



May love & laughter light your days, and warm your heart & home.  
 May good & faithful friends be yours, wherever you may roam.  
 May peace & plenty bless your world with joy that long endures.  
 May all life's passing seasons bring the best to you & yours!



*Don't assume that by reporting your income to  
 Jobs & Family Services - That you are in turn reporting  
 the same information to the Housing Authority.*

Even though both **Fayette County Jobs & Family Services** and the **Fayette Metropolitan Housing Authority** are both offices servicing the Fayette County Ohio area and are just around the block from each other, does not mean they work together. Both are completely separate offices that conduct their own business. When you have started a New Job, lost a job or simply have a change in your Income - you must report it to both offices separately. Many clients of the Housing Authority (who are receiving rental assistance in addition to Jobs & Family Services benefits) have made the mistake of only reporting their income to Jobs & Family Services assuming that the information is being transferred to the Housing Authority too. In assuming this, several have made the mistake in not relaying the vital information to the Housing Authority leading to unnecessary miscommunication between the Client and their designated Housing Specialist. **This can lead to unreported income, over paid subsidy, repayment agreements and even termination of Housing Assistance.**

*When you or someone in your household have either started receiving income or have had a loss of income (from earned wages, Welfare, Social Security, SSI, Child Support, Alimony, Veterans benefits, retirement, pension, etc....) - You must report it to both agencies.*

You must report in writing full and complete financial information for every household member at all annual and interim reexaminations or **within 10 days of the change.** **Change must be verified in writing by the 23rd of the month.**





# Fayette Metropolitan Housing Authority

## Newsletter

March 1, 2017

Volume 5, Issue 3

## How To Start Managing Your Money Better

*You were probably taught some basic math growing up, but too many people make it all the way to adulthood without ever learning basic money management. Skills like creating a budget, investing for the future, or even how credit cards work are startlingly rare skills. Managing your finances feels like nothing but a lot of paperwork and numbers. However, your finances are just as much about psychology, habits, and the values you choose to live by. Put another way, your mindset matters just as much as the math. Here are some tips in helping you to manage your money better.*

**Spend less money than you earn:** If you earn \$20,000/year and you spend \$21,000/year, you'll end up in a spiral of debt that's hard to walk away from. If you spend exactly as much as you earn every year, you'll never be prepared for emergencies or major life changes. Spending less than you earn allows you the freedom to save, to prepare for the future, and deal with the inevitable crises that life throws at you. The bigger the gap between your income and your spending, the better.

**Always plan for the future:** This doesn't just mean retirement. When a store offers to let you pay off some gadget in 6 months with no interest, you need to know you can pay it off, or avoid that deal. Establishing an emergency fund will allow you to deal with unexpected car repairs or medical bills. Having a retirement plan will ensure you have income when you're unable to work anymore. Your finances should always look forward beyond the current month.

**Make your money make more money:** Want to know how the rich keep getting richer? It's because money can grow while you sleep, provided you save some of it. Properly invested money earns more money over time. Don't just sock all your cash away in a low-interest savings account. Invest in things that will earn you more money than you had before. Sometimes that's an investment account, but sometimes it's starting a business, or even getting an education to get a better paying job.

The most important personal finance rules don't change. What your grandparents did may not work for you. There will always be newer, better tools to manage your money. However, spending less than you earn will always be beneficial. Investing your money will always be better than doing nothing with it. And planning for the future will always be better than blowing your paycheck as soon as you get it.

It's neither safe nor advisable to keep all your money under your mattress. You'll need some kind of account to stash your spending money and short-term savings. A bank (or credit union) can hold your money and allow you to access it with an ATM/debit card. Setting up a bank account is easy. You can usually apply online, or go to a branch, ask a teller to open an account, and they'll guide you through the process. Do you know where your money goes, or does it kind of just disappear from your account? A budget - even a basic, barebones one - is one of the best ways to make sure you're spending less than you earn, and starting early is important. Ultimately, budgeting just means knowing where your money is going and planning ahead.

