

FSS NEWS

Volume III, Issue XII

December 2007

Holiday Greetings

We celebrate many holidays throughout the year. In December, many people celebrate Hanukkah, Christmas and Kwanza. Take a moment to share your holiday with family and friends. May the joy of the holiday season brighten your day.

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*Mayor's New Year's Eve
Celebration*

December 31, 2007

*New Year's Eve Bash
4th Street Live*

Winter break for JCPS students

December 24, 2007 to January 4, 2008

No school on January 7, 2008

Financial Skills Class Schedule

ECONOMIC LITERACY OUTREACH PROJECT

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

(Presbyterian Community Center —701 South Hancock Street)

Course #	Course	Tuesday 6-8 @ CWF	Wednesday 12-2 @ PCC	Saturday 10-12 @ CWF
ELOP #5	Predatory Lending	12/4/07	12/5/07	12/8/07
ELOP #6	Insurance & Auto Purchase	12/18/07	12/19/07	12/22/07

ATTENTION SECTION 8 HOMEOWNERS

- ⊙ You should have received a copy of your property tax bill from the Jefferson Co. Sherriff's Office. If this is your first year as a homeowner, call your mortgage lender to make sure they received a copy of this bill. Your mortgage lender will be paying for this out of your escrow account. Keep the bill for your files...Nicole Lyons does not need a copy.
- ⊙ If you are filing income taxes for 2007 be sure to take the property tax bill, a copy of your Mortgage Interest Statement (from your mortgage lender), and the letter from the IRS that was given to you at your closing (and also given to you by Nicole Lyons at your initial post-purchase meeting). You can deduct a portion of these bills from your taxes but your tax preparer will need the IRS letter to determine the correct amount. Because LMHA assists in paying your mortgage, you cannot claim 100% of the bills. If you need another letter, contact Nicole Lyons at 569-3776.
- ⊙ The FSS News will list the VITA sites each year – you can have your taxes prepared for FREE at one of these sites. Taxes are filed electronically for a speedy return.
- ⊙ LG&E and water bills will be higher due to rate increases. Be sure to conserve energy and water as much as possible. Take advantage of this newsletter --- read it thoroughly for updates on utility assistance, project warm workshops, and other topics you might be interested in.
- ⊙ **All Republic, National City, BB&T, and Fifth Third homeowners**, please remember: You MUST give Nicole Lyons a copy of your escrow statement when you receive it **each year. This is a Section 8 obligation and your subsidy amount depends on it.** You can call your mortgage lender and ask them what month you will be receiving it each year; most likely it will be the month in which you closed on your home OR around November each year.
- ⊙ The holidays are approaching...remember how important and valuable your home is to you (and your family). Be cautious of overspending and avoid the temptation of using credit cards or getting loans!
- ⊙ If you or your family has an accomplishment you are proud of, or a resource you would like to share in the newsletter, please let me know!!

FSS Participants

[Portia Shoulders](#) is employed for Service Net thanks to her participation in the SCORE Program. She graduated from SCORE on 11/13 and was hired at Service Net in October. Congratulations, Portia; I knew you could do it.

(Kathy Phillips)

[Stacie Oates](#) “: Awarded Outstanding Customer Service Award “ months before 1 year anniversary.

(Damita Hannah)

Hurrah! [Toya McDonald](#) passed the probationary period at her employer by completing 520 hours with flying colors to become a permanent full time employee. I’m proud of you!

(Sandy Schardein)

[Teresa McElroy](#) proudly reports that her niece, [Ashley McElroy](#) received 3 medals of proficiency in math, writing and science. Her granddaughter [Kiara McElroy](#) received 1 distinguished and 2 proficient awards in math, reading and science.

(Damita Hannah)

Congratulations to [Damien](#) and [Joshua](#) on making the A/B honor roll in school. Mother, [Cotina Heath](#), is very proud of them. Ms. Heath is a student at Jefferson Community and Technical College and she knows the hard work required to earn good grades. Keep up the good work.

(Kathy Phillips)

Congratulations to [Claudia English](#), who graduated from FSS in November. You have come a long way. All things are possible if you keep trying.

(Geri Livers)

[Dionna Neal](#), daughter of [Renika Strickland](#) has maintained honor roll status.

(Damita Hannah)

[Tamesha Ford](#), daughter of [LaSonya Thornton](#) acquired honor roll status and continues to maintain it.

(Damita Hannah)

Daughters of [Rebecca Dixon](#), not quite Middle School age, [Dyiamond](#) and [Mycole Harrison](#) made the academic team. Mycole also made cheerleading team.

(Damita Hannah)

ENERGY SAVING TIPS

- Set your thermostat to 68 degrees or less. Turn the thermostat down at night and when you leave.
- Install a programmable thermostat. Have your furnace cleaned and checked.
- Replace or clean furnace filters once a month.
- Lower your hot water heater setting to 120 degrees.
- Replace old appliances, water heaters, or furnaces with energy efficient models.

