

Public Housing & Section 8

Family Self-Sufficiency Program

WINTER 2022

Quarterly Newsletter

Karen's Korner

Nina's Nook

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2022 is near! A new year is our chance for a fresh start. A time of change, a time for new beginnings. Change can be difficult. It can produce fear or excitement. Like it or not things change, nothing stays the same. Not all change is necessarily good, but more often than not it can be. The question for each one of us is what will our attitude be. Will we respond positively or negatively. I have always found the Serenity Prayer to be helpful. Perhaps, you will to the next time you are faced with change. It goes as follows: *God grant me the serenity to accept the things I cannot change, courage to change the things I can, and the wisdom to know the difference.*



Where has the time gone. New Year 2022 is upon us and it will be a time for a fresh start. I want to send all of you...Best Wishes, Health, and Happiness. Let's stay focused and make 2022 even better on reaching our Goals. I am very proud of everyone of you!! You have been working so hard on where you want to go with the FSS Program.

Hope everyone had a Great Christmas and a Happy New Year. Stay Safe and Take Care!!

Nina

Winter Birthdays

Want to wish you all a "HAPPY BIRTHDAY"



FY 2021 PH FSS ESCROW SUMMARY

An average of 16 participants from Public Housing have earned \$21,788..in FSS Escrow in 2021. Monthly escrow credits have ranged from \$28to \$556 per month.

HCV FSS UPDATES

2021 Year End
 9 New FSS Participants
 15 New FSS Escrow Accts.
 6 Successful Graduates
 \$29,894.19 paid out in Escrow



TIPS ON HOW TO PREPARE A BUDGET

1. Be Realistic About Your Budget

If you've never made a budget before, you need to start by forecasting how much money you'll have coming in every month and how much you think you'll be spending. The more realistic you are about each of these numbers, the more likely you'll be to stick to your budget.

2. Differentiate Between “Needs” And “Wants” In Your Budget

Particularly if money's tight, differentiating between “needs” and “wants” can help you stay within budget. Needs come first, and if there's money left over, you can spend on wants.

3a. Guess Low For Income

In your budget, be conservative, and guess low for income. If your income exceeds the amount you factored into your budget, all the better! But you don't want to be caught short because you were overly optimistic.

3b. Guess High For Expenses

In addition to guessing low for income, guess high for expenses. This, too, will give you some wiggle room when something unexpected crops up or costs rise.

4. Include A Miscellaneous Category In Your Budget

Take all of your expenses and total them. Then, take 10% of that total and put it into a “miscellaneous” category. This adds even more flexibility to your budget, helping to ensure that if you've omitted something from your calculations, you won't go over budget.

5. Include Savings As An “Expense” In Your Budget

Decide on an amount you'd like to save each month, and include it as an “expense” in your budget. Set up a separate savings account and transfer or deposit money into it every month. Your savings can be used for short-term goals (such as a vacation or large-ticket item) or long-term goals (such as college tuition or a house). This money can also be used in case of an emergency, such as a car repair or medical expense.

6. Align Your Budget With Your Goals And Values

Once you've completed your budget, study it and see if you're spending your money in alignment with your values and goals (short-term and long-term). Do this exercise again after you've attempted to live with your budget for a few months. If you are having difficulty adhering to your budget, you may be overspending on things that aren't really aligned with your goals.

7. Keep All Of Your Bills and Receipts Organized

Organize all of your bills and receipts by category (e.g. housing, utilities, car expenses, loans) and file them each month in a folder or an accordion file. This will make it easy to retrieve information if you need to dispute a bill or track your spending history. Organizing your bills and receipts as you go along also makes it simple to file your taxes at the end of the year.

8. Review And Recalculate Your Budget

A review of your budget every month can help you stay on track with your finances. In essence, a budget is a forecast of what will happen; take the time to go back and recount what actually did happen. Where did you overspend? Where did you save? What can you do differently next month? While it's important to review your budget every month, you'll also probably need to re-calculate your budget every 3-6 months, or whenever something changes dramatically in your financial life.

9. Pay Cash For Small Expenses

Give yourself a daily, weekly, or monthly allotment of cash, and use it whenever you can. Every time you pay cash, you'll be more conscious of what you're spending than if you paid by credit card, check, or online withdrawal.

10. Forgive Yourself For Small Transgressions

It's almost impossible to follow a budget 100% of the time. No matter how disciplined you are, you may overspend now and again. Forgive yourself for small errors and get right back on track, as soon as possible.



WINTER TIME



1. Stuck in the snow? Shovel the snow around your tire and sprinkle with kitty litter for better traction.
2. Bubble wrap is a great way to insulate your window panes.
3. Repurpose your old sweaters into mittens (trace your hand—making it bigger for stitching).
4. Use pool noodles to prop your boots up. Just time them down to size to avoid your boots from falling over and creasing.
5. Use a razor to remove the pills from your sweater.
6. Spray you shovel with cheap non-stick cooking oil before shoveling. It will save you a lot of hard work.
7. Give your bike some DIY snow tires. Attach zip ties between the spokes of your bike tires for improved traction.
8. Thaw a frozen lock with a lighter and a key. Heat key up with lighter. You might have to try it a few times until it works.
9. Clean off your UGG boots with water and vinegar. It scrubs away the salt and keeps them clean.
10. If you do not have a scraper, you could use an old CD or Credit Card.
11. Use a humidifier to keep moisture in the air.
12. Make sure you replace your furnace filters.

