

RHA Update

2025



Rent is due: January 5th

A \$25 administrative fee will be added to any payments made after the 5th. If you are not able to pay your rent on time, **please call Kirsten Hathaway, Finance Manager to make payment arrangements: 802-683-2212**

**Rutland Housing Authority
Will be closed
Monday, January 1st, 2025
Monday, January 20th, 2025**

2025 RHA Updates:

**January
March
May
July
September
November**

FROM THE DESK OF THE Chief Executive Officer

Greetings and Happy New Year. I hope that everyone enjoyed the holidays and were able to spend time with family and friends. Just a few items for this month

Guest Visitors

With the end of the state hotel Voucher Program we are seeing an increase in guest visitor violations throughout our properties. We recognize that turning away homeless friends and family members is difficult, but having lodgers in your unit is a violation of your lease and will result in termination of your tenancy. If you wish to have new people added to your lease an application must be completed and returned to the office. Please do not ignore this as we will be ramping up our enforcement efforts in the coming year. Thank you for your anticipated cooperation.

Winter Reminder

Now that winter is here, I wanted to remind you of our snow and ice removal policy. The Property & Asset Manager will monitor all storms and determine when maintenance staff will be called out to initiate snow removal. Depending on the severity of the storm, this could take place at any time. If practical, this could be the morning after the storm or after hours.

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The maintenance staff person assigned to your property will initiate snow removal to ensure that emergency services can access RHA buildings. The plow truck will make an initial sweep of the properties allowing tenants to move their vehicles, making way for the clearing of individual parking spaces. Due to the volume of working residents at Hickory Street, that property will be completed first with Sheldon Towers, Templewood Court, and Bridge Housing to follow. Once your space has been cleared, please move your vehicle back to your assigned space. Rest assured that maintenance staff will clear roadways, parking lots, and walkways as soon as possible, but there is much to do so please be patient. Unless there is an emergency, please do not contact the office to ask when your property will be cleared. As you know, winter in Vermont can be treacherous so please be safe when driving or walking on properties.

PHADA Scholarship Program Now
Open

Since 1985, the Public Housing Authority Directors Association (PHADA) has recognized and rewarded academic excellence in public and assisted housing youth through its scholarship program.

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In 2025, PHADA will proudly award three scholarships to deserving high school seniors residing in public and assisted housing (residents must live in PHADA-member agencies). For more information, please contact the Resident Services office at (802) 775-2926 ext. 17.

All applications and supporting documents are due in the PHADA office by January 24, 2025, COB. No Exceptions. Faxes are NOT accepted.

NAHRO Merit College Scholarship

The National Association of Housing and Redevelopment Officials Merit College Scholarship awards \$3,000 each to eight scholars, one from each NAHRO region, who are pursuing their first post-secondary degree. Each NAHRO region submits an applicant of their choice from their own scholarship program. The regions' scholarship applications then are judged by the NAHRO Scholarship Committee.

All scholarship applicants must be:

- Living in a household, or provided a housing-related service, managed by a NAHRO member agency in good standing.

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Embedded Mental Health Program

Background:

The SASH Embedded Mental Health program began in 2017 as a pilot between OneCare Vermont, Cathedral Square, and the Howard Center. In 2023, the program received a congressionally directed spending award to expand across the state after years of continued success, positive outcomes, and high satisfaction rates of the SASH participants being served by the clinician.

2024 Rutland County SASH: We have been successful in working with Rutland Mental Health /Community Care Network in hiring an Emotional Wellness Coach to serve SASH in Rutland County! Templewood Court, Sheldon Towers, Parker House, Linden Terrace and our Rutland Community Panel will have access to our new Emotional Wellness Coach.

Moving into 2025 our SASH participants will have access to some one-on-one supportive counseling; Educational and discussion groups; PEARLS Coaching (Program Encouraging Active Rewarding Lives); supplementary support to participants already receiving therapy or mental health services; support and education about end- of -life planning; and much more.

Soon there should be opportunities to meet the new SASH Emotional Wellness Coach.

If you have questions or interested in meeting with the new Emotional Wellness Coach, please reach out to your SASH Coordinator at your building.

SASH /RHA is excited to add yet another member to your SASH Team to help support you!



SASH Coordinator, SASH Wellness Nurse, & Emotional Wellness Coach

2024

A holiday craft program led by resident Emily resulted in many creative Holiday wreath decorations.