### IRISH Proverbs & Blessings :

- ◆ **May your day be touched by a bit of Irish luck, brightened by a song in your heart, and warmed by the smiles of the people you love.**
- ◆ **May the hinges of your friendship never grow rusty.**
- ◆ **May your days be many and your troubles be few. May all God's blessings descend upon you. May peace be within you may your heart be strong. May you find what you're seeking wherever you roam.**
- ◆ **The greatest mistake you can make in life is to be continuously fearing that you will make one.**
- ◆ **May the sun shine all day long, everything go right and nothing wrong. May those you love bring love back to you, and may all the wishes you wish come true.**
- ◆ **As you slide down the banister of life, May the splinters never point in the wrong direction.**
- ◆ **May you never forget what is worth remembering nor ever remember what is best forgotten.**

## Motivational Message for the Month

### Fresh new moment

Failure persists only when you allow it. Success remains only when you continue to support it. What happened yesterday, last week, ten years ago doesn't matter. What you do today, right now, where you are, with what you have, is what counts. Let previous achievements inspire you, not make you complacent. Let past disappointments fuel your determination rather than your doubt. This is a fresh new moment with a whole new set of possibilities. Feel the positive power now, and make it yours. Build new achievements on top of the old ones. Build new value on top of the desirable as well as the undesirable outcomes of the past. What matters now is what you're doing now, for yourself, your world, and all your treasures. Give care, energy, purpose to each fresh new moment, making more and more richness as time goes on.

- Ralph Marston



## Lucky Leprechaun Cookie Bark



- ◆ 14 whole Thin Mints or Mint Oreos, broken up
- ◆ 1½ cup small pretzel sticks, broken into pieces
- ◆ 1 lb. Milk Chocolate
- ◆ 1 cup Green Mint Flavored M & M's
- ◆ Green and White Sprinkles

Cover a large cookie sheet with wax paper. Spread broken cookies, pretzels and about ¾ cup of the M & M's onto the waxed paper. Place chocolate in a container and microwave for 1½ minutes. Stir and then microwave for another 30 seconds until melted and smooth. Drizzle the melted chocolate over the cookie mixture, spreading with spatula if needed to coat evenly. Sprinkle remaining M & M's and sprinkles over the chocolate while it is still wet. Place cookie tray into refrigerator until set and firm. Remove and gently break bark into small pieces. Store in air tight container.

## Grasshopper Pies in a Glass

- ◆ 2½ cups mint Oreo cookies, finely crushed
- ◆ 3 cups Mini Marshmallows
- ◆ ½ cup Milk
- ◆ 1 teaspoon Mint Extract
- ◆ 6 drops of Green Food Coloring
- ◆ 1½ cups Heavy Whipping Cream
- ◆ Chocolate Sprinkles
- ◆ 8 Small Glasses

Using a food processor, coarsely grind the whole mint Oreos until finely crushed. In a medium saucepan, melt the mini marshmallows with the milk over low heat. Once all the mini marshmallows have melted, place marshmallow mixture in fridge for 10 minutes to set. Once the marshmallow mix has cooled and set, stir in the mint extract and a couple drops of green food coloring. Set aside. Using an electric mixer, whip the whipping cream until soft peaks form. Then fold the whipped cream into the mint mixture. Set aside. Put the pies together: for the crust, evenly spread the cookie mixture into the bottoms of your glass, then pack it down. Add the mint mixture on top of the cookie mixture, filling each glass halfway. Top the pies with a dollop of whip cream, and some chocolate sprinkles. Chill in fridge for at least 2 hours before serving.



