

SLO HOUSING NEWS



APRIL 2011

Understanding Money and Credit

Create a Budget



Last month we asked you to make a list and note the difference between "needs" and "wants." A need being a necessity, something you cannot do without. A want being something that was nice to have, but was not a necessity of life. After you made your list, then you were asked to prioritize and decide which items you want or need to accomplish first.

Now that you have established your financial destination by setting goals, you are faced with the task of getting to your goals.

Creating a realistic monthly budget or spending plan provides you with the vehicle to get you on your way. To create a budget, you need to know how much money is available, where the money is being spent, and what adjustments need to be made.

Start the budget process by documenting your monthly income. Be sure to list all sources of income your household will use to offset expenses.

Next, record all your monthly expenses. This means documenting and tracking where and on what you are spending your money on. Your expenses can be divided into one of three categories: 1) Fixed expenses usually do not fluctuate and require a set payment on a weekly or monthly basis. Fixed expenses are the most difficult to change; 2) Variable expenses vary from week to week or month to month. They are the most flexible; 3) Periodic expenses generally occur once or twice a year. They include

items such as gifts, car repair, and home maintenance.

You must document your expenses. Creating a realistic budget, and monitoring it, requires comprehensive and accurate records. Although the process may seem tedious in the beginning, it will assist you in becoming more aware of spending habits, in taking control of your finances, and in making adjustments where necessary.

Good records are the key to your financial success. To track your finances, you will need some or all of the following record-keeping tools:

- A checkbook register to record every check and/or debit card purchase
- Tracking methods for recording out of pocket expenditures and credit card purchases
- Well-organized filing system for all financial and personal records

To maximize your checkbook's useful features, utilize your checkbook register to record every transaction you make, i.e., standard deposits or withdrawals. Don't forget to note ATM transactions, debit card purchases, any service charges on your account, and transfers from other accounts.

Documenting fixed expenses should be easy because they do not usually fluctuate from month to month. Your checkbook register should be helpful for writing down fixed monthly expenses.

(Continued next month)



Ask the receptionist for a sheet of paper which has a basket and three festive eggs waiting for your child to add color to the scene.

*Don't buy more than what you "really need" and encourage your children to do and think the same. ~ Warren Buffet
The World's second richest man!*

OFFICE HOURS FOR APRIL

Monday-Thursday: 7:30 a.m. - 5 p.m.
Fri. Open: Apr. 8th & 22nd from 8 - 12 & 1-5
Fri. Closed: April 1st, 15th, & 29th



Contract Review

HOUSING AUTHORITY OF THE CITY OF SAN LUIS OBISPO

The LEASE (Continued)

XXI. TERMINATION OF LEASE: In terminating the Lease, the following procedures shall be followed by the HASLO and Resident: (continued)

D. The notice of Lease termination to the Resident shall state specific grounds for termination and shall inform the Resident of the Resident's right to make such reply as the Resident may wish. The notice shall also inform the Resident of the right to examine HASLO's documents directly relevant to the termination or eviction. When the HASLO is required to afford the Resident the opportunity for a grievance hearing, the notice shall also inform the Resident of the Resident's right to request a hearing in accordance with the HASLO's grievance procedure.

E. When the HASLO is required to afford the Resident a hearing under the HASLO'S grievance procedure for a grievance concerning the Lease termination, the residency shall not terminate (even if any notice to vacate has expired) until the time for the Resident to request a grievance hearing has expired, and (if a hearing was requested in a timely manner by the Resident) the grievance process has been completed.

F. HASLO does not waive the right to terminate the Lease for cause other than non-payment of rent if HASLO accepts rent pro-rated to the termination date specified in the notice.

G. When the HASLO is not required to afford the Resident the opportunity for a hearing under the administrative grievance procedure for a grievance concerning the lease termination, the Notice of Termination shall:

1. State the Resident is not entitled to a grievance hearing on the termination.
2. Specify that the judicial eviction procedure to be used by the HASLO for eviction procedure provides the opportunity for a hearing in court.
3. State whether the eviction is for a criminal activity or for drug-related criminal activity as described in the HASLO's Occupancy Policy and this Lease.
4. The HASLO may evict the Resident from the unit only by bringing a court action.
5. In deciding to evict for criminal activity, the HASLO shall have discretion to consider all of the circumstances of the case.