Nina Weese-Meyer
HCV FSS Coordinator

HOW DO I EARN ESCROW MONEY

- As you work towards your goals and your earned household increases
- A portion of the increase in the family's rent because of the increases in earned income will be put in an interest bearing escrow (savings) account
- If the head of household completes the contact, is a PH or HCV participant in good standing, and no member of the household is (or has received in the past 12 months) is currently receiving welfare cash assistance such as TANF or OWF, the amount of the FSS escrow account is paid to head of the family.



Free Online Cooking Classes!



Cooking Matters

Mondays – 6:30 PM – 7:30 PM

**January 24 and 31
February 7, 14, 21 and 28**

Class Held by Zoom!

Class held through Zoom. Participate on your computer, smart phone, or tablet. Email necessary to participate.

Pre - Registration is REQUIRED

**Register early –
Limit on class size!**

**The next series –
March and April!**



Online Cooking Matters Classes Sign Up Today!

- Learn how to prepare new recipes each week
- Healthy food tips for you and your family
- Receive gift cards for groceries, cooking incentives, and a Cooking Matters Cookbook
- Classes are provided at no cost, but please plan to participate in all six weeks
- Advice on making healthy choices on a limited budget

For more details and to register for class, phone:

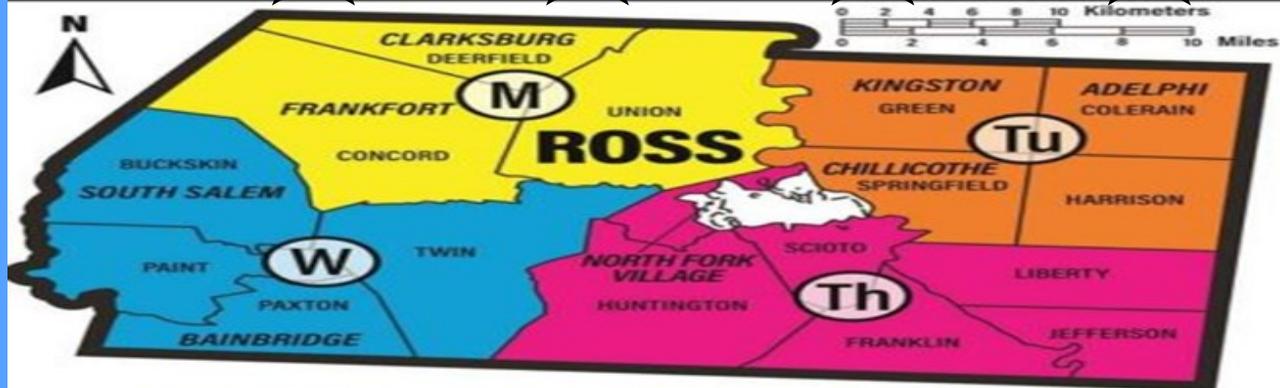
**OSU Extension Ross County
740-702-3200, and ask for Lisa!**

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CHILLICOTHE TRANSIT WEEKLY COUNTY SERVICE

Schedule

Service will be provided weekly on designated days, detailed in the map above, with trips available at 7:00 a.m., Noon, and 7:00 p.m.

Requesting a Trip

Trips must be scheduled one day prior to guarantee a ride. Same day service requests are accommodated when possible but may be limited due to service and capacity constraints.

Pick-ups & Destinations

Service will pick-up from any accessible address in designated township and return to the transfer hub at the library or transit hub for further service connections.



**To schedule a ride, call
740-773-1569**

Chillicothe Transit 575 E. 7th Street, Chillicothe, Ohio 45601



GET FREE 2021 TAX PREP HELP



VITA United Way Ross County
 69 East Water St
 Chillicothe, OH 45601
 740-779-2274
 Volunteer Prepared Taxes



2021 TAX TIPS

FIRST DAY TO FILE
 MONDAY, JANUARY 24, 2022

TO FIND:

CHILD TAX CREDIT PAYMENTS AMOUNT

- Watch for Letter 6419 from the IRS
- Look on the IRS website if you have an account
- Search your bank account for transactions labeled CHILDCTC

THIRD STIMULUS CHECK AMOUNT

- Watch for Letter 6475 from the IRS
- Locate Notice 1444-C from the IRS mailed after March 2021
- Look on the IRS website if you have an account
- Search your bank account for transactions labeled TAXEIP3

LAST DAY TO FILE
 MONDAY, APRIL 18, 2022

CMHA HOLIDAY CLOSINGS

2022

Jan. 17th—Martin Luther King Day

Feb. 21st - Presidents Day



Chillicothe Metropolitan
Housing Authority
178 W. 4th Street
Chillicothe, OH 45601

