

# FSS NEWS

Volume IIII, Issue I III

April 2008

## Home Ownership Expo

**Saturday, April 5, 2008**

**10 a.m. to 4 p.m.**

**Louisville Gardens**

**525 West Muhammad Ali Blvd**

You'll learn about:

Figuring out how much house you can afford

Choosing a real estate agent

Selecting a lender

Filling out a loan application

Making an offer on a house

Buying homeowners insurance

Maintaining your new home

Setting (and sticking to) a budget

Accessing government and private programs designed to ease the burden for first-time buyers.

Determining what other services - landscaping, security, home improvement, etc. - you will need

**Real-estate agents**

**Builders**

**Landscapers & more**

**Insurance companies**

**Non-profits**

**Lending institutions**

**FSS Participants will receive 1/2 credit for each workshop attended**

***FREE Admission—FREE Credit Report—Drawing for a FREE House***

Sponsored by Louisville Metro Housing & Family Services, PNC Bank, 1st Independence Bank, Kentucky Housing Corporation.

# Financial Skills Class Schedule

## ECONOMIC LITERACY OUTREACH PROJECT

(Center for Women & Families—927 South Second Street)

(Center for Women & Families —4303 West Broadway)

Course #	Course	Monday 6-8 @ CWF	Wednesday 12-2 @ CWF( <b>Broadway</b> )	Saturday 10-12 @ CWF
ELOP #1	Financial Goal Setting	4/7/08	4/9/08	4/12/08
ELOP #2	Budgeting and Record Keeping	4/21/08	4/23/08	4/26/08
ELOP #3	Intro to Banking & Savings Options	5/5/08	5/7/08	5/10/08
ELOP #4	Understanding Credit & Managing Debt	5/19/08	5/21/08	5/24/08
ELOP #5	Predatory Lending	6/2/08	6/4/08	6/7/08
ELOP #6	Insurance & Auto Purchase	6/16/08	6/18/08	6/21/08

**NOTE: Wednesday class has been moved to a new location!!**

**\*\*LATE ARRIVALS WILL NOT BE ADMITTED\*\***

**\*\*You MUST sign in to get credit for your attendance\*\***

**\*\*CHILDCARE IS NO LONGER AVAILABLE AT ANY LOCATION\*\***

Sponsored by Louisville Metro Housing Authority

## Spread the word!

People in the Family Self-Sufficiency Program get ahead! How? By getting help toward a brighter financial future. This means finding suitable employment. Case managers help with reaching financial and personal goals, plus locating resources for other guidance.

Wouldn't it be wonderful if everyone else could do this, too? *They can!* Any head of household is eligible—if getting rental assistance from Section 8, or living in housing provided by the Louisville Metro Housing Authority.

If you want to help your friends, relatives and neighbors, tell them about FSS. Those in public housing should call Dan Farrell at 569-6902. Those with Section 8 rental assistance should call Amber Goddard at 569-6933.

# Family Self-Sufficiency Participants

[Timberlee](#) daughter of [Alvita Sutton](#) has been accepted into Manuel High School, Math/ Science Technology Program. Right now Ms. Timberlee is on her way to New Orleans for her 8<sup>th</sup> grade trip taking backpacks full of supplies to those children in need. Way to give back Timberlee. Also Dwayne her son had been accepted into the Advance program at Newburg Middle School.

(Charlene Reeder-Welch)

Congratulations to [Sharita Malone](#), who began working in March!

(Sandy Schardein)

Congratulations to Ms. [Candice Hite](#) ([daughter of Lynelle](#)) for making the honor roll all this year. Candice is an 8<sup>th</sup> grade student at Noe Middle school. Good things to those who work hard. Keep up the good work.

(Geri Livers)

[Veronda Woodford](#) and [Michelle L.](#) finished homeownership training at Housing Partnership.

(Sandy Schardein)

Congratulations to [Carrie Skaggs](#) for completing her ELOP classes and receiving a job promotion.

Congratulations to [William Skaggs](#) for making the honor roll and maintaining a 4.0 grade point average.