H. NOTICE TO POST OFFICE: When the HASLO

evicts a family for engaging in criminal activity, including drug-related criminal activity, the HASLO shall notify the local post office serving that dwelling unit that such family is no longer residing in the dwelling unit.

I. The HASLO shall provide the Resident reasonable opportunity to examine, at the Resident's request, before an HASLO grievance hearing or court trial concerning a termination of residency or eviction, any documents, records, and regulations which are in the possession of the HASLO, and which are directly relevant to the termination of residency or eviction. The Resident shall be allowed to copy any such documents, records, and regulations at the Resident's expense. If the HASLO does not make documents available for examination upon request by the Resident in accordance with this, HASLO may not proceed with the eviction.

J. If a signer of this Lease ceases to be a member of the household, or if a family member is added to this Lease after required screening, the Lease will be amended to add or delete the family member, and Lease change must be initialed by the remaining adult members of the family, provided they are eligible for continued occupancy. If Resident is transferred to another housing unit managed by HASLO, this Lease shall be terminated and a new lease must be signed by Resident for the Housing unit into which Resident's family will move. If Resident's housing unit is destroyed by fire or other means, this Lease shall automatically be terminated.

XXI. GRIEVANCE: If Resident disputes any HASLO action or failure to act involving this Lease or HASLO regulations which adversely affect Resident's right, duties, welfare or status, Resident may file a grievance within five (5) working days in accordance with the procedure attached hereto. However, Resident may not file a grievance for a 3-Day Notice issued for any criminal activity that threatens the health, safety, or right to peaceful enjoyment of the HASLO's public housing premises of other Residents or employees of the HASLO, or for a 30-Day Notice issued for any drug-related criminal activity on or off such premises.

(Continued next month)



MAINTENANCE CORNER - Need repairs?

**It's important to call Maintenance immediately
If you receive the telephone recording please be sure to
leave a message and someone will return your call ASAP.**



Maintenance Department - 543-1026

Our Family Section

Call the **Learning Center Lab** at 594-5336 to find out hours or to schedule free tutoring.
To use the computer lab please be sure and call for an appointment.

Free Cessation Classes

The San Luis Obispo County Public Health Agency Tobacco Control Program is offering free Cessation Classes to help people quit smoking. The courses involve six weeks of classes and you need to begin with the first class. Call to register for a class at 781-5564.

San Luis Obispo Class
5:30-7:00 p.m. Mondays
Public Health Campus, Blue Rm.
2180 Johnson Avenue
Class begins: April 11th, 2011
April 18th, 2011
May 2nd, 2011
May 9th, 2011
May 16th, 2011
Concludes: May 23rd, 2011

Grover Beach Class
6:00-7:30 p.m. Tuesdays
Public health Department
286 South 16th Street, Bldg. B
Class begins: April 12th, 2011
April 19th, 2011
April 26th, 2011
May 3rd, 2011
May 10th, 2011
Concludes: May 17th, 2011

Paso Robles Class
5:30-7:00 p.m. Wednesdays
Public Health Department
723 Walnut
Class begins: April 13th, 2011
April 20th, 2011
April 27th, 2011
May 4th, 2011
May 11th, 2011
Concludes: May 18th, 2011

SLO Hotline

The SLO Hotline (800) 549-4499 is San Luis Obispo County's suicide prevention, mental health and emotional support phone line. It is available free of charge, 24 hours a day, seven days a week. Confidential telephone services are always available for anyone in suicidal crisis or emotional distress through this program.

SLO Hotline is also available to answer non-emergency calls from anyone in need of emotional or mental health information or referrals to social service agencies.

SLO Hotline is a valuable resource in the community, supporting the work of local government



and mental health service agencies and relieving call volume for the local 911 service.

Additionally, SLO Hotline will refer callers with other needs to 211, the resource phone number available for all other community information and referral needs.

SLO hotline strives to reduce stigma, educate and inform our community about mental illness. This is a program of Transitions-Mental Health Association, a community-based nonprofit. It began as a local crisis support and resources referral hotline and continues its service to the community by preventing suicide and encouraging mental health recovery.

