

SLO HOUSING NEWS



JUNE 2011



Understanding Money and Credit

Creating a Budget (continued)

So far we asked you to create a realistic monthly budget and look at where your money was being spent, so you could decide what adjustments needed to be made.

You were to list all sources of income. Next you were to record your monthly expenses by dividing them into three categories: 1) Fixed expenses; 2) Variable expenses; and 3) Periodic expenses.

You were asked to utilize your checkbook register to record every transaction you make, whether it be recording a check, or using your debit card to purchase something. It is important to balance your checkbook.

Then you were asked to track your variable expenses, including credit card spending and document your totals to allow you to answer where all your money went.

Well-Organized Filing System

An essential part of taking control of your finances is keeping records. Organize a filing system for your financial and personal records. The system can be as simple as a file box, or as complex as a financial management software program. Your financial and personal records can be extremely helpful in planning for periodic expenses. Determine an average monthly payment based on your estimated annual expenditure. Record that as an expense.

Compare Income to Expenses

You are now ready to compare your monthly income to your monthly expenses and determine what, if any, changes are necessary. Total all of your actual fixed, variable, and periodic expenditures and

subtract that figure from your total net income for the month.

If your result is a positive number, this indicates that excess income exists and your income is sufficient to support the monthly expenses you have documented. If your result is a negative number, this indicates that a shortage exists and your income is not sufficient to support your monthly expenses. With a shortage, you have three options: increase your monthly income, decrease your monthly expenses, or do