Congratulations to [Angeline Ramalho](#) for completing CNA training.

(John Victor)

As a part of her personal health goal and also community support, Ms. [Rachelle Watts](#) completed the Crusade for Children 3 mile Marathon a few weeks ago! Congratulations to her! Her next goal is to participate in an upcoming 10 Mile Marathon. You have our support and awe!

Congratulations & Best wishes to [Shiron Brown](#) and [Warchita Hill](#) who graduated from the FSS program! Their success is just the stepping stone to other successes for them. Each has a goal of home ownership so keep an eye in our newsletter for those upcoming events! It has been my pleasure to be a part of their FSS journey.

Ms. [Elmyra Baldon-Jones](#) just completed her fast track CNA class, passed her tests to get her CNA Diploma and has been hired at a new job. She is a woman on the move! After having not worked for over a year due to injuries sustained from an auto accident, she started back as soon as possible with this great accomplishment. She is a wonderful example to her daughter, Silver. Best wishes for future accomplishments – particularly your goal of home ownership for your family.

[Delissa Cornelius](#) likes to stay busy and she is a great example of time management! She is currently enrolled at JCC in the School of Nursing. Her goal is to get her BSN from U of L by 2012, when her son, Kenny, will be 6 and starting school. She also is working two, yes two, part-time jobs. On campus, she is Vice-President of the Singles' Parent Support Organization; Secretary of the African-American Student Union; and a member of the "J" Board (a board of peers for student disciplinary concerns) at JCC. She is participating in a Homeownership Program and the IDA program as well as meeting with her FSS case manager. She is a wonderful encouragement to us all that life offers many opportunities for personal growth, community service, and a great capacity to live each day to the fullest!

(Vicky Bomar)

## Dress for Success Louisville \$2.00 sale

Dress for Success Louisville is having it's annual \$2.00 Sale for women participating in our partner agency programs. Take advantage of a huge variety of women's clothing at the great price of \$2.00 each.

Location: 226 Muhammad Ali Blvd

Wednesday, April 9, 2008

5:00 pm to 9:00 pm

Thursday, April 10, 2008

12:00 noon to 7:00 pm

### Admittance vouchers required

All FSS participants may contact their case manager for admittance voucher

## INSPIRE SUMMER ENRICHMENT PROGRAM

INSPIRE is an acronym for Increasing Student Preparedness and Interest in the Requisites for Engineering. It is a four-week summer enrichment program designed to provide an introduction to engineering to students historically under-represented in the engineering field. Those targeted for the program include African American, Hispanic, Native American and female students who are in Louisville-area public or private high schools. Non-"minority" students are also eligible to participate in the program.

The program runs Monday – Friday from 9:30AM – noon and is held at the J.B. Speed School of Engineering on the University of Louisville Belknap campus. There is no cost to students, but they must arrange for their own transportation to and from campus. In 2008, INSPIRE will take place June 3 – 27.

Along with introducing the high school students to various aspects of technology and fields of engineering, INSPIRE assists the students in identifying vocational interests and personality profiles. Over the years, the program has included field trips to area industries such as General Electric Appliance Park, the Louisville Water Company, North American Stainless, Toyota Motor Manufacturing and the Metropolitan Sewer District's Floyds Fork Wastewater Treatment Plant.

For additional information, please contact Prof. Brenda Hart at [Brenda@louisville.edu](mailto:Brenda@louisville.edu) or at (502) 852-0440.

## ATTENTION SECTION 8 HOMEOWNERS

### Tips on Repairing Your Home

If your house becomes damaged – you'll be on the hunt for a reputable contractor to help with repairs. Beware of crooks who may overcharge, perform shoddy work or skip town without finishing your job. Because many legitimate licensed home repair companies can be booked solid for months, frustrated and anxious homeowners may neglect to take the usual precautions when hiring contractors.

