



MONEY AS YOU GROW BOOKSHELF



It is never too early to talk to your children about financial topics like buying a car, getting a pet, moving to a new home, paying bills, or even credit cards. Since kids are constantly watching and listening to us, they absorb more than we think. When you shop for a bargain, or splurge on a treat, or plan a special occasion, you're showing your kids how you think about money.

But for a variety of reasons, many parents and caregivers end up avoiding these money conversations. The **Money As You Grow Bookshelf** can help you weave lessons about money skills into your everyday life. Developed by the Consumer Financial Protection Bureau (CFPB), the Money as You Grow Bookshelf program uses 16 age-appropriate books, each with its own free reading guide that will go over key concepts so you have the tools

needed to reinforce the lessons during story time. Additional activities, games, and conversation starters are also available through the CFPB's website at <https://www.consumerfinance.gov/consumer-tools/money-as-you-grow/>

SHA's Family Self-Sufficiency Programs are excited to offer this program to help your child discover key money concepts through reading, play, and quiet one-on-one talks with your child. You will be able to weave age-appropriate lessons about money skills as part of your everyday life.

You can browse through SHA's bookshelf and check one book out for two weeks. By the time you and your child finish reading and discussing each story, they should be able to understand the key lessons and use those skills in real life. Then you can return the book to your FSS specialist and your child will receive a certificate of completion.

Want to sign up for the **Money As You Grow Bookshelf** program? Contact your FSS Specialist to sign up! Not apart of the FSS program? Ask you specialist to refer you for enrollment.

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AVOID DEBTS IN 2020

PUBLIC HOUSING TENANTS: **MAKE RENT PAYMENTS YOUR NEW YEAR RESOLUTION IN 2020!**

Rent should be your #1 Priority. If you have a balance with SHA, you should pay it **FIRST** to avoid eviction.

- Rent is due on the 1st of **EACH** month
- Tenants have until the 7th of each month to pay their rent
- If rent is not submitted by the end of the business day on the 7th, it is considered LATE
- If the 7th of the month falls on a weekend, then tenants will have until 8 am Monday to submit rent payments
- SHA provides a locked payment drop-off box located in front of Public Housing for after-hours rent payments
- If a rent payment is submitted by mail and is not received by the 7th of the month, it is considered late

What happens if the rent is late? The following fees may be charged to a tenant's account:

Late Fee	\$10.00	14 Day Notice Fee	\$15.00
Summons for Court	\$40.00	Posting of Summons for Court	\$45.00

Need repairs? Visit <http://springfieldhousingauthority.org/ph.aspx> to see the 2020 Maintenance Charge Schedule. Once services have been completed, the maintenance charges are posted to a tenant's account. All adjustments and proposed Repayment Agreements are approved by Asset Managers.

Did you know you can access you Affordable Housing account online to check your balance?

Just follow these steps! If you have any questions, contact Becky at 217-753-5757 ext 227 or beckys@sha1.org

- Visit www.springfieldhousingauthority.org
- Click on "Affordable Housing" on the left-hand side menu
- Click on the "Click here for Public Housing Tenant Balance Lookup" link
- User name is Head of Household's last name
- Password is the last four (4) digits of the Head of Household's social security number

DEBT COLLECTIONS FOR BOTH PUBLIC HOUSING & SECTION 8 TENANTS:

Owe SHA a past due balance? Remember your debt follows you even after you leave SHA programs as we use the Illinois Comptroller's Office to collect debt. This means if you move out owing money to SHA, any state check issued to you, including Illinois tax refund checks, will be reduced by the amount you owe to SHA. Therefore, it is imperative to report all income and pay any and all amounts due to SHA promptly.

For Public Housing Debts, call 217-753-5757 ext 227

For Section 8 Debts, call 217-753-5757 ext 241

REMINDER to **ALL AFFORDABLE HOUSING & HOUSING CHOICE VOUCHER PARTICIPANTS:**

As a participant in SHA's subsidized housing programs, it is your obligation to report **ANY AND ALL** changes that happen in your household. This means if your income goes up or down, someone moves out, or you are requesting to add someone to your household. Failure to report income can lead to repayments or termination of your assistance. If you have questions about how or when to report, ask your specialist.

The 2020 Census at a Glance

Counting everyone once, only once, and in the right place.

The U.S. Census Bureau is the federal government's largest statistical agency. We are dedicated to providing current facts and figures about America's people, places, and economy. Federal law protects the confidentiality of all individual responses the Census Bureau collects.

The U.S. Constitution requires that each decade we take a count—or a census—of America's population.



