habitat for Humanity of Rutland County at (802) 747-7440.

CEO Report continued...

Emergency Maintenance Information:

Just some friendly reminders regarding after hours' maintenance:

Call 802-747-1291 when:

- Your smoke detector is not working properly;
- You have no heat and the outdoor temperature is below 45 degrees Fahrenheit;
- You see sparks or smell electrical smoke;
- You do not have power in your unit;
- You have a water leak that cannot be shut off at the valve or allowed to drip into a container or bucket until the next business day;
- Your refrigerator is not working properly and food may potentially spoil;
- If you are locked out, there is a \$72.00 charge for maintenance to unlock your apartment (if you leave after calling, you will still be charged for the visit). You will also need proof that you live in that apartment.

ALWAYS CALL 911 FOR:

- Fires
- Gas leaks
- Medical Emergencies
- Criminal Activity of any kind

2024 Board of Commissioner meetings:

The Rutland Housing Authority's Board of Commissioners meets monthly at 8:00 AM, at our Office located at 5 Tremont Street in Rutland. Tenants and members of the public are always welcome.

Meeting dates for 2024 are set as follows:

March 11, 2024
 Monday, April 8, 2024
 Monday, May 13, 2024
 Monday, June 17, 2024
 Monday, July 8, 2024
 Monday, August 12, 2024
 Monday, September 9, 2024
 Monday, October 15, 2024
 Monday, November 12, 2024
 Monday, December 16, 2024

**From the Desk of *Heather Hinckley*,
Section 8 Specialist**

ANNUAL RECERTIFICATIONS...WHY DO WE ASK FOR COMPLETE BANK STATEMENTS?

If you haven't received your annual recertification packet, you probably will soon. The packets go out about 60 days before they are due in the system.

Why do we ask for complete bank statements and not just take a balance or a "snapshot" of your accounts?

There are a number of things that your bank statements show us. For example, we need to document any interest that you receive on your account and the percentage that your account earns.

In addition, your bank statement tells us if you are paying out of pocket for things that should be counted as a deduction when we calculate your rent annually. This includes things like payments to eye doctors, health insurance premiums, co-pays at doctor's offices or the pharmacy, dental work, etc. You may not think about keeping receipts for those items, or not even realize that those things can be used as a deduction when calculating your rent.

If you think that something may be able to be deducted in your recertification and you are paying out of pocket for it, keep the receipt or circle it on your bank statement.

I would rather go through a shoe box of receipts and save you several dollars on your portion of the rent, then have those items ignored and you pay the extra.

RHA COMMUNITY CORNER



By Pat Embree

The early morning fog has dissipated enough so it now appears that you are looking through gauzy fabric leaving a muted view of your surroundings rather like a pastel water color painting. Slowly the harbor fog clears, the water is fairly calm and the anchored boats gently bob up and down. Sail masts sway from side to side as a feeble wave slides in from the mighty Atlantic beyond. Seagulls squawk and constantly circle and swoop down in their search for food. Somewhere a chain hits upon a metal pole making a rhythmic sound.

A boat slowly exits the mouth of the harbor and is now free to pick up speed. In minutes there is no land to view just open water where the sky touches the sea. It is still not known the exact number of marine species that live under the sea. As likely it is not known the number of persons for whom it is their eternal burial ground having been defeated by the sea. "The heart of man is very much like the sea, it has its storms, it has its tides and in its depths it has pearls too". Vincent van Gogh

Back inside the harbor the coast is rocky not sandy. The tide is receding and tide pools form among the rocks. Poking in tide pools or walking the shoreline one looks to find what little treasures the sea has left behind. Here and there a clam squirts water as you walk among this bed of the smallest of marine life. The tide will come back and cover all that is now exposed recede again and return again over and over.



A researcher found similar numbers in a University of Michigan study of elderly people who gave help to friends, relatives and neighbors, or who gave emotional support to their spouses versus those who didn't.

Biologically, giving can create a “warm glow,” activating regions in the brain associated with pleasure, connection with other people, and trust. There is evidence that, during gift-giving behaviors, we produce “feel good” chemicals in our brains, such as serotonin (a mood-mediating chemical), dopamine (a feel-good chemical) and oxytocin (a compassion and bonding chemical).

