



The Housing Chronicle



The Housing Authority of the City of Frederick

Former Residents Return For a Good Time!



The annual HOPE VI picnic turned out to be a great success with over 30 residents coming out. Picnic goers enjoyed food from Famous Dave's, homemade devil eggs, and other tasty goodies. Adults and kids walked away with prizes from raffles and relay races. Thanks to all who came out and helped- see you next year!

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We Want Your Input

Do you have something to say or information you'd like to include in the newsletter?

We have a box in the lobby at the Housing Authority for you to submit comments, news, etc. We will also be running a new section in the newsletter called "Resident Comment." Please remember that all comments and information submitted will be printed in the newsletter at the discretion of the Housing Authority. Using abusive language, derogatory, etc will not be printed.



**Message
from the
Executive
Director**

I'd like to start this series of messages from the Executive Director with a reminder that you are the recipient of something very VALUABLE – your housing assistance. Not everyone who needs it can have it – waiting lists are long. But you have it, it IS valuable, and you should do what you can to maintain it, to take advantage of the opportunities it offers, and, when you no longer need it, to allow someone else the opportunity.

What is the value of your housing assistance? First and most obvious is the monetary value. Average market rents for a 2-bedroom apartment are around \$1,000 per month, with rents for larger units even higher. Compare this to the monthly rent you now pay, then multiply the result by 12, and you will find that the monetary value of your housing is thousands of dollars per year. Of course, there are requirements of you in order to maintain this benefit – paperwork that must be provided, abiding by your lease, promptly reporting changes in your income and household composition – but if you keep the value of your housing in mind, these things might not seem quite as burdensome.

But there's other value to your housing as well. Our Housing Authority has been very active in HUD's Resident Opportunities and Self-Sufficiency (ROSS) program, having developed Project ALIVE! in the early years of this program (in 1996) and maintaining it through the present. This program allows us to provide educational assistance, training opportunities, and supportive services to our residents. You can think of the value of this not only in monetary terms, as in the cost of the training or services provided, but also in terms of the OPPORTUNITY. Perhaps you had the desire to improve your life, but didn't know how to act on it. The services provided through Project ALIVE! provide the opportunity to prepare yourself to move forward to a higher paying job and toward self-sufficiency. So what is the value of this opportunity to improve your education and skills, to move your family forward? It's PRICELESS! If you're not already participating in these programs, call Ann Ryan, the Project ALIVE! Coordinator, at (301) 696-1875 or your HOPE VI Case Manager at (301) 662-3691 TODAY!

Family Self Sufficiency Program



Everyone has a comfort zone that they never want to leave... but what happens when we are no longer in our comfort zone? What if there was a program that can help you welcome and encourage change so that you become positively productive? You can do anything you set your mind to, and we want to help you! By joining the FSS Program, you will receive the following:

- One-on-One goal planning & case management
- Resource referrals & advocacy with other agencies
- Encouragement
- Homeownership counseling
- Money in a savings account
- New homeownership mortgage assistance program & more!

If you are motivated and not afraid of change, and wish to go further in your life, please contact Prince Inniss, FSS Coordinator at (301) 662-8174, ext.102

Are You in Need of Community Service Hours?



The Frederick Soup Kitchen, operated by the Frederick Community Action Agency (FCAA), is in need of volunteers to staff the soup kitchen and serve food to the homeless. Volunteers are needed Monday through Friday from 5:00 to 7:00 PM to serve prepared meals and then clean up. For more information or to sign up to volunteer, please contact Sarah McAleavy, coordinator, at 301-600-6263 or e-mail smcaleavy@cityoffrederick.com.

**Housing
Authority
News**

Neighborhood Advisory Council (NAC) Meetings


The following is a schedule of the upcoming NAC meetings for your neighborhood. You might wonder, why is it important that you attend these meetings? It is important so your voice is heard. These meetings are to empower residents, and strengthen their communities. No one knows better than the residents and the community businesses about identifying and solving issues involving your community. Each Neighborhood Advisory Council is provided the opportunity to comment and develop solutions on neighborhood, traffic, safety, zoning, capital improvements, development review requests, Board of Appeals cases, and other key issues.