## Classic Reuben Dip

- ◆ 4 oz. Onion & Chive Flavored Cream Cheese, softened
- ◆ 1 cup Mayonnaise
- ◆ ⅓ cup prepared Thousand Island Dressing
- ◆ 6 oz. Deli Corned Beef, chopped
- ◆ 1 cup Sauerkraut, drained and rinsed
- ◆ 2 cup Shredded Swiss Cheese
- ◆ 1 tsp fresh Chives, chopped
- ◆ Rye Bread or Crackers for serving

Preheat the oven to 350°F. Spritz a 1 quart baking dish with cooking spray. Set aside. In a medium-size mixing bowl use a hand mixer to cream together the softened cream cheese, mayonnaise and Thousand Island dressing until fully combined. Drain and rinse the sauerkraut then squeeze dry using paper towels. Add the sauerkraut, chopped corn beef, and 1 ½ cup shredded Swiss cheese to the creamed mixture. Mix together by hand. Spread the dip into the baking dish and top with the remaining cheese. Place into the preheated oven and bake for 30 minutes until bubbly and golden. Garnish with chopped chives. Serve with rye bread or crackers for dipping.





## St. Patrick's Day Trees

- ◆ St. Patrick's Day themed Cupcake liners
- ◆ Styrofoam Cones (one 9" and two 5 7/8")
- ◆ St. Patrick's Day themed Ribbon
- ◆ Glittered Shamrock Stickers
- ◆ Hot Glue Gun & Hot Glue Sticks

Cut the paper liner up the side and cut out the center of the liner, so that you are only using the outside portion of the cupcake liner. Working from the bottom of the cone, simply attach the liners to the Styrofoam cone with hot glue. Layer the liners, leaving as much of the previous layer showing as you like. On the bottom layers, you'll need two liners to go all the way around the cone. Just trim off any extra from the second piece. Add liners all the way to the very top of the cone. For the final layer, cut a piece of liner to fit on the cone, extending beyond the top of the cone. Use a bit of glue to hold the paper together and glue it to the top of the tree. Assemble the ribbon with sparkly shamrocks using the glue gun for the tree toppers.



## St. Patrick's Day Candles

- ◆ Dry Split Peas
- ◆ Vanilla Scented Candles
- ◆ Pretty Glass Vases

For a more elegant take on St. Patrick's Day décor, create your own hurricanes for a gorgeous centerpiece or mantel decoration. Simply fill the bottom of your vases with the peas and then press the candles down into them. The more you make the better - They look really pretty in a grouping.





# Have You Been Served With An

# EVICTON NOTICE ?



## EVICTON

(Sec. 1923, Ohio Revised Code)

A landlord may evict a tenant if:

- The tenant is delinquent in rental payments.
- The tenant caused severe damages.
- Required repairs are so large that the tenant must move out.
- The rental agreement has expired.

## Eviction Process:

1.) The landlord or owner wishing to evict a tenant must notify the tenant to leave the premises three days or more before beginning any court action. The landlord must hand a written copy of the notice to the tenant in person, or leave the notice at the tenant's residence. The tenant must be advised that he/she may need legal assistance. Every notice given under this section by a landlord to recover residential premises shall contain the following language printed or written in a conspicuous manner:

"You are being asked to leave the premises. If you do not leave, an eviction action may be initiated against you. If you are in doubt regarding your legal rights and obligations as a tenant, it is recommended that you seek legal assistance."

- 2.) If the tenant does not vacate the premises then the landlord must file a complaint at Municipal Court called a "Forcible Entry and Detainer Notice".
- 3.) The tenant receives a court summons at least (5) days before the hearing. Both parties may need an attorney.
- 4.) The Court hearing is held and a judge decides the case.

*If you do not have an attorney, but feel you need legal assistance, you can call: [Ohio Lawyer Referral Service 1-800-282-6500](tel:1-800-282-6500)*

## Lockouts and Utility Shutoff

The landlord may not move a tenant's furniture from his apartment, lock him out, or threaten any unlawful act including utility shutoff to get him/her to move. If this happens, the tenant may recover all his damages and reasonable attorney fees. The landlord can only evict and seize tenant's property after a court hearing and obtaining a lawful court order.