2008 Financial Skills Class Schedule

ECONOMIC LITERACY OUTREACH PROJECT

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

(Presbyterian Community Center —701 South Hancock Street)

<u>Course #</u>	<u>Course</u>	Monday <u>6-8 @ CWF</u>	Wednesday <u>12-2 @ PCC</u>	Saturday <u>10-12 @ CWF</u>
ELOP #1	Financial Goal Setting	1/7/08	1/9/08	1/12/08
ELOP #2	Budgeting and Record Keeping	1/21/08	1/23/08	1/26/08
ELOP #3	Introduction to Banking and Savings Options	2/4/08	2/6/08	2/9/08
ELOP #4	Understanding Credit and Managing Debt	2/18/08	2/20/08	2/23/08
ELOP #5	Predatory Lending	3/3/08	3/5/08	3/8/08
ELOP #6	Insurance and Auto Purchase	3/17/08	3/19/08	3/22/08

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

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

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

2007 Energy Management Workshops

Date/Time	Location	Call to register
Dec. 6th at 10:30 am	Arcadia Community Center 1423 Arcade Avenue	375-1819
Dec 6th at 6:30 pm	SW Metro United Way 10936 Dixie Highway	935-0310

Weatherization kits will be distributed at the end of the workshop

Wealth Forum/Investment Club

Thursday, December 6, 2007

6:30 pm to 7:30 pm

Bates Memorial Baptist Church

620 East Lampton Street

Tis the season...for junk mail and all those sales pitches for stuff you don't need, don't want, and can't afford. Stop it at the source by calling 1-888-5-OPTOUT.

Low-Income Home Energy Assistance Program

NOVEMBER	SUN	MON	TUE	WED	THURS	FRI	SAT
		5	6	7	8	9	10
		A	CLOSED ELECTION DAY	B	B	SENIOR DAY	
	11	12	13	14	15	16	17
		C	C	D, E	F, G	SENIOR DAY	
	18	19	20	21	22	23	24
		H	H	I, J	CLOSED	CLOSED	
	25	26	27	28	29	30	
	K, L	M	M	STAFF DAY-CLOSED TO PUBLIC	SENIOR DAY		
DECEMBER	SUN	MON	TUES	WED	THURS	FRI	SAT
							1
	2	3	4	5	6	7	8
		N, O, P	Q, R	S	S	SENIOR DAY	
	9	10	11	12	13	14	
	T	U, V, W	X, Y, Z	OPEN	OPEN		

If you cannot apply on your assigned day, you may come on any day thereafter. If you receive a disconnect notice or your services are disconnected, you may come prior to your letter day.

*****All offices open the doors at 8:00 am*****

ON YOUR ASSIGNED DAY, GO TO:

Urban Government Center, 810 Barret Avenue 574-1157

Monday-Thursday

100 Appointments Available Daily

Friday (Senior Days 55 yrs & Up)

100 Appointments Available

CAP East District, 4810 Exeter Avenue 574-1270

Monday –Thursday 40 Appointments Available Daily

CAP South District, 7219 Dixie Highway 574-1272

Monday—Friday 40 Appointments Available Daily

BRING WITH YOU THE FOLLOWING INFORMATION:

1. Your most recent heating bills or verification from your landlord that the heating expenses are included in your rent;
2. Social Security Number or Permanent Resident Card Number for *everyone* living in your household;
3. Proof of your household's income for the preceding month or proof of \$0 Income (Food Stamp Award letter, Termination letter, etc.);
4. Proof of Housing (lease, mortgage, Section 8, etc); and
5. Picture ID.

HIGHWAY SAFETY INFORMATION

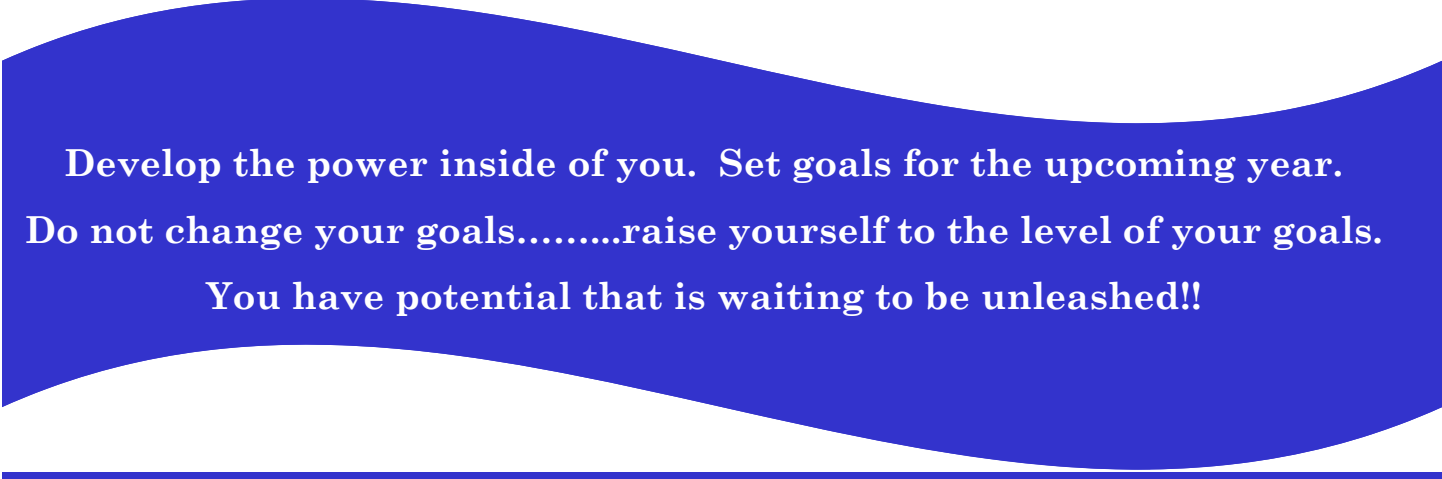
Just in case you didn't know, Kentucky has a free service for minor automotive roadside service. This service is paid for by your Kentucky taxes, so don't hesitate to use when needed.

For assistance on interstates and parkways: 1-877-FOR-KYTC/1-877-367-5982.

What services does the SAFE Patrol offer?

Operators assist motorists by providing the following services free of charge:

- Gasoline and oil for those in need. Add air to tires or change flat tires
- Provide a "jump" for dead batteries. Other minor automotive repairs



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 Friday, December 14, 2007.