



Newsletter Date:
September 30, 2010

Special Points of Interest:

HCV Tenants & LL's: We are still searching for two tenants to participate on the HCV Advisory Committee. All the landlord spots are filled on the HCV Advisory Committee. If you are interested, contact Melyssa Lafontaine @ 325-676-6385 ext. 6379 or at melyssa.lafontaine@abileneha.org.

Landlords: Rent increases should be submitted to AHA 60-90 days prior to your tenant's recertification date. If you are unaware of these dates, contact Brandy Cockrell @ 325-676-6385 ext. 6389 or email her at: brandy.cockrell@abileneha.org.

REMINDER!

Landlords: are responsible for enforcing their lease & collecting the tenant's rental portion.

Tenants: are responsible for paying their portion of the rent to the landlord by the date agreed upon in the lease.

Tenants: Removing the battery from a smoke detector is safety hazard. In addition, check to make sure that your smoke detectors are working properly. If not, bring it to your landlord's attention immediately.

Fire Safety Measure!

Assist in keeping your family safe by ensuring that windows and doors in your home are free from furniture or other items that may prevent you from quickly exiting the home in the case of a fire.

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COMMUNITY NEWSLETTER

August/September
2010:
*Homeless Veteran
Program Lease-Up Efforts
are in Full Ascent!*



HUD-VASH Program: *10 Families Housed!*

The HUD-VASH team, consisting of Big Spring VAMC Case Managers and Abilene Housing Authority employees are diligently working to house qualified Homeless Veterans as quickly as possible. The team is meeting with and qualifying families weekly. To date, we have housed 10 (nine in Abilene & one in Midland, TX) families. Overall, 48 families have been determined eligible and are in the process of being issued a voucher and finding a unit in which to live in. HUD provided AHA with 70 HUD-VASH vouchers in total.

We encourage landlords that are interested in participating in this program to contact Melyssa Lafontaine at 325-676-6385 ext. 6379 to be added to our list of landlords that participate or are willing to participate in the voucher program.

We thank you in advance for supporting a national cause!

Public Housing Program: *Roof Replacement!*

As a part of AHA's "Preventative Maintenance Program," AHA is currently replacing the roof's at Vogel Apartment complex. This planned roof replacement is being completed in advance of any major problems. The plan is to address items in a proactive way to ensure sound living conditions for families residing at the complex.

Upon completion of the Vogel Roof replacement project, AHA will continue roof replacements at Riviera Apartment complex.

Vincent Roofing Co. was awarded the bid for the roof replacements at Vogel Apartment complex. Vincent Roofing Co. is a local Abilene vendor.





Direct Deposit Payments

Landlords: Do you know about our Direct Deposit program? It allows for your Housing Assistance Payment (HAP) to be electronically deposited into your bank account on the first business day of the month! Not only does it give you quicker access to your money, but it is also more cost-effective for the AHA. The process to get set-up is quick and easy. For more information on "Direct Deposit" contact **Paul Falade** (CFO) at 325-676-6385 ext. 5320 or email him at paul.falade@abileneha.org.

"It is our attitude at the beginning of a difficult task which, more than anything else, will affect its successful outcome."

William James



Abilene Housing Authority Family Self-Sufficiency Program

Assisting families to achieve financial self-sufficiency. For more information about this program contact **Adam Teer** at 325-676-6385 ext. 6322 or email her at adam.teer@abileneha.org.

Interested in Applying? *Online Application*

AHA has online applications for interested applicants on its website. When you access our website at (www.abileneha.org) click on the second tab and follow the easy-to-use process. You can choose from the Public Housing Waiting Lists and/or the Housing Choice Voucher Waiting List. Once you complete the online application you are automatically placed on the Waiting List (s) of your choice!



Restructuring: *New Interim HCV Program Manager!*



As of September 22, 2010, Brandy Cockrell is the new Interim HCV Program Manager! Brandy has worked for AHA for one year as the Compliance & Procurement Coordinator.

If you need to contact Brandy please feel free to call her at (325)676-6385 ext. 6389 or email her at brandy.cockrell@abileneha.org.

Public Housing: *Computer Lab Upgrade!*

Abilene Housing Authority purchased two more computers to provide Public Housing Residents with more computers & online access! Due to the large influx of international families, we are purchasing the Rosetta Stone system as well, to assist residents in learning to speak English. Many of our families use the computer lab for job search activities, research and for school work assignments.



AHA Website: *Promoting Business Opportunities!*

Businesses interested in working with AHA are invited to visit our website. AHA added the "Business Opportunities" section to its website in 2009 to offer a variety of procurement information to the public. In addition to providing printable versions of current RFP's, IFB's and RFQ's, this section of the website provides information on becoming a vendor, contracting requirements, cooperative purchasing affiliations, Minority Business Enterprises and Women's Business Enterprises (MBE/WBE's), and Section 3 of the HUD Act of 1968.

Section 3 is a policy for providing preference to low- and very low-income residents of the community and the businesses that employ these persons; without consideration of race or gender. AHA has included a model plan on its website for businesses to follow.



For more information concerning business opportunities and Section 3, please contact Brandy Cockrell at 325-676-6385 ext. 6389 or email her at brandy.cockrell@abileneha.org.





"Nothing can stop the man with the right mental attitude from achieving his goal; nothing on earth can help the man with the wrong mental attitude."