Groovie Grannies showed up at a Rutland County SASH site to entertain with some scary costumes.



- A graduating high school senior, or an individual possessing a high school diploma or GED; and
- Applying to or attending an accredited institution of higher education in pursuit of their first post-secondary degree on a full-time basis. Master's and PhD students are not eligible.

For more information, please contact the Resident Services office at (802) 775-2926 ext. 16

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 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 \$35 per month**. There are also more options than people realize when it comes to your renter's insurance policy. Depending on the kinds of coverage that are important to you, you can often choose certain aspects of your renter's insurance policy.

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- 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 such as the Rutland Housing Authority, 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.
- 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.

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- 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.
- Renter's insurance does not typically cover natural disasters or catastrophes.
- You may qualify for several 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.

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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.

In addition, please find attached a listing of the 2025 Board of Commissioner Meetings and [2025 Observed Holidays](#)

Wishing you all a Happy and Healthy New Year!

Kevin



RHA Staff enjoying a fall day at Sugar & Spice



***From the Desk of Greg Lambert,
Occupancy & Compliance Manger***



Templewood Court

It is that time of year again when residents should begin gathering all necessary documents for RHA's annual recertification process. Please be on the look out for a letter to schedule your recertification.

Complaint Forms

Just a reminder that all complaints need to be put in writing and submitted to the Property Manger's office before any action can be taken. If you need a form check in with the main office or SASH Coordinator on site.

Winter Weather

- *Stay away from snow equipment.
- *Be sure windows are shut tight
- *No heat or hot water? Call in your work order!
Do not wait to call in work orders.
Don't let a small problem become a BIG One!
- *This winter stay safe, be careful, be well!

***Finally, Wishing you all a Happy & Healthy
2025!***

RHA COMMUNITY CORNER



By Pat Embree

A squirrel snow plows his way through the fresh snow with his nose. Early this morning pigeons perched body to body around the very top of chimneys to stay warm. It has warmed since yet not one child is out playing. Likely they are inside making bite marks in pop tarts and sipping Pepsi while they do their socializing on social media. Well kiddos it's a shame as you are only young once.

The phone rings. Nana picks up the phone in one hand and her New Years toy horn in the other in case it's a scam call. She answers the phone and blows the horn. "So sorry Reverend Duffy" she replies almost immediately. "I will give her your message. "I hope when Kate returns his call, she speaks up so he can hear.

She thinks back on the fun they had New Years Eve. Penny brought her neighbor Cora Sue a transplant from the deep South. Since Cora Sue brought her fiddle, she suggests they try a square dance. Penny, Kate, Birdie and Sally get in place. It doesn't go well, and they get laughing so hard Birdie has to lean on the table for support. That's when her upper denture flew out of her mouth and splashed into the punch bowl. Sally went rushing to the bathroom muttering "I just hope I can make it". They played Charades. Cora Sue in a lovely voice sang country songs.

Oh yes, it was a lovely evening. No phones, no TV and no social media.

***From the Desk of Gretchen Gilmore,
Property and Asset Manager
Attention all Residents!***



Please update the emergency profile form that has been sent out. It is important we have updated and accurate information. After completing and signing the forms return to Gretchen at main office or put in drop box.

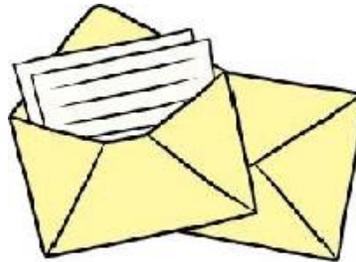
From the Desk of Kirsten Hathaway, Director of Finance & HR

**Automatic Rent Payments:
How They Work**

Simplify 2025

Consider automatic payments!

FIRST, Please read your monthly rent statements! Why bother, when rent is automatically withdrawn from your bank every month? Because if you forget that you have a work order charge, you might get taken off guard when RHA draws more than your rent. We send work order invoices the month before we withdraw the funds to give you time to plan. Please get in touch if you don't understand something on your statement.



