

MHA MESSENGER

March 2008

Martin Housing Authority

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Education Matters...

Does education really matter? Does it really make sense that as a child or teen that I'll pay attention in school and do my very best to achieve good grades? What about as an adult? If I missed my chance as an adult to graduate high school or finish college, does it really matter? The answer is a resounding YES!

Statistics will show that the higher the education level the more likely you are to live above

The facts speak for themselves as illustrated in the graphic below. The more education a person has, the more money they are likely to make. All students and adults should keep this in mind when setting individual and family educational goals. It hopefully will serve as an encouragement to excel in pursuing education.

There are a number of scholarships made available to any student who evidences a



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more likely you are to live above the poverty line, earn more money and reduce your chances of unemployment. In Weakley County we have about a 4% drop out rate for high school which is below the 10% State goal. While this appears to be a promising statistic it contributes directly to the 17% poverty rate in Weakley County. Additionally, only 9% of Weakley County students follow through with higher or technical education and receive a degree.

It Pays to Graduate!	
Education Level	Average Earning*
High School Drop out	\$25,039
High School Graduate	\$31,539
Some College	\$37,135
Associate's Degree	\$40,588
Bachelor's Degree	\$50,944
Master's Degree	\$61,273
Doctorate	\$79,401
Professional Degree	\$100,000

Note: National median earnings for year round, full time workers age 25 and older. Source: U.S. Census Bureau.

any student who achieves a 2.75 or 3.00 grade point average regardless of your income. Between community colleges, state universities, and area technical schools there are a variety of options available to choose from.

MHA is committed to assisting all students and adults who want to pursue their education. We have programs in place right now that can help you achieve those personal goals. Call Us Today!

Cable Coupon 6

- Special points of interest:**
- **Tax Corner- See pages 2 and 3**
 - **ROSS Events past & future- see page 5**
 - **NOTICES to residents-see back panel.**

Tips on what to do with those tax rebates

Tips On How To Spend Rebates

1. Start that emergency fund, pronto. OK, at first blush this may not sound like as much fun as buying some new pairs of shoes or an Xbox 360, but this step will be far more therapeutic in the long run. Most of us know that we should have an emergency fund stashed away that could cover six months of living expenses — and most of us haven't gotten around to doing that. The psychological benefits of having this cushion cannot be overstated, though. This way, if anything goes wrong in your life — a job loss, divorce or illness, for example — you can breathe easy knowing that your bills can be covered. You could use your tax-rebate check to jumpstart your emergency fund and then begin squirreling away a regular amount of money toward it

you than buying up consumer goods. Here's another idea to consider in this same vein: You could simplify your bill-paying throughout the year.

3. Pay down credit-card debt. Credit cards can be your friends — but only if you pay your balances off in full and on time each month. If you're walking around with balances on any credit cards — particularly cards with high interest rates in the range of 18 percent or more — then the answer to what you should do with any future tax-rebate check is simple: Pay down that debt.

4. Give your ride a little TLC. You also could use your tax-rebate check to take care of some important car maintenance. Are you approaching the time for a 30,000-mile full service for your

certified repair shop test its ability to hold a charge.

- Have your belts and hoses examined for wear and tear.
- Check your tire pressure. Your tires must be properly inflated to ensure that you have the best possible traction as you drive along.

5. If you're going to buy something, make it worthwhile. Want to use your newfound cash to save yourself money and help the environment at the same time? Then consider buying an energy-efficient appliance, especially if you're now relying on older, less-efficient appliances. To highlight just one example: Horizontal-axis (front-loader) washing machines use far less water and 60 percent less energy than top-loaders. If

each month.

2. Wrestle your bills to the ground. For many Americans out there, the answer to what they would do with the extra money is simple: Tackle their bills. If you're struggling under the weight of out-of-control bills, this is a fabulous idea — and one that ultimately would be far more beneficial to

vehicle? If so, why not get that behind you? Here are some additional maintenance measures to consider:

- Check to see that your battery's posts and connections are corrosion-free and that your battery has all the water it needs. If your battery is more than three years old, have a

you invest in a high-efficiency washing machine, you'll be pleasantly surprised by the reduction in your utility bills and the discounts and rebates that likely will apply to your purchase.