Thomas Jefferson

Abilene Housing Authority: State of Texas Approved PFC!

The Abilene Housing Authority successfully created a Public Facility Corporation (PFC) that will provide the authority with additional financing opportunities for future development activities.

The official name of the new PFC is, Housing Authority of the City of Abilene (HACA) Public Facility Corporation. The State of Texas formally approved the creation of HACA PFC in September 2010!



Public Housing Program: HUD Assessments!

In September 2010, AHA received its Public Housing Assessment System (PHAS) Score Report for the Fiscal Year 2009. AHA received a solid "Standard Performer" rating. The assessment measures management ability, financial and physical condition of the Public Housing program.

In September 2010, AHA also underwent its Real Estate Assessment Center (REAC) inspection and scored in the "High Performer" range during this inspection.

Congratulations to the Public Housing staff for its day-to-day efforts and preparation for the REAC inspection!

The Executive Director, would also like to thank the Public Housing residents for supporting the staff and preparing for the REAC inspection as well! Great "TEAM" effort!

HUD-VASH PROGRAM

The HUD-VASH program is designed to assist Homeless Veterans, with mental illness concerns and/or chemical dependency habits, find counseling through the VAMC and housing with rental assistance provided by the AHA.





"Minds are like parachutes - they only function when open."

Thomas Dewar

ARRA UPDATE:

AHA has expended 100% of its \$391,884 ARRA Grant award!



Completed in 1888, the Texas Capitol was designated as a National Historic Landmark in 1986. Today it is open to visitors on a daily basis.

Employment Opportunity: *Always Seeking Go-Getters!*

The Abilene Housing Authority (AHA) has the following job opening (s):

HCV Program Manager

Interested candidates should visit our website www.abileneha.org for a detailed job description and submit their resumes to Gene Reed at the below contact information.

Phone #: (325) 676-6385 ext. 6379
Email Address: gene.reed@abileneha.org
Mailing Address: 534 Cypress St., Suite 200
Abilene, TX 79601



Improving Your FICO Score: *Credit Tips!*

It's important to note that raising your FICO credit score is a bit like losing weight: It takes time and there is no quick fix. In fact, quick-fix efforts can backfire. The best advice is to manage credit responsibly over time. See how much money you can save by just following these tips and raising your credit score.

Payment History Tips

Pay your bills on time.

Delinquent payments and collections can have a major negative impact on your FICO score.

If you have missed payments, get current and stay current.

The longer you pay your bills on time, the better your credit score.

Be aware that paying off a collection account will not remove it from your credit report.

It will stay on your report for seven years.

If you are having trouble making ends meet, contact your creditors or see a legitimate credit counselor.

This won't improve your credit score immediately, but if you can begin to manage your credit and pay on time, your score will get better over time.

Amounts Owed Tips

Keep balances low on credit cards and other "revolving credit".

High outstanding debt can affect a credit score.

Pay off debt rather than moving it around.

The most effective way to improve your credit score in this area is by paying down your revolving credit. In fact, owing the same amount but having fewer open accounts may lower your score.

Don't close unused credit cards as a short-term strategy to raise your score.

Don't open a number of new credit cards that you don't need, just to increase your available credit.

This approach could backfire and actually lower your credit score.

Length of Credit History Tips

If you have been managing credit for a short time, don't open a lot of new accounts too rapidly.

New accounts will lower your average account age, which will have a larger effect on your score if you don't have a lot of other credit information. Also, rapid account buildup can look risky if you are a new credit user.

New Credit Tips

Do your rate shopping for a given loan within a focused period of time.

FICO scores distinguish between a search for a single loan and a search for many new credit lines, in part by the length of time over which inquiries occur.

Re-establish your credit history if you have had problems.

Opening new accounts responsibly and paying them off on time will raise your credit score in the long term.

Note that it's OK to request and check your own credit report.

This won't affect your score, as long as you order your credit report directly from the credit reporting agency or through an organization authorized to provide credit reports to consumers.

Types of Credit Use Tips

Apply for and open new credit accounts only as needed.

Don't open accounts just to have a better credit mix - it probably won't raise your credit score.

Have credit cards - but manage them responsibly.

In general, having credit cards and installment loans (and making timely payments) will raise your credit score. Someone with no credit cards, for example, tends to be higher risk than someone who has managed credit cards responsibly.

Note that closing an account doesn't make it go away.

A closed account will still show up on your credit report, and may be considered in the score.

by: myfico.com/crediteducation/improveyourscore.aspx





ABILENE HOUSING AUTHORITY

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Phone: 325-676-6385
Fax: 325-676-6375

Customer Service Email Address:
helpdesk@abileneha.org



ABILENE HOUSING AUTHORITY

Mission Statement:

The Housing Authority's mission is to service the housing needs of low-income families in the Authority's jurisdiction in order to enhance self-sufficiency and promote community quality of life and economic viability.

Vision Statement:

We will be recognized as a leading authority in moderate and low-income community development activities in West Texas.

We're on the web: <http://www.abileneha.org>

AHA Board of Commissioners - Contact Email Addresses:

Larry Holmes - **Chair** - larryholmes@aol.com

Vanessa Faz - **Vice-Chair** - vfaz@ffin.com

Kiddy Boswell - **Secretary** - ksbabor@swbell.net

Pat Hippely - **Board Commissioner** - phippely@yahoo.com