Here are some ideas for helping ourselves and others feel good, inside and out:

- ♡ Cook a meal or do a load of laundry for a friend who just had a baby or is going through a difficult time.
- ♡ If you walk by a car with an expired parking meter, put a quarter in to save the driver a ticket.
- ♡ Don't interrupt when someone else is speaking. (Surprisingly few people master this.)
- ♡ Visit senior citizens. Sixty percent of those in nursing homes will never have a visitor during their stay.
- ♡ Adopt a rescue pet.
- ♡ Compliment someone in front of others.
- ♡ Remind yourself that everyone has their own struggles...listen intently and empathize.
- ♡ Help your elderly neighbor take out the trash or mow their lawn.
- ♡ Give up your seat to someone on the bus.
- ♡ Tell your friends and family how much you appreciate them.
- ♡ Help someone struggling with heavy bags.
- ♡ Give your friend or family member a hug, touch their arm, or pat them on the back. So many of us are starved for human touch!
- ♡ Buy lemonade from a kid's lemonade stand.
- ♡ Give someone the benefit of the doubt.
- ♡ Be kind to the customer service rep on the phone. It's not their fault.
- ♡ Be patient.
- ♡ Every night before you go to bed, think of three things you're grateful for.
- ♡ When you hear that negative, discouraging voice in your head, remember to leave yourself alone — you deserve kindness too!



A reminder to all residents ...

The Godnick Adult Center is just around the corner! If you are looking for activities check out the Godnick Center list of programs. They have exercise groups, dancing, strength & balance, planned trips, support groups are held, various educational opportunities and much more.

Godnick Center has Community and Takeout meals! Call to find out more information. 802-773-1853

Community meals are Monday & Thursday

Takeout meals are Tuesday, Wednesday & Friday

Jump into spring at the Godnick Center ...

Monday, March 18th Master Gardener Program at 7p.m.

Michelle Dauphinais, Lifelong gardener & floral designer, member of the Rutland Garden Club, will share her enthusiasm for a certain type of tuber: How to become a Dahlia Addict



First Day of Spring March 19th!



Happy  **St. Patrick's Day**

What are Bed Bugs?

Bed bugs are small, brownish-red bugs famous for dwelling in beds and feeding on humans while they sleep. If you're wondering where bed bugs come from, they have been associated with humans for more than 3,300 years and are found in virtually every place people tend to gather, including residences, hotels, schools, offices, retail stores and even public transportation. Bed bugs feed only on blood and must have regular blood meals to survive and develop. Humans are not bed bugs' only targets, they also will attack many warm-blooded animals, including poultry and other birds.

Bed bugs are great "hitch hikers," allowing them to travel long distances. They latch onto suitcases, clothes, and linens and can end up wherever these items are taken. This is why the spread of bed bugs occurs so easily. It's often hard to identify bed bug bites, and they can easily be confused with bites from a different pest, making infestations difficult to detect and allowing populations to grow unnoticed. Knowing how bed bug infestations start and what a bed bug looks like is essential to avoiding an infestation.

What Does a Bed Bug Look Like?

Identifying bed bugs is essential to ensure you avoid carrying them with you. Bed bugs are an oval shape and only grow to about 3/16th of an inch in length. Prior to feeding, they are brown and flat. After feeding, bed bugs become more red in color, swollen, and elongated. Bed bugs have 6 legs and 2 antennae. Despite having reduced "wing pads," bed bugs do not have wings and cannot fly.

Adult bed bugs are visible to the human eye and can be detected by sight, especially within mattress seams and box springs. Bed bug nymphs can be harder to identify, as they are smaller in size and paler in color.

Where Do Bed Bugs Come From?

Because bed bugs can be found in any location where humans congregate and spend extended time, it is important to be on the lookout for bed bugs when using public transportation or sitting in public spaces like libraries. In particular, hotel rooms should be thoroughly inspected before sleeping in the bed. Here are some tips to identify where bed bugs come from:

- Check the bedsheets for tell-tale blood spots or sightings of the bugs or eggshells
- Use a small flashlight to assist with visual inspections
- Because bed bugs also tend to **travel easily**, be sure to **vacuum suitcases** and inspect for any signs of bed bugs upon returning from a vacation
- Also consider bringing a large trash bag to keep your suitcase in **during hotel stays** and wash clothes on hot cycles once you return home, even those that haven't been worn

Bed Bugs continued...

Bed Bug Bite Symptoms

Humans are the preferred host for bed bugs, and they will latch onto skin that is exposed while the host is sleeping. Although the bite is painless at the time of the attack, most people develop an allergic reaction to the saliva that is transmitted during the bite. This is what causes bites to become red, itchy and swollen. Bites tend to be found in a pattern or in small clusters. This can be an indication that the bites are from bed bugs and not a different pest.

However, some humans never have a reaction to bites, making a bed bug infestation hard to identify. After times of extended exposure, it is possible for humans to reach a point where they no longer have a reaction or their reaction may become more severe.

Signs of a Bed Bug Infestation

How do bed bugs start an infestation in your home? They can travel on clothes, on linens, in luggage, and more. If bed bugs are passed onto something like bed sheets and are not immediately taken care of, they will continue to spread.

Bed bugs are most easily identified by small reddish-brown fecal spots on mattresses, upholstery or walls. If these spots are found, it can indicate an infestation. Bites on the arms and legs are also a tell-tale sign of bed bugs. While these bites can be small, if they swell and become itchy, they are noticeable. It can take two to three days for these bites to appear, allowing the infestation to grow. However, bites alone do not indicate an infestation without other bed bug evidence.