The census provides vital information for you and your community.

- It determines how many representatives each state gets in Congress and is used to redraw district boundaries. Redistricting counts are sent to the states by March 31, 2021.
- Communities rely on census statistics to plan for a variety of resident needs including new roads, schools, and emergency services.
- Businesses use census data to determine where to open places to shop.

Each year, the federal government distributes more than \$675 billion to states and communities based on Census Bureau data.

In 2020, we will implement new technology to make it easier than ever to respond to the census. For the first time, you will be able to respond online, by phone, as well as by mail. We will use data that the public has already provided to reduce followup visits. And, we are building an accurate address list and automating our field operations—all while keeping your information confidential and safe.



For more information, visit:

2020CENSUS.GOV

- 2020
- Advertising begins in January 2020
 - Public response (online, phone, or mail) begins
 - **Census Day—** April 1, 2020
 - Census takers visit households that haven't responded
 - Apportionment counts sent to the President by December 31, 2020



The law is clear—no personal information can be shared.

Under Title 13 of the U.S. Code, the Census Bureau cannot release any identifiable information about individuals, households, or businesses, even to law enforcement agencies.

The law states that the information collected may only be used for statistical purposes and no other purpose.

To support historical research, Title 44 of the U.S. Code allows the National Archives and Records Administration to release census records only after 72 years.

All Census Bureau staff take a lifetime oath to protect your personal information, and any violation comes with a penalty of up to \$250,000 and/or up to 5 years in prison.

CELEBRATE THE HOLIDAYS WITH 10 TIPS TO KEEP YOUR DEVICES SAFE



01

PROTECT YOUR DATA

Your digital assets like contacts, photos and financials are invaluable to you—consider using a product to back up and restore data

02

BEWARE OF MAC ATTACKS

Threats to Apple products are increasing—transfer PC best practices to your Apple devices



06

BE AWARE OF “SCAREWARE”

Don't fall for the fake anti-virus scams—don't buy software from pop-up ads



07

KEEP YOUR KIDS SAFE

Educate your family and pay attention to your children's online activities



08

PLAY ONLINE SAFELY

Remember that Internet-connected gaming consoles are vulnerable too so take precautions



09

REMOVE THE DANGER FROM REMOVABLE STORAGE DEVICES

Make sure you have security for storage devices and password protect them



04

WATCH OUT FOR FREE SECURITY

Free security software does not provide comprehensive coverage



10

SHIELD YOUR SMARTPHONE & TABLET

Mobile malware is on the rise—be aware of the threats and use web safety and anti-theft protection



03

GET COMPREHENSIVE COVERAGE

Anti-virus software alone is not enough to keep your new computer safe



05

SEARCH & SHOP SAFELY

Use a website safety advisor that identifies which sites are safe

Source: McAfee

PREVENT COLD STRESS/INJURIES

- Bundle up to reduce heat loss
- Stay dry/ moisture-wick clothing
- Buddy up when working in cold



- Clear walkways and parking lots
- Wear proper footwear
- Slow, short steps
- Proper fall protection
- Proper shoveling technique



HOLIDAY SHOPPING SAFETY TIPS

For hackers, holiday shopping season is full of opportunities to steal victims' credit card info, personal data, and money. Here are a few ways you can protect yourself and prevent hackers from having a happy holiday season on your dime.



12

The number of SPAM emails we receive every day.¹

Think Before You Click

Don't click links from unknown senders. Hover over links to double check the URL before you click. Or better yet, type the URL into your browser yourself.



54%

of online adults use potentially unsecured WiFi networks.²

Skip the Public WiFi

Criminals can hack your device if you're signed into an unsecured network. Instead, opt to use your mobile data.



70%

The increase in ATMs and point-of-sale devices that were compromised in 2016 over 2015.³

Choose Your Cards Wisely

If a hacker gets your debit card info, your bank may not replace the money they steal. Credit Cards are the safer way to pay.



32 ft.

The average distance a smartphone Bluetooth device transmits.⁴

Deactivate Bluetooth

Especially in crowded areas like shopping malls. Bluetooth makes it easier for anyone within range to hack your phone.



93%

Of phishing emails now result in ransomware infections.⁵

Back it Up

Using a reliable antivirus solution and backing your data up regularly will help prevent hackers from holding your files hostage with ransomware attacks.

Tips to keep kids warm & safe in winter

Dress in several thin layers

Kids need 1 more layer of clothing than adults

In car seats, make sure layers are snug, not bulky

Remember warm boots, mittens & a hat

Change out of wet clothes right away

For more tips, visit HealthyChildren.org.