Lincoln:	NAC 11	City Hall Board Room	3rd Tuesday at 7:00 PM
Carver:	NAC 10	Youth Center (Burck Street)	3rd Monday at 7:00 PM
Sagner:	NAC 12	Sagner Community Center	2nd Tuesday at 7:00 PM
Catoctin View :	NAC 7	North Frederick Elementary (Monocacy Village park in Summer)	1st Tuesday at 7:00 PM
16thSt.:	NAC 7	North Frederick Elementary (Monocacy Village park in Summer)	1st Tuesday at 7:00 PM
RT 40:	NAC 8	Hillcrest Elementary School	2nd Wednesday at 7:00 PM

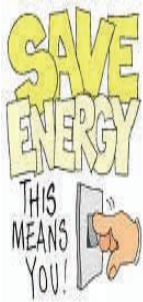
Dear Residents,

Extermination in our communities does not always mean we will be entering your unit. Exterminating has a broad range of pest management control. Depending on the type of problems that are taking place in the community. We bait inside as well as use control measures outside. Below is a list of critters that effect the State of Maryland during the Fall months.

- Carpenter ant
- Cluster Fly
- Box Elder bug
- Wolf spider
- Yellow Sac spider
- Yellow Jacket
- House Mouse
- Norway rat

	Extermination Schedule		
	October 09	113 -316	Catoctin View
	October 10	401-516	Catoctin View
	October 11	601-716	Catoctin View

**Maintenance
Department**



Save Money On Your Electric Bill

- Turn off the television when nobody’s watching.
- Turn off the lights when leaving a room.
- Only run a full loads when using the washing machine & clothes dryer.
- Clean the lint filter after each drying cycle.
- Use your microwave oven instead of your conventional oven whenever possible. Microwaves can cook food in one-fourth or less the normal cooking time.
- Avoid “peeking” when baking. Each time you open the door, a considerable amount of heat escapes.



It’s time to Fall Back! Day-light saving time ends on Sunday, October 26th, so don’t forget to wind your clocks back one hour before you go to bed. Enjoy the extra zzzz’s!

Welcome to all the new residents !!!

Remember that there are many opportunities available to you while you are here:

- Interested in continuing education? Call Ann at (301) 696-1875
- Is a computer class up your alley? Call Mary at (301) 662-3691
- Looking for positive and inspiring groups? Call Linda at (301) 696-1874
- Want to get ahead with a better job? Call Ann at (301) 696-1875 or Ayesha at (301) 662-3691
- Need positive activities for you child? Call Larissa at (301) 662-3691.

Sagner Community

At the September Resident Council meeting, residents discussed an interest in getting more Sagner residents involved in improving their community. First, it was discussed that we will determine what issues are most important to those living in Sagner. Two residents, Chafin Louia and Wanda Lynch, agreed to go door to door to conduct a brief survey. The survey results will be presented at the October Community Council Meeting. It is the hope of the Resident Council that we can mobilize the whole community, including our neighbors on Pennsylvania Avenue and surrounding streets to work for an improved Sagner.

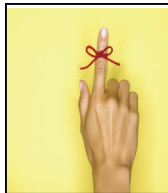
Pennsylvania Avenue and surrounding streets to work for an improved Sagner.

Neighborhood News

What's Happening at The Community Center?

- Yoga, open to all, on Saturdays at 11am.
- Bible Study, open to all, on Thursday evenings at 7pm.
- Leadership Training for Personal and Professional Success, by registration, Wed. 7pm

Please remember if you use the community room for an event, you must clean it thoroughly when you are finished. If you find it a mess, please let Ann or Linda know, so we can hold the right person accountable. We will institute a \$25 charge if not left in good condition.



Reminder: Please don't leave anything in the refrigerator.

BLOCK PARTY

Further, it was discussed that a Block Party that includes all of Sagner Housing, Hope Circle and Pennsylvania Avenue would be a good community builder.

Also discussed at the meeting was the problem with the birds and the noise and mess they bring. It was requested that the sidewalks be pressure washed in the places that have the most debris.