Infestations can also be identified by sightings of bed bug molt skins, their eggs, empty eggshells, or the bugs themselves. All of these things are quite small, but still visible to the human eye. Bed bug molt skins as well as their eggshells appear pale white after molting or emerging from the eggshell, respectively.

How to Get Rid of Bed Bugs

Bed bugs are extremely elusive creatures, so professional help should be sought when dealing with an infestation. You should not try to treat them on your own. According to an NPMA survey, 76 percent of pest professionals say they are the hardest bug to eradicate. If you suspect or discover an infestation, contact a licensed professional immediately.



Bed Bugs continued...

Threats from Bed Bugs

It is important to understand what a bed bug looks like and know how to identify the tell-tale signs of bed bugs whenever spending time in a populated area.

Bed bugs usually come out at night to eat. However, they are opportunistic feeders and will take a blood meal during the day, especially in heavily-infested areas.

Bed bugs usually require 5-10 minutes to engorge with blood. After feeding, they move to secluded places and congregate for several days until they are ready to feed again. During this time in the bed bug life cycle, they digest their meal, mate and lay eggs. It is possible for adult bed bugs to go several months without a blood meal. They also can withstand temperatures from nearly freezing up to 122 degrees Fahrenheit, allowing them to survive in harsh conditions.

How Can Bed Bugs Impact You?

Although bed bugs can dine on many warm-blooded animals, they primarily feed on humans. Because their bites are nearly painless, humans usually don't notice or wake up when bitten. Bed bugs do not transmit disease, but their bites can cause red, itchy welts. These bites do not need professional treatment, and people who experience severe itching usually can find relief with topical steroid creams.

Perhaps the most alarming feature of bed bugs is their fast-reproductive nature. Females lay 1-5 eggs per day, reaching up to 541 eggs in their lifetime. It only takes about 21 days for these nymphs to become adult bed bugs. Once bed bugs start, they can quickly infest an entire household or building. Once established, an infestation can be extremely difficult to get rid of. This is why it is so important to contact an exterminator as soon as a bed bug infestation is identified.

Bed Bug Bite Symptoms

Humans are the preferred host for bed bugs, and they will latch onto skin that is exposed while the host is sleeping. Although the bite is painless at the time of the attack, most people develop an allergic reaction to the saliva that is transmitted during the bite. This is what causes bites to become red, itchy and swollen. Bites tend to be found in a pattern or in small clusters. This can be an indication that the bites are from bed bugs and not a different pest.

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Bed Bugs continued...



BED BUGS!

Their scientific name is *Cimex lectularius* and they're closely related to bat bugs and pirate bugs.

These little pests are a big problem! As we move into the nice weather many folks like to thrift & second-hand shop along with lawn &/or garage saleing. It can be fun and a great way to stretch your dollar. However, if you bring home unwanted pests, it can turn a fun activity into a big headache. This month I am providing bed bug information so you can become familiar with these little bugs and be proactive. Anyone can pick up these travelers. In fact, bedbugs are thought to have originated in Europe, the Middle East or in India, but moved across the world as humans did, the Center for Invasive Species Research says.

If you suspect you might have bedbugs, please report this to the office right away. Do not attempt to treat the infestation yourself.

Bed Bugs continued...



Additionally, never bring second-hand furniture, especially mattresses and box springs, into a home without thoroughly examining for signs of bed bugs. You might consider having a pest control professional inspect the furniture as it is difficult to detect an infestation if you are untrained.

So, where do bed bugs come from? Bed bugs are excellent at traveling well hidden. They will latch onto suitcases, boxes, shoes and other items and travel on the objects to a new home. How do bed bug infestations start? Once introduced into a new environment, they will spread throughout their new surroundings, whether it be a large building or a single-family home.

Bed bugs can take up residence in many places besides just a bed, such as the cracks and crevices in walls or wood. They also like to hide behind baseboards, around mattress buttons, within bedding and inside box springs. In some instances, bed bugs can come from inside electrical switch plates, picture frames, and wallpaper. These elusive pests can be found nearly anywhere inside a home, car, bus, or other shelter. In hotels, the most common place to find bed bugs is within the backside of headboards that are mounted on walls.

Research from the National Pest Management Association uncovered that bed bugs can be found just about anywhere. The three most common structures bed bugs were discovered were:

- Single-family homes (91 percent)
- Apartments/condominiums (89 percent)
- Hotels/motels (68 percent)

However, they were also found in places one might not expect, including:

- Nursing homes (59 percent)
- Schools and daycare centers (47 percent)
- Office buildings (46 percent), college dorms (45 percent)
- Hospitals (36 percent)
- Public transportation (19 percent)