Better Business Bureau (BBB) offers the following tips for consumers who may be facing major repairs after a disaster hits home:

- Deal only with licensed and insured contractors. Verify the track record of any roofer, builder or contractor you're thinking of hiring. Ask for a list of recent customers and call them.
- Get recommendations from friends, relatives, neighbors, co-workers, insurance agents or claims adjusters. Also check with the local BBB and Home Builders Association to see if complaints have been lodged against any contractor you're considering.
- Take your time about signing a contract. Get a written estimate that includes any oral promises the contractor made. But remember to ask if there's a charge for an estimate before allowing anyone into your home. Ask for explanations for price variations; don't automatically choose the lowest bidder. Get a copy of the final, signed contract before the job begins.
- Resist dealing with any contractor who asks you to pay for the entire job upfront. A deposit of 1/3 of the total price is standard procedure. Pay only by check or credit card - and pay the final amount only after the work is completed to your satisfaction. Don't pay cash.
- Be skeptical of contractors who encourage you to spend a lot of money on temporary repairs. Make sure there's enough money for permanent repairs.
- Ask a knowledgeable friend, relative or attorney to review a home repair contract before you sign. If you get a loan to pay for the work, be cautious about using your home as security: If you don't repay the loan as agreed, you could lose your home. *In addition, you cannot use your home as security for a loan without LMHA approval.*

For more tips, go to the Better Business Bureau website at [www.bbb.org](http://www.bbb.org) or call 1-800-388-2222.

## 3rd Annual Expired Drug Toss in May

Never flush medicines down the toilet or drain, or burn or throw them in the trash. They can pollute water or the air, be scavenged and sold, or taken by mistake. They are always a danger for your children, too.

So, what *can* you do? Take them May 20-22 to one of the six disposal sites set up by KIPDA and the Kentucky Cabinet for Health & Family Services. Be sure you mark out personal information from the containers. (The toss is for individuals only—no medical offices, please.)

The sites will take expired pharmaceuticals; unsealed syrups, eye drops or nose sprays; all pharmaceuticals that should have been kept cold but weren't; bulk or loose capsules and tablets; and all unsealed tubes of creams, ointments, etc.

You won't even need to get out of the car! Just drive through and look for the blue tent. Louisville Metro Police will be on hand. Here's where and when:

<b>Tues. 5/20</b>	<b>St. Denis Church</b> <b>9251 Stonestreet Road</b>	<b>9:30 a.m. – 11:30 a.m.</b>
<b>Tues. 5/20</b>	<b>Franciscan Health Care Ctr.</b> <b>3625 Fern Valley Road</b>	<b>1:00 p.m. – 3:00 p.m.</b>
<b>Wed. 5/21</b>	<b>Christopher East</b> <b>4200 Browns Lane</b>	<b>9:30 a.m. – 11:30 a.m.</b>
<b>Wed. 5/21</b>	<b>Brookside Senior Living</b> <b>200 Brookside Drive</b> <b>(off Shelbyville Rd. across from Douglass Hills)</b>	<b>1:00 p.m. – 3:00 p.m.</b>
<b>Thurs. 5/22</b>	<b>Christian Care Communities</b> <b>960 South Fourth Street</b>	<b>9:30 a.m. – 11:30 a.m.</b>
<b>Thurs. 5/22</b>	<b>Sun Valley Community Ctr.</b> <b>6505 Bethany Lane</b>	<b>1:00 p.m. – 3:00 p.m.</b>

Information courtesy of KIPDA Area Agency on Aging and the Kentucky Cabinet for Health & Family Services—submitted by Sandy Schardein

# EARNED INCOME TAX CREDIT

The Earned Income Tax Credit (EITC) sometimes called the Earned Income Credit (EIC), is a refundable federal income tax credit for low-income working individuals and families. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit.

## You must meet the following EITC requirements:

\*\*Must have a valid Social Security

\*\*You must have earned income from employment or from self-employment

\*\*Your filing status cannot be married, filing separately

You must be a U.S. citizen or resident alien all year, or a nonresident alien married to a U.S. citizen or resident alien and filing a joint return.