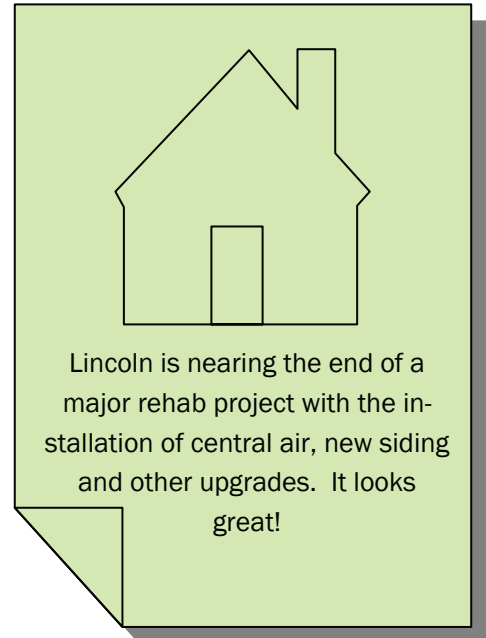
Lincoln Community



Lincoln residents had a good summer, starting off with many kids participating in the Fishing Derby sponsored by Housing. Did we mention that **Jasmine Franklin** won one of the grand prizes at that event? Way to go Jasmine!



The end of summer was met with a Back to School Event at Mullinix Park, organized by resident council leaders Brenda Tillery, Judy Lucas and Amy Franklin. Omega Psi Phi very generously school supplies, backpacks and gift cards to the kids to help them prepare for school.



Lincoln is nearing the end of a major rehab project with the installation of central air, new siding and other upgrades. It looks great!

Neighborhood News

Carver Community

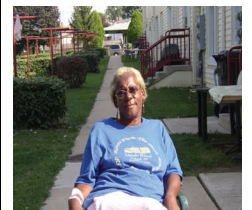


Carver Residents report a new calm in their neighborhood.

There is a lot less noise and traffic and many of the residents are able to sit outside and enjoy the evenings without worry or disturbance. That's progress!!

BINGO !!!!

Get ready for Bingo at the Carver Community room



Thanks again to Marie for all her hard work all summer with the lunch program!

Use Of The Community Room:

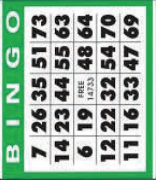









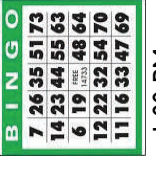










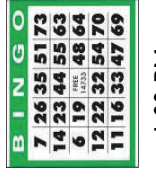
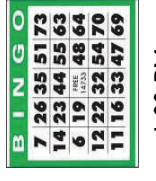


Call Tammy at (301) 620-4265 to check to see if the room is available. She will ask you to sign an agreement accepting responsibility for the use and clean-up of the room and the prompt return of the key. Because Head Start uses the room during the week, all other uses are limited to small events. Head Start will have a new building next year and the community room will be more available for a variety of community activities and events then.



Some residents requested that children do not play football between the buildings by the playground but play in the field, instead. It was also suggested that the Housing Authority consider putting a pole light up in the field so kids could play there.

October Senior Calendar

Bible Study Every Thursday
10:30 AM Community Room

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1  1:00 PM	2  7:00 PM	3 10:00 AM	4 Grocery Shopping  Noon	5  11:00 AM	6 11:00 AM
7 Church Services  10:00 AM Protestant 5:00 PM Catholic	8  7:00 PM	9 Charlestown  11:00 AM	10  Noon	11 Grocery Shopping  Noon	12 11:00 AM	13 11:00 AM
14 Church Services  10:00 AM Protestant 5:00 PM Catholic	15  1:00 PM	16  Noon	17  Noon	18 Grocery Shopping  Noon	19 OFF	20 OFF
21 Church Services  10:00 AM Protestant 5:00 PM Catholic	22  7:00 PM	23 Breast Cancer Awareness Presentation  11:30 AM	24 Farmers Market  10:00 AM	25 Grocery Shopping  Noon	26 11:00 AM	27 Prayer & Healing Service 6:30 PM 
28 Church Services  10:00 AM Protestant 5:00 PM Catholic	29  1:00 PM	30  1:00 PM	31 HALLOWEEN 	27 Grocery Shopping  Noon	28 11:00 AM	29 11:00 AM

Christmas Assistance Applications



TOYS & CLOTHING WILL BE PROVIDED FOR CHILDEN BIRTH THROUGH 12 YEARS ONLY

Application Dates

Monday October 8

9:00 am – 12:00 pm

6:00 pm – 8:00 pm

Tuesday October 9

9:00 am – 12:00 pm

6:00 pm – 8:00 pm

Wednesday October 10

9:00 am – 12:00 pm

6:00 pm– 8:00 pm

Thursday October 11

9:00 am–3:00 pm

Friday October 12

9:00 am– 3:00 pm

Late Application Dates

Thursday October 25

9:00 am – 12:00 pm

6:00 pm – 8:00 pm

Friday October 26

9:00 am – 3:00 pm

Bring the Following Information:

For Each Adult in the Household:

- Proof of all income & bills
- Picture ID or Birth Certificate
- Social Security Cards for all Adults

For Each Child in the Household:

- Birth Certificate or Medical Card with DOB
- Social Security Card
- Clothing & Shoe Sizes

In Your Community



FCPS Fall Parent-Teacher

FCPS will hold fall Parent-Teacher conferences the week of October 15:

October 15 & 18: All schools

October 16: Elementary & Middle schools only.

Please DO schedule conferences to learn about you child’s classroom, school performance, and behavior. Conferences help you work together with the teachers to support your child. Bring your questions! Contact the school about how to schedule your conference if you have not already received instructions.



Provided by Judy Lucas of Lincoln:

Do you need prescriptions filled and it simply costs too much?

Wal-mart , Giant Eagle & Kmarts reduced medication programs. They offer \$4.00 prescriptions on selected medications. Stop by the stores for a complete list of which medicines they will cover.

For Diabetics, Medbank at the Community Action Agency will help provide insulin for diabetics and a range of heart medicine. How about testing strips and needles? Contact the manufacture and request samples.

Judy received a year’s worth!

Allied Health Academy to open in here in January!

What is it? It is a new program that will serve twelve women of Sagner, Carver, Lincoln or Catoclin View. It is will be a new opportunity for those with or without GED's to break in the high demand allied health careers.

Students will take classes in math, reading and writing to prepare them for a variety of allied health care trainings and employment. These fields include the following and more!



Pharmacy Technician



Phlebotomy Technician



Certified Nursing Assistant



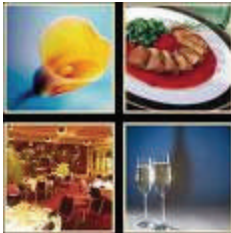
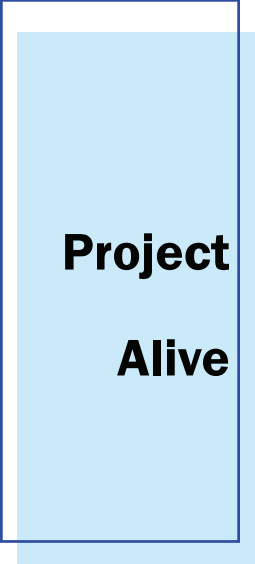
EKG Technician



Physical Therapy Assistant

Have you been thinking about trying to break into the health care field? Now is your chance to upgrade your math and writing/reading skills so that you will be a sure success in this high demand field.

We will be signing up participants during October and preparing to begin the Academy in January, two nights a week thru May. It will be held at the Hope VI office, right around the corner from Sagner.



Hospitality Industry

There is a growing demand for workers interested in working in the hospitality industry. There are several new hotels opening in Frederick and surrounding communities. Think about a certificate in culinary arts or hospitality from FCC. Call Ann to find out how to connect with FCC and have it paid for.



YOGA

Come find out what everyone is talking about. An hour of Yoga instruction will be offered every Saturday morning from 11am to noon at the Sagner Community Room. It is said to promote calm and be helpful for both mental and physical fitness. Come check it out. Mats provided.



Women’s Group

As we prepare for the new Hillcrest community center to open we are still looking for women who are interested in participating in the women’s support group. This group is not just for mothers, but for all women who would like to meet new women and find support. The group will meet once a month to exchange ideas, form friendships, participate in activities, outings, and more. The Women’s group has been designed for those who are serious about participating and understand the importance of each others confidentiality. Childcare will be provided to those who attend. Please contact Larissa if you are interested (301) 662– 3691

One Need Grant

Now that the kids are back in school what are you going to do? Many of our households are lead by single parents who work but their skill level or lack of education keeps them from being able to qualify for the higher paying jobs. Sometimes the difference is just a matter of taking a few courses to become certified in one particular field. You might want to take a few classes to update your skills so you can become eligible for a promotion or raise. HOPE VI continues to offer the One Need Grant program to all HOPE VI residents. Classes are offered at FCC in a wide range of topics. The process is easy, all you have to do is contact your case manager for an initial assessment to determine what your needs are. It’s time to upgrade and this could be an important step toward self sufficiency. I urge you to take advantage of this opportunity while you still can. HOPE VI won’t be around forever.