- **When do we make Withdrawals?** We withdraw rent and other charges on the 4th of each month (or the next business day if the 4th is a holiday or weekend.)
- **What gets withdrawn?** When you sign the form to start automatic rent payment, you are authorizing the RHA (including RCH1LP, HSHLP, and HS3HLP) to initiate debit/credit entries to your account for the full rent amounts, and/or excess utility charges, maintenance charges or other fees.
- **Insufficient Funds Fees.** If funds are not available in the account on the day of the transaction, **a \$25 return fee will be assessed, and a possible late fee of \$25 may also be assessed.**
- **Ending the Agreement.** The RHA has the right to end this service if the account becomes delinquent due to lack of available funds, and we may require you to pay with a bank check or cash/money order to bring your account current. If you want to end the agreement, write us a note to that effect and include the date you want the withdrawals to end.





New Year's greetings from Community Health, your medical, dental and behavioral health care provider in Rutland and southern Addison counties. Community Health **Express Care** (<https://www.chcrr.org/services/#express-care>) offers primary care for minor injuries or illnesses when your primary care provider is unavailable. Express Care Castleton and Rutland are open 8am-8pm daily 365 days a year.

Learn more about Community Health on our website <https://www.chcrr.org> or call us at (802) 779-9169 for more information.

It's that time of year when you need to protect yourself and your loved ones from flu and Covid. Getting annual vaccines is the best solution. If you are at higher risk of developing serious complications, vaccination is especially important to reduce your chance of getting sick and possibly being hospitalized.

Those at higher risk include:

- Those 65 years and older
- Adults with chronic health conditions like asthma, heart disease, diabetes, chronic kidney disease
- Pregnant women
- Anyone with lung, heart disease, obesity or immune system conditions

Check with your Community Health primary care provider or pediatrician about flu, covid and RSV vaccinations. Learn more about Community Health on our website www.chcrr.org or call our patient access center at (802) 779-9169 for more information about how you can take advantage of our high quality, accessible, affordable healthcare services.

Community Health Tip - Winter Wellness

Viruses pass more easily from person to person indoors, and cold, dry air may weaken resistance. Colds, flu and other respiratory illnesses are more common in colder months - Covid-19, RSV (respiratory syncytial virus) and flu are prevalent this year. Prevention, including proper handwashing, getting a flu shot and updating your covid vaccination are always the first steps toward staying healthy. Check with your primary care provider to be sure your vaccinations are up to date.

Learn more about Community Health on our website <https://www.chcrr.org> or call our patient access center at (802) 779-9169 for more information about how you can take advantage of our high quality, accessible, affordable healthcare services.

SAVE THE DATE: 2/13/2025



TAX TIME is Coming! Tax-Aide™ Get Free Help Filing Your Taxes
Once again SASH will have AARP Foundation Volunteers on Site to assist with filing your taxes.

This year we are scheduled for February 13th

Morning Templewood Court
Afternoon Sheldon Towers

SASH[®]

SUPPORT AND SERVICES
AT HOME

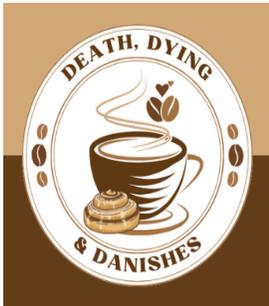
a caring partnership

Some upcoming Programs open to all residents



WINTER CRAFTS with Emily AT TEMPLEWOOD COURT

We will be making snowflakes, come for the fun, socialization & break the winter blues-
bring a winter treat to share!
Friday, January 10th at 1p.m.



Many have difficulty talking about death and dying. The objective of Death, Dying, & Danishes is to increase awareness of death and to encourage people to make the most of their lives. Sharing food creates a relaxed and nurturing environment where the group can join open, honest conversations to explore the questions about life, dying and grief... Please join Jess Greco, LICSW, Medical Social Worker

Tuesday, Jan. 21st at 1p.m. SHELDON TOWERS
Wednesday, Jan. 29th at 1p.m. TEMPLEWOOD COURT



2025 Taking Control of My Finances

Shelley Ferris Economic & Development Workforce

3 Part Series

SHELDON TOWER

(Templewood Court residents are welcome)

Thurs. Jan 23rd 2p.m. Part 1: Just the Basics
Where does my money go? Planning ahead

Thurs. Jan. 30th 2p.m. Part 2: Credit Reports
Concerned about your credit? BROC can do a "soft pull" on your report and will not impact your credit score. Identify areas to improve and identify any potential errors

Thurs. Feb. 6th 2p.m. Part 3: Goal Setting
1on 1 counseling if interested, goal set for 2025,