Article taken from "Fund your own 'economic stimulus'" by Laura T. Coffey

Spending Tips & How To Save

- Ask yourself if what you are about to purchase is a need or a want. Do you really need 150 channels on your TV? Do you need two mobile phones and a pager?
- Be a smart shopper. Buy winter clothing during off-season sales and only buy items on sale.
- Cancel all but one of your credit cards. And pay that one off each month.
- Cut transportation costs. Consider buying a used car and driving it until it does

not work. You can save even more by taking public transportation or carpooling.

- Do not spend money that you do not have. If you can not pay for the purchase in the next couple of months, with a few exceptions, do not charge it! Minimize or eliminate your debt. This is critical to long-term financial success.
- Eat out less often. You save money because you do not have to pay the cook, the waiter, the valet or the owner of the restaurant.

- Make sure that you are adequately insured and not overpaying on your policies.
- Pay yourself first. Make sure that before any other expense is deducted from your paycheck, you contribute to your tax-qualified plan at work or any other tax-deferred savings investment.
- Understand exactly where every dime you spend goes.

United Way
of West Tennessee



First State



Financial
SERVICES COMPANY

MARTIN
HOUSING AUTHORITY

ATTENTION HOUSING AUTHORITY RESIDENTS

FREE TAX PREPERATION SERVICE

If your adjusted gross income was \$54,000 or less in 2007,
you can use Free File to prepare and e-file your taxes online.

Saturday, March 29th from 9am-12noon

Tom & Ann Stuart Community Center (formerly the Whitehouse)

Appointments will be taken for FREE tax preparation service.

Contact 587-3186 extension 5 to make your appointment.

What you will need to bring:

What you will need to bring:

Valid Picture ID (example: Driver's License)

Social Security Cards, or ITIN Cards for everyone

All necessary tax forms (example: W-2s, 1099s, 1098s, etc)

Bank Routing and Account Numbers for Direct Deposit

-If you don't have a bank account don't worry.

First State Bank will be on site to set up FREE accounts.

With Free File you can:

- Get a faster refund, in as little as 10 days with Direct Deposit
 - Benefit from Free File's automatic checks for accuracy.
 - Know that your return is safe and secure.



Internal Revenue Service
United States Department of the Treasury

Utility Charges Explained

by Carla Vowell

How does the billing on my utilities work?

Every month your unit is given a usage amount of electricity and gas based on a utility study and if you go over that allotted amount then you pay the difference.

There are some months that you will not have a utility bill and some months you might have several dollars worth. One thing to

keep in mind is that your utility bill is 2 months old when it appears on your bill. We get the bills at the first of the month which is what you used the previous month, after processing them you see it on your bill for the following month. It can be confusing and our office will be glad to



explain it further if you have any questions. We also can give a copy of the utility allowances if you wish.

Extra note: the amount of utility that you are given only covers basics...items such as microwaves, dryers, air conditioners, large fans, etc. are not considered in the allowances given.

Attention Residents!

Martin Housing Authority will start awarding the Yard of the Month in April. Any resident in any of our developments will be eligible for this award. The purpose of the Yard of the Month is to provide incentive for residents to maintain and improve the appearance of our community by promoting well-kept yards and flower beds. One winner each month will proudly display a "Yard of the Month" sign in their yard for an entire month. A picture of the winning yard will also be posted in the MHA newsletter.

Yards will be judged on the following:

-Yard Maintenance

Healthy plants

Minimum weeds in flower beds



Yard free of debris and clutter

-Front porch free of debris and clutter

-Driveway free of oil and other stains.