- Aysha Johnson

HOPE VI



HOPE Youth Leadership Academy (HYLA)

Due to the beginning of a new school year and sports season beginning we have decided to push HYLA back until the spring (March). At that time we will offer the Leadership Academy in the form of courses students may sign up to participate in. If you are interested in receiving information on the spring program and would like to be on the mailing list, please contact Larissa Metzger at (301) 662–3691



Tax Season is coming up so remember we can file your taxes for **FREE**. We are a free, professional, safe, and IRS approved tax preparer site. Get your full refund with no hidden fees. The place to file is The William O. Lee Jr. Computer Learning Center. For more information call: Mary Reynolds (301) 662 3691



Shopping For a Loan

LENDERS:

There are many different types of lenders who provide home loans such as **thrift institutions**, commercial banks, mortgage companies, and credit unions. Always contact many different lenders to find the best price. Another route to finding a home loan is by going through a mortgage broker that finds lenders rather than lending money directly. Although brokers have a wider selection of several lenders, they do not have to find you the best deal unless they are contracted to act as your agent.

COST INFORMATION:

It is important that you get all needed information about mortgages from each lender. Just like buying a car you need to know not only the monthly payment and **interest rate**, but a decided amount for your down payment. The following is a list of information to obtain from lenders or brokers:

Rates

- * A list of their current mortgage interest rates and whether the rates are the lowest for that day or week.
- * Is the rate **fixed** or **adjustable**. Remember, when interest rates for adjustable loans goes up the monthly payment usually does also.
- * If it is an adjustable-rate loan find out if your loan payment will go down when rates go down, and any other variances.
- * Find out about the loan's **annual percentage rate (APR)**, which includes interests rates, points, brokers fees, and credit charges.

Points

- * Ask for your points to be quoted in dollars and cents rather than just the number of points. This way you will know the money amount you will have to pay.

Down Payments

- * Down payments can be as much as 20% of the home's purchase price or sometimes as little as 5% for **conventional loans**. Be sure to inquire about the requirements for down payments, including how to verify the funds for your down payment that are available.

Shop. Compare, Negotiate

Buying a home is the most important purchase of your life, so it is important that you do your homework. Shop around, to compare costs and terms, and negotiate for the best deal. It will be well worth the hard work!

Check out the HUD website for the extended PDF version of this article, plus a helpful "Mortgage Shopping Worksheet" to keep all your lender information organized.

Home-ownership

GLOSSARY

Thrift Institution:

Is a general term for savings banks and savings and loan associations.

Interest rate:

Is the cost of borrowing money expressed as a percentage rate. Interest rates can change because of market conditions

Fixed-rate loans:

Generally have repayment terms of 15,20, or 30 years. Both the interest rate and the monthly payments (for principal and interest) stay the same during the life of the loan.

Adjustable-rate loans:

Offer a lower initial interest rate than fixed-rate loans. The interest rate fluctuates over the life of the loan based on market conditions.

Annual Percentage Rate:

(APR) is the cost of credit expressed as a yearly rate.

Points:

Are fees paid to the lender for the loan. One point equals 1% of the loan amount. Points are usually paid in cash at closing.

Conventional loans:

Are mortgage loans other than those insured or guaranteed by a government agency.

What Is “NORMAL”

by Dr. Robert F. Peck Professor of Educational Psychology, University of Texas

Are there completely happy people? No. Everyone has been hurt by broken promises, hard-hitting frustration or deep sorrow. Sometimes it seems as if we ask too much of life and of ourselves. We want “perfect” happiness, “perfect” peace of mind, “perfect” mental health. As far as all experience indicates, the best anyone can reasonably ask for is good mental and physical health, with which to meet each day.

For most of us, life is a matter of settling for a good deal less than we want. We know it; we’ve known it for years; and we are decidedly not happy at all the many moments when we think about our losses, our disappointments, and our never-will-be’s. Yet, life is not a song of despair. On the contrary, most of us pride ourselves on our ability to “get along.” What is more, we do. Few of us sink into self-pity. All of us have good reasons to feel proud about ourselves.