Local Events

FRIDAY, APRIL 1ST, 2011, 6:30-9:30 P.M. - KIDS' NIGHT OUT AT LUDWICK COMMUNITY CENTER: Youth Services celebrates Month of the Child with Kid's Night Out! All school-age children (K-6) are invited to join a night of music, crafts, games, pizza dinner, movie and fun with friends. Registration is taken at the door. Cost is \$15/child.



APRIL 18TH-APRIL 29TH, 2011 - SPRING BREAK RECREATIONAL SWIMMING: The SLO Swim Center will be open during Spring Break for all ages. The main pool and the Therapy/Tot pool are both available for use. Open Monday through Friday from 1:45-3:30 p.m. For more information call 781-7288.

SATURDAY, APRIL 23RD, 2011, 11:00 A.M. - FREE EASTER EGG HUNT: At the Historic Jack House and Gardens in San Luis Obispo join the Easter Bunny for an exciting adventure while searching for prize filled eggs. For ages 1-8. For more information call 781-7303.

SENIOR SECTION

CUISINES OF THE WORLD: Participants discuss some of the world's traditional foods and participate in a cooking demonstration focused on making familiar dishes healthier. Tuesday, April 12th from 5:00 - 5:45 p.m. class will be on Spanish Cuisine at the Ludwick Community Center. Admission is free. To register for this class call the Parks and Recreation Department at 781-7300.

COOKING AND EATING FOR BALANCE AND VITALITY: At the Ludwick Community Center. Taught by Courtney Coleman and Don Andrade, learn how whole foods can prevent and reverse disease, increase energy, and bring the mind, body and spirit back to balance. The first enrichment class will be on "Getting Started with Whole Foods" on Monday, May 2nd, 2011 from 5:00 - 7:00 p.m. Cost is \$15.



FREE HEALTH AND WELLNESS SEMINAR: At the City/County Library. Taught by Health and Wellness Professionals learn about "Food Pairing: What to Pair and Why" on Tuesday, April 19th, 2011 from 12:00 - 12:45 p.m. For more information call 781-7300.



FREE SENIOR LEGAL SERVICES 2ND FRIDAY OF THE MONTH: By appointment only between 9:30 a.m. - 12:00 p.m., this service allows seniors (55+) to seek legal advice on varying concerns. Call the SLO Senior Center at 781-7306 to make an appointment.

VOLUNTEERS NEEDED: At the Senior Center, 1445 Santa Rosa Street in San Luis Obispo. Silver Streaks is a group that provides mailing services to non-profit organizations within San Luis Obispo and is looking for volunteers (55+). They meet 1st, 4th and 5th Thursdays of the month at 7:00 a.m. Call 781-7306 for information.

FREE PINOCHLE AND OTHER GAMES: Pick-up a card game and enjoy the company of others. Socialize and teach favorite card games or join in on-going games at the Senior Center Mondays, Wednesdays, and Fridays from 12:00 - 4:00 p.m. Call 781-7306 for more information.



FREE CAP HEALTH SCREENINGS: Health Screenings on a first come, first serve basis, for seniors (55+) at the Senior Center, 1445 Santa Rosa Street, San Luis Obispo. This service offers seniors the opportunity to be evaluated by a health care professional. Held every 2nd Thursday from 9:30 - 11:30 a.m. For more information call 781-7306.



FOOD GIVE-AWAY: A Food Give-Away every 2nd and 4th Tuesdays at 9:00 a.m. at the Senior Center is offered to low income seniors (60+) in the San Luis Obispo County. Recipients must show proof of eligibility. Call 781-7306 for more information.

GOOD NEIGHBOR PROGRAM: The Good Neighbor Program is an innovative new volunteer effort designed to bridge the gaps in safety net services for seniors (55+) and adults (18+) with disabilities in San Luis Obispo County. The Good Neighbor Program meets essential needs such as: Transportation by appointment; Shopping and/or errands; Meal preparation and nutritional counseling; Light housekeeping; Minor home repairs; Yard work; and Reassurance calls. All services are provided without charge by trained, supervised volunteers. For information call 547-7025

**HOUSING AUTHORITY, CITY OF SAN LUIS OBISPO
487 LEFF STREET, SAN LUIS OBISPO, CA, (805) 543-4478**