WINTER SAFETY TIPS for your home, vehicle, and you.



Be safe while shoveling

Snow shoveling is responsible for 100 deaths each year and thousands of injuries. If you are not regularly active and then shovel pounds of snow for hours, you are putting your heart at risk. Don't shovel after eating or while smoking, go slow, and do not work to the point of exhaustion.



Be aware of Carbon Monoxide

Carbon Monoxide poisoning is most prevalent in winter when people are turning on their heating sources. Never run a gas powered generator inside your home, basement, or garage unless it is near a window or vent. Don't use your gas oven to heat your home, and make sure your fireplace damper is open before lighting a fire. Never ignore your Carbon Monoxide detector, and if it does go off, leave your home immediately and call 911.



Frozen pipes are a disaster

Wrap pipes that have a history of freezing in heat tape or insulation sleeves. This measure can help prevent freezing by keeping them warm and reducing heat transfer.



Keep your roof clear

Keeping your roof, gutters & drains free of snow is very important as they can all easily collapse with too much weight.



Have a working fire extinguisher on hand

With space heaters, and other additional appliances plugged in, and heat turned on it's important to be prepared with a fire extinguisher and operable smoke detectors in your home.



Have a stocked car safety kit

Having a snow brush, small shovel, gloves, hat, and hand warmers are all crucial items to add to your standard vehicle safety kit during this time of year.

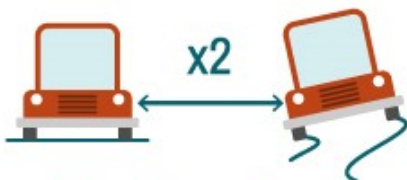
WINTER

DRIVING TIPS



Plan Your Route

Before setting out on a long journey it's worth spending some time planning your route, and checking that the roads are clear. Let someone know where you're going and what time you expect to arrive. •



Double Your Distance

Icy, wet, or snowy conditions can make it harder to stop in an emergency. Leave a 4 second gap to the car in front where possible. •

Use Your Lights

Even in the daytime, it's recommended to keep your headlights on when driving - making it easier for other drivers to see you. •



Check Your Levels

In winter you should keep a high fuel level - just in case of delays or diversions. Don't set out without checking your oil, coolant, screenwash and tyre levels; also be sure to check that your vehicle's battery, lights, indicators, and wiper blades are fully operational. Check the your wheelchair restraints, ramp and passenger safety belt, and let us know if anything needs attention. Alternatively, we can perform a full Safety Check either at your home or on site at our Dorset factory. •



Take Your Time

Leave plenty of time to make each journey - delays are common in colder conditions. Giving yourself more time means you don't need to rush. •



Pack The Essentials

It's better to have the things you don't need than need the things you don't have. Pack a winter survival kit in case of emergencies:

- Rechargeable or windup torch
- Windscreen de-icer and scraper
- Reflective coat or jacket
- Snow shovel
- Warm clothing / blankets
- Food and water
- Matches or a lighter
- Jump leads or a battery pack
- First aid kit •



SELF-SUFFICIENCY SPECIALISTS

Deborah McKenzie, HCV A - F
Ext 228

Allison Smith, HCV G - O
Ext 259

Joseph Jones, HCV P - Z
Ext 251

Rob Staff, Affordable Housing
Ext 212

If you have goals that you would like to achieve and could benefit from **one-on-one** support in achieving them, as well as earn \$\$ once those goals are completed, then the Self-Sufficiency Program is for **YOU!** Ask your specialist today!

HOMEOWNERSHIP & PRE-FORECLOSURE SERVICES

SHA offers the following two programs that make purchasing a home more affordable for low- to moderate-income families and individuals:

HCV Homeownership Requirements:

- Must be a Section 8 participant OR currently eligible for the HCV Program
- Minimum annual income of \$14,500 from wages unless elderly or disabled*

Affordable Housing Homeownership Requirements:

- Do not need to be a resident of affordable housing
- Minimum annual income of \$24,000 from wages



All applicants must be employed FULL-TIME for 12 consecutive months, unless elderly or disabled*, must be a first time homebuyer, and must complete pre- and post-purchase counseling offered through SHA. We are now offering Pre-Foreclosure Counseling Services including information on options, completing paperwork, working with lenders, short-sales and deed in lieu.

Through the Foreclosure Prevention Program (FPP), SHA can provide options and work as an authorized third-party to help and possibly obtain a solution to delinquency. For more information about SHA's Homeownership or Pre-Foreclosure Services, please contact SHA's Homeownership Coordinator Deborah Lorenc at **217-753-5757 Ext 209**.