What is it to be “normal”? Often being normal means being unreasonable with one’s spouse or children, then fumblingly but sincerely, apologizing. It means spending money foolishly, then working hard to stretch what’s left till the next check. Often, being normal is working all your life “on the railroad”, wishing you’d finished school and gone into law, yet being proud of your 25 years of service. Sometimes being normal means getting drunk every week for years, then “getting religion”, sobering up, and doing church work. Sometimes being normal is marrying in haste, divorcing in haste, and marrying five years later to a person you love all the rest of your life.

Mom’s Only

Attitude

There once was a woman who woke up one morning, looked in the mirror, and noticed she had only three hairs on her head.

Well, she said, “I think I’ll braid my hair today?”
So she did and she had a wonderful day.

The next day she woke up, looked in the mirror and saw that she had only two hairs on her head.

“H-M-M,” she said, “I think I’ll part my hair down the middle today?”
So she did and she had a grand day.

The next day she woke up, looked in the mirror and noticed that she had only one hair on her head.

“Well,” she said, “today I’m going to wear my hair in a pony tail.”
So she did and she had a fun, fun day.

The next day she woke up, looked in the mirror and noticed that there wasn’t a single hair on her head.

“Yea!” she exclaimed, “I don’t have to fix my hair today!”

Attitude is everything.

Be kinder than necessary, for everyone you meet is fighting some kind of battle.
Live simply, love generously, care deeply, speak kindly.

Life isn’t about waiting for the storm to pass... it’s about learning to dance in the rain.

dear wendell:

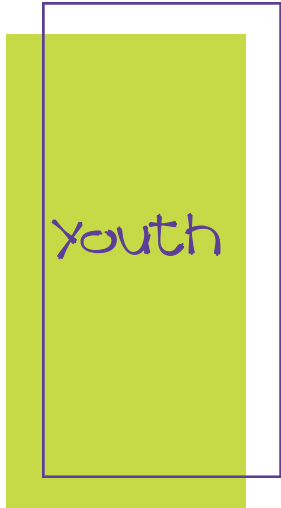
In the morning when I wake up I brush my teeth.
When I drink O.J after brushing my teeth, it tastes yucky. How come?
Signed, Sammy

Dear Sammy:

I'm told that one of the secret ingredients in toothpaste is a small amount of one particular chemical that helps clean your teeth. Know what it does? For a short period of time after brushing your teeth, it keeps the taste buds in your mouth from sensing any sweet taste. For some reason, the chemical doesn't turn off bitter or sour tastes just sweet. So your taste buds sense only a portion of the variety of tastes that make orange juice so delicious. The good news is that it doesn't take long for the chemical's effect to disappear -- and then O.J. tastes deliciously sweet and satisfying all over again!

Signed,
Wendell

What is the amount of money shown in each problem?



Halloween Word Search

w g g n p z r n
q h b a t f y k
m o o n w e b y
p s p i d e r n
g t o w l c c i
s p o o k a c g
b l a c k t m h
q p w i t c h t

bat
black
broom
cat
ghost
night
owl
spider
spook
web



DID YOU KNOW?

The U.S. Census Bureau says that 41.1 million kids go trick-or-treating and we spend 2.5 billion on candy, costumes, decorations, and party goods each year, making Halloween second only to Christmas for the most money spent.

** Last month's Riddle answers on page 12



We're On The Web:
hacfrederick.org

Main Office 301 662 8174
Maintenance 301 662 8227
209 Madison Street
Frederick, Maryland 21701

Catoctin View (301) 663 - 8440
800 Motter Avenue

Project Alive (301) 696 - 1875
155 Pennsylvania Avenue

HOPE VI Office (301) 662 3691
420 East Patrick Street

EMERGENCY PHONE NUMBERS:

Checkmate Anonymous: Report Crime
301 662-1424

Non-Emergency: (301) 694 - 2100

Drug Task Force: (301) 846 - 2246

Riddle Answers:

Reasoning: Flat Tire

ANSWER: The man told the two friends to take one lug nut off each of the other three tires and use them to hold the spare tire in place. (Later they could buy four more lug nuts so that each tire would have 4 again.)

Math: The Bottom Line

ANSWER: The number 2 should replace the question mark. Each horizontal row adds up to one more than the one above it, so the last row must add up to 12. The number 2 should replace the question mark. Each horizontal row adds up to one more than the one above it, so the last row must add up to 12.