(Sec. 5321.15, Ohio Revised Code)

## Tenant's Responsibilities

The Tenant must: (Sec 5321.05 (A), Ohio Revised Code)

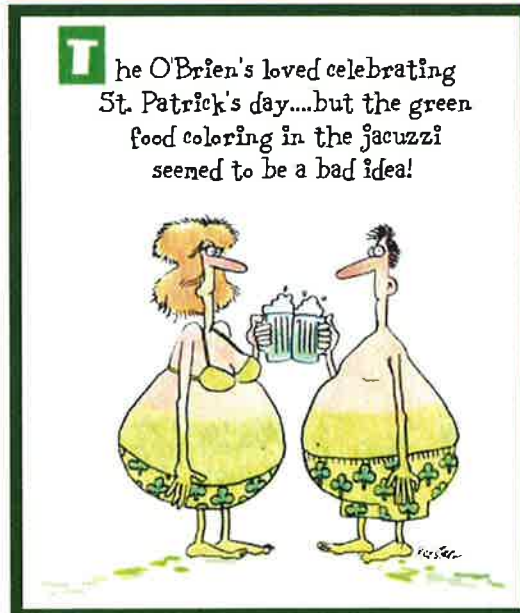
- 1.) Keep that part of the premises that he occupies and uses safe and sanitary.
- 2.) Dispose of trash and garbage in a clean, safe and sanitary manner.
- 3.) Use and operate all electrical and plumbing fixtures properly.
- 4.) Comply with the requirements imposed on tenants by the applicable housing, health and safety codes.
- 5.) Allow the landlord or his agent to enter his or her apartment for inspection to see what repairs are needed or to make repairs or improvements at reasonable times, if the landlord or his agent has given reasonable notice.
- 6.) Not intentionally or negligently destroy, damage, deface property or remove any plumbing fixture or appliance from the premises, and forbid any of his/her guests from doing the same.
- 7.) Act in a manner that will not disturb his neighbor's peaceful enjoyment of the premises.
- 8.) Maintain in good working order and condition any range, refrigerator, washer, dryer, dishwasher, or other appliances supplied by the landlord and required to be maintained by the tenant under the terms and conditions of a written rental agreement. If the tenant violates any provision of the above responsibilities, the landlord may recover any actual damages which result from the violation together with reasonable attorney's fees, termination of the rental agreement, or other necessary actions.

Note: The tenant must be current in rent for legal remedies to apply.

## The Housing Authority's Policies Regarding Evictions if you are a participant in the HUD Program

- Notify the Housing Authority of any Eviction Notice. The Housing Authority is required to stop payment immediately upon notification that landlord has filed an eviction.
- Section 8 Family Obligations states "You must not: Commit any serious or repeated violations of your lease agreement, such as not paying your portion of rent on time every month". Failure to comply with HA Guidelines will result in termination of rental assistance. If you are evicted for this reason, you will be terminated.
- If your home is dirty, cluttered or otherwise poorly attended, you will be warned and expected to correct the problem immediately. You may also be required to attend special classes to enforce better housekeeping habits. If the problem is not corrected or continues, you may be evicted under the terms of your lease agreement for failure to maintain your unit. If you are evicted for this reason, you will be terminated.





### Tips for Avoiding Getting Sick:

- Limit exposure to infected people.
- Get plenty of sleep.
- Wash your hands often.
- Eat plenty of fruits & vegetables.
- Get plenty of exercise.
- Keep your stress in check.

**FAYETTE METROPOLITAN HOUSING AUTHORITY**

121 E. East Street, Washington Court House, Ohio 43160

Phone: (740) 335-7525  
Fax: (740) 335-6644  
Website: [www.fayette-co-oh.com](http://www.fayette-co-oh.com)

EQUAL HOUSING OPPORTUNITY