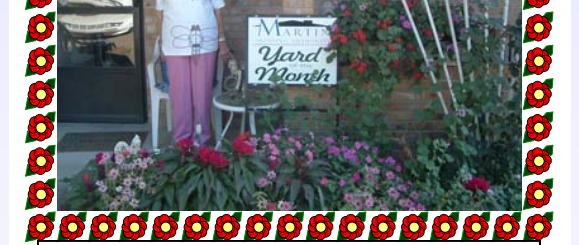
-Design and Landscaping

Use of color and/or texture

Creative, unique, curb appeal

Overall aesthetic appeal, an inspiration to others in the neighborhood

All plantings must be living, no plastic, silk or artificial plants



Past 'Yard of the Month' Winner

Ms. Emma Fuqua of Martin.

Maintenance News & Tips

by Jim Shaw

Maintenance News

Recently, I have found that 60 watt light bulbs are being replaced with 100 watt light bulbs. Please do not oversize the wattage in light fixtures. This is a fire hazard as the extra wattage overheats the fixture and wires. Please be mindful of this if you have to replace any bulbs in your house. Also as a side note, if you want to

replace your bulbs, try using fluorescent bulbs instead. Fluorescent light bulbs last longer and use less energy, which saves you money on your utility bills!



With all of the storms and tornados that we have been having in the area, it is always best

to be prepared. People can get separated in disasters, so now would be a great time to map out a plan that your family can follow in case of emergencies.

Hopefully these storms mean that spring is getting closer. Spring to me represents a new hope and a new beginning. Have a wonderful spring.

After-School Program News

by Robert Nunley

Thanks To Our Volunteers

As is the case with most organizations, volunteers are very important and essential to the execution of its Mission. I am please to inform our Parents, Residents and Supporters that MHA After-school Program has made the acquisition and retention of Quality volunteers a high priority.

We have aggressively & successfully recruited volunteers from the greater Martin community, UT Martin student population as tutor and activities leaders, local business leaders as Guest Readers for our children's story time, Westview High School students service clubs to assist with tutoring and one on one Mentoring, Martin Police Department for program related special events and last but not least parents who have helped with transportation needs to and from

program related events.

Needless to say, this is not without cost. Volunteering is NOT free in reality. Although volunteers are not compensated for their service it is important to make note of them and recognize what they bring. We recognize that their contribution of time and talent does have a dollar value attached to it.



For example, in one week our agency can receive anywhere from 10 to 15 hours of volunteer time. This means that we are the recipients of hundreds of dollars of service for free or at no expense to the agency over the course of a year. In effect, this helps us ex-

cute our mission and keeps operational cost down.

Often the period of a volunteer's tenure can vary depending on their interest and availability. This is certainly the case with most of our After-school program volunteers.

This past Semester we had many volunteers who contributed time and or talent reading stories, helping prepare snacks, facilitating group activities, providing one-on-one tutoring and more.

At first glance one might dismiss these essential contributions as routine or non-factors. This would be a mistake as individuals could choose to serve anywhere, but they choose our organization and for that we are blessed.

ROSS News & Events

by Kristy Robinson

ROSS News

Thanks to UTM's Nursing Department for coming out and doing blood pressure readings and speaking about heart disease. Our residents had a great time.

Upcoming events:

March 27th, 10am- Need ideas or tips on box gardening? Bob Shumate from UT Agriculture will be at the Stuart Center to do a class on box gardening.

March 13th, 10am- BINGO

Any out of town residents in need of transportation to any of the above events please call Northwest Tennessee Human Resource Agency Transit at

364-3581 to schedule them to pick you up then call me, Kristy Robinson, at 587-3186 ext 230 if you need to obtain a voucher to ride. It will be beneficial to you if you would call transportation at **least a week ahead** of time to schedule.



***Thanks UTM
Nursing Students!***



Occupancy News

by Christie Thompson

What is Earned Income Disallowance?