**head of household, spouse or sole member must be a person with disabilities*

SECTION 3

The Springfield Housing Authority's Section 3 Program is designed to help low and very low income people within our housing programs, as well as in Sangamon County, to find employment opportunities on HUD funded projects. Applications for this program are accepted at the SHA Main Office, 200 N 11th St or can be completed on-line through our website at www.springfieldhousingauthority.org. This page is updated with new opportunities, training information and requirements of the Section 3 program. If you have any questions regarding this project or would like more information on how to sign up for the Section 3 program, please contact Blake Whitener at **217-753-5757 Ext 315** or visit our website.

BOS ACCOUNTS

If you receive utility assistance, you **MUST** visit any of the Bank of Springfield (BOS) locations listed below to complete the initial sign-up process. Utility assistance payments will **ONLY** be distributed through the BOS debit card. You will need to bring a **valid Photo ID & Social Security Card** to open this account. The Visa debit cards work at any location that Visa is accepted. ATM locations can be viewed by visiting the BOS website at www.bankwithbos.com or calling 217-529-5555 or toll-free at 1-877-698-3278. BOS has three full service branches in Springfield and one in Chatham to serve you:

***2600 Stevenson Dr**

***850 E Madison St**

***3400 Wabash Ave**

***1140 Commercial Ct (Chatham)**

AFFORDABLE HOUSING (FORMERLY KNOWN AS PUBLIC HOUSING)

DIRECT DEBIT

Make your rent a priority each month, as the eviction process will be followed to keep tenant accounts paid in full each month per HUD regulations. Those who leave with a balance will be reported to HUD's Enterprise Income Verification (**EIV**) System. This means those with balances will not be allowed to receive assistance from another housing authority until any past balances are paid in full.

Direct debits will be withdrawn from your account on the **FIFTH (5TH)** of each month. You will not be held responsible for any late fees and save money on checks/money orders and transportation. Enjoy the benefits and savings of utilizing our direct debit program. Direct debit may be utilized on any debit card including Social Security benefit cards. Call Becky to sign up today at **217-753-5757 Ext 227** or visit our website.

INCOME CHANGES

Be sure to report **ALL** household income, including temporary employment, unemployment, child support, social security and/or TANF. In addition, be sure to report any decrease in income, including no income. Income changes for all residents are accepted from **8:30 to 11:30 am or 1:00 to 4:00 pm** on the following days:

January 2, 6, 7 & 8

February 3, 4, 5 & 6

March 2, 3, 4 & 5

Your Occupancy Specialist will verify the total income, including unreported income. Your rental payments will be based on the household's total income. **All income is reported to EIV and SHA will discover any unreported income.**

CHECK YOUR BALANCE ONLINE

To check your current balance, visit our website at **www.springfieldhousingauthority.org**. The Username is the Head of Household's Last Name. The Password is the Head of Household's last four digits of their Social Security Number. For more information, contact Becky at **217-753-5757 Ext 227**.

LATE FEES

Rent is due on the **FIRST (1ST) day** of the month. If your rent is not received in our office by the **SEVENTH (7TH)**, a \$10 late fee will be added. Residents will receive a 14-Day Notice, which comes with an additional \$15 fee. The 14-Day Notice fee is **NOT** assessed until a resident is served with the 14-Day Notice by the Process Server. If rent is late, residents may receive late fees totaling \$25.

If court proceedings are started for delinquency, chronic delinquency (late twice), or non-compliance, a summons fee will be issued, which ranges from \$40 (in-person service) to \$45 (if in-person service unsuccessful). Once court proceedings are initiated, residents **MUST** pay the entire account balance, which includes any charges for the next month. Some examples of charges include (but are not limited to) rent, late fees, maintenance fees, and utilities.

Rent payments are **#1 PRIORITY!!!**

SNOW REMOVAL

With winter's arrival, snow and ice are just right around the corner. The SHA takes great care to ensure that common sidewalks and parking lots are free of snow and ice. To report dangerous walkway or parking lot conditions, please contact Maintenance at 753-5757 ext. 341.

WASTE REMOVAL

Please note that regularly scheduled waste pick-up may be delayed during the holidays and days with significant snow fall. To ensure timely pickup, please make sure that your totes are in their designated pickup location prior to 7 AM on your scheduled pickup day. The location must be free of any obstructions, including snow and ice, as this may cause a delay in service if Republic Services determines that it is not safe. To report a missed pickup, please contact Republic Services at 217-522-7797.

PEST CONTROL

If a Public Housing resident requests pest control but is not ready for treatment when American Pest Control arrives at their unit, a \$50 charge will be added to their account.

AFFORDABLE HOUSING APPLICATIONS

Applications for Affordable Housing, including King's Court and the Villas at Vinegar Hill, are accepted every **Monday & Tuesday** from **8:30 to 11:30 am or 1:00 to 4:00 pm**. All applications **MUST** be submitted in person. Telephone, mail, internet, and fax applications will **NOT** be accepted. For information on what documents to bring with your application, please visit our website.

WALK-IN HOURS FOR CURRENT RESIDENTS

Walk-In hours for current Public Housing residents are **Wednesdays from 8:30 to 11:30 am or 1:00 to 4:00 pm**.

PH OCCUPANCY SPECIALISTS

Amber Watkins, AMP 1 & 4
Ext 257

Latina Faulkner, AMP 2 & 7
Ext 202

Amy Washington, AMP 3
Ext 217

Tamiko Bilbro, AMP 6, 8 & 9 (VILLAS)
Ext 256



WALK-IN HOURS FOR TENANTS & LANDLORDS:

Mondays
1:00 - 4:00 pm

Wednesdays
8:30 - 11:30 am
1:00 - 4:00 pm

All other times are by
appointment only.

NOTE: Paperwork must always be given to your specialist. It **cannot** be dropped off at the front desk.

HCV WAITING LIST IS OPEN

The waiting lists for the HCV Program is open and applications are accepted only on Tuesdays. Keep your address current with this office, as notification will be sent by mail only. For more information, visit our website.

HCV SPECIALISTS

Kylie Hagaman
A - C
Ext 282

Hailey Stelivan
D - H
Ext 253

Sharon Helms
I - Mi
Ext 254

Chloe Houston
Mo - Sm
Ext 218

Lisa Sloan
Sn - Z
Ext 281

Jeanette Lee
Special Projects
Ext 273

INCOME CHANGES

Income changes for all residents are accepted from
8:30 - 11:30 am or
1:00 - 4:00 pm on the following days:

January 2, 6, 7 & 8

February 3, 4, 5 & 6

March 2, 3, 4 & 5

If your income increases or decreases by \$100, you **MUST** report it to your specialist. If you are reporting a new job, you must report it the month following your hire date. Five (5) paychecks are **NOT** needed to report new income as staff have processes to verify new income.

FAMILY CHANGES

All family members **MUST** be approved by SHA prior to moving in. In the case of birth or adoption of children, you must notify your caseworker. Family composition changes can be requested in person during regular walk-in hours.

30-DAY NOTICES

All tenants interested in moving **MUST** submit a 30-day notice during **walk-in hours** on the following days only:

December 23 & 30

January 27 & 29

February 24 & 26



HAP & UTILITY PAYMENTS

All HAP and utility payments are processed during the first five business days of the month. Please wait until **AFTER the FIFTH (5TH) business day** before you call to check on a payment.

ONLINE PAYMENT INFORMATION

Please visit the "Landlord" section of our website to review and confirm electronic payments.

To retrieve your user name, password or ask questions regarding our program, please call Candi at **217-753-5757 Ext 219.**

LANDLORD ORIENTATION

Our next new landlord orientation will be on **Monday, January 6, 2020 at 9 am** in our conference room at the Administrative Offices.

LANDLORD REFERRAL PROGRAM

Refer a new landlord who leases to a tenant for at least six months and receive \$50 as part of our new referral program.

Only owners are eligible for this new program, which allows for a maximum of four referrals in a 12-month period.

For more information about this program, call **217-753-5757 Ext 219.**



Jackie L. Newman, Executive Director
200 North 11th Street
Springfield, Illinois 62703

Phone: 217-753-5757
Fax: 217-753-5799
www.springfieldhousingauthority.org

SHA will be closed
to observe the following holidays:

Christmas

Tuesday, December 24

Wednesday, December 25

New Year's Day

Wednesday, January 1

Martin Luther King Jr Day

Monday, January 20

CONGRATULATIONS

Jessica Watson, Contract Administrator
2019 Employee of the Third Quarter

PROMOTIONS & NEW POSITIONS

Sheldon Brown, Intermediate Building Maintainer
Mike Pumphery, Building Maintainer

WELCOME NEW STAFF MEMBERS

Cady Lauderbach, Data Processing Clerk

BOS ACCOUNTS

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***2600 Stevenson Dr**

***850 E Madison St**

***3400 Wabash Ave**

***1140 Commercial Ct (Chatham)**