\*\*You cannot be a qualifying child of another person

\*\*If you do not have a qualifying child, you must: be age 25 but under 65 at the end of the year. Live in the U.S. for more that half the year, and not qualify as a dependent of another person

\*\*Cannot file Form 2555 or 2555-EZ (related to foreign earn income)

## **Earned income and adjusted gross income (AGI) must each be less than:**

\*\*\$37,783 (\$39,783 married filing jointly) with two or more qualifying children;

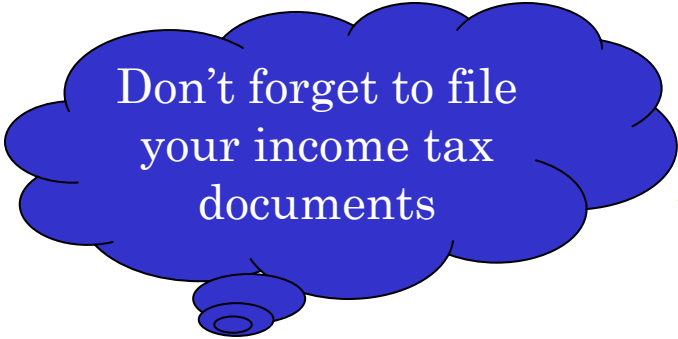
\*\*\$33,241 (\$35,241 married filing jointly) with one qualifying child;

\*\*\$12,590 (\$14,590 married filing jointly) with no qualifying children.


## **Tax Year 2007 maximum credit:**

**\$4,716** with two or more qualifying children; **\$2,853** with one qualifying child; **\$428** with no qualifying children

Sponsored by Louisville Metro, Metro United Way, Louisville Asset Building Coalition, Making Connections, IRS and Metro United Way 2-1-1



Don't forget to file  
your income tax  
documents



Spring Break  
April 7-11

## FREE INCOME TAX SERVICES

This service, called Volunteer Income Tax Assistance (VITA), is provided at several sites within the community:

**Call 211 for hours & details on what to bring.**

Americana Community Center	4801 Southside Drive, 40214
Canaan Community Development Center	2840 Hikes Lane, 40218
Center for Accessible Living	305 W. Broadway, 40202
Louisville Central Community Center	1300 W. Muhammad Ali, 40203
Louisville Urban League	1535 W. Broadway, 40203
New Directions – O'Connor	5809 Russet Place, 40219
Office of Employment and Training	600 Cedar St., 40202
Portland Promise Center	1831 Baird St, 40203
Presbyterian Community Center (PCC)	701 S. Hancock St., 40203
St. Clement	5437 Johnstontown Road 40272
Wesley House Community Center	5114 Preston Hwy, 40213

The certified preparers will help see if you qualify for the Earned Income Tax Credit (EITC). If you qualify, you can receive up to a \$4,700 credit.

You can file electronically and get direct deposit for free. You can get your return in around 3-14 days. It's your money and you can use it to pay off debt and build wealth!

Sponsored by Louisville Metro, Metro United Way, Louisville Asset Building Coalition, Making Connections, IRS and Metro United Way 2-1-1

### Partners in Promoting Family Self-Sufficiency

Louisville Metro Department of Housing & Family Services  
Division of Human Services  
Operation Self-Help/Family Self-Sufficiency  
810 Barret Avenue 3rd Floor  
Louisville, KY 40204  
Fax: (502) 574-6171 or 574-5548

Louisville Metro Housing Authority  
Special Programs / Family Self-Sufficiency  
801 Vine Street 3rd Floor  
Louisville, KY 40204  
Fax: (502) 587-1994



### To Apply For the FSS Program

If you live in public housing  
or scattered site,  
call Dan Farrell  
at 569-6902.

If you have Section 8  
rental assistance,  
call Amber Goddard  
at 569-6933.

FSS News is published monthly for and about participants in the Family Self-Sufficiency Program.

If you wish to contribute information about yourself, your children or community resources, contact your case manager or Legina Stoner at 574-1965. The deadline for the next issue is Tuesday, April 15, 2008.