The Quality Housing and Work Responsibility Act of 1998 included an income disallowance program for residents who either begin earning income, or in certain circumstances, begin earning additional income. In order to qualify for this program the resident must meet one of the following criteria.

- A person whose annual income increases because of employment after having been unemployed for at least 12 months.
- A person whose annual income increases because of new or increased earnings during participation in an economic self sufficiency or other job training program.

- A person whose annual income increased because of new or increased earnings, during or within six months after receiving assistance, benefits, or services from a program funded by any state program for Temporary Assistance to Needy Families funded under Part A of Title VI of The Social Security Act.

The program allows for certain amounts of qualifying adults' verified income not to be counted toward rent for a specified period. Increases in income due to earnings are completely excluded in calculating rent for 12 months (which need not be successive), after which half of the increased earnings are excluded for the following 12 months (which need not be successive).

For instance if a resident was

receiving Families First benefits and became employed, they would not see an increase in their rental rate due to earned income for 12 months. Then half of the earned income would be used to calculate the rental rate for the following 12 months. The exclusion only applies to earned income; the full amount of all unearned income such as child support, social security, SSI, unemployment, etc. is used in rent calculations.

This program is intended to aid residents in obtaining self sufficiency by giving them at least 24 months to establish a sound financial foundation. **If you want more information regarding this program, please contact Christie Thompson, Leasing Coordinator.**

Attention Residents! The MHA office will be closed on Friday, March 21st. MHA wishes you all a very happy Easter holiday!



March 2008 Cable Coupon
When is the FREE Tax Preparation Event to be held?

(Name)

(Address)

(Phone)

Please return to MHA office by March 7th by 4:30pm for your chance of winning a free month of cable. Good Luck!

Welcome New Residents!!!

Martin:

Gail Thomas
Daphne Gray
Breauial Booker
Crystal Oskay
Richard Lawler

Dresden:

Kristen Kyle &
Darryl Peevyhouse

Sharon:

Santana Johnson



March 2008

<i>SUN</i>	<i>MON</i>	<i>TUE</i>	<i>WED</i>	<i>THU</i>	<i>FRI</i>	<i>SAT</i>
						<i>1</i>
<i>2</i>	<i>3</i> Rent Due	<i>4</i> Rent Due	<i>5</i> Rent Due	<i>6</i> Rent Due	<i>7</i> Rent Due Late Charges after 4:30pm	<i>8</i>
<i>9</i>	<i>10</i> Pest Co. in Martin	<i>11</i> Pest Co. in Martin	<i>12</i>	<i>13</i>	<i>14</i>	<i>15</i>
<i>16</i>	<i>17</i>	<i>18</i>	<i>19</i>	<i>20</i>	<i>21</i>	<i>22</i>

	St. Patrick's Day				Office Closed- Good Friday	
23 Easter	24 Court Detainers after 4:30pm	25	26	27	28	29
30	31					

Calendar of Events

Weakley Co. Schools Closed:

Friday, March 21st-Good Friday
Monday, March 31st-April 4th-Spring Break

NOTE: If Weakley Co. schools are out, then the After-School Program will be dismissed.

Stuart Center Events:

Learning Enrichment Classes:
(GED & Computer Classes)

Tuesdays & Fridays 9:30am-11:30am

Credit hours earned in these classes count towards MHA community service hours and DOUBLE toward We Care assistance payback.



Martin Housing Authority

134 East Heights Drive

Martin, TN 38237

Phone: 731-587-3186

Fax: 731-587-0019

email@martinhousing.org

We're on the Web!

www.martinhousing.org

Attention Residents!

NOTICE: Effective March 1, 2008 Servall Pest Control will be servicing all properties owned and managed by Martin Housing Authority. If you have any questions or concerns, please call the Martin Housing Office at 731-587-3186.

REMINDER NOTICE: Residents of 1-7 Hillsboro, 8-36 East Heights Circle, and 37-60 Lake View Circle (all in Martin) will be having HUD Inspections on Friday, April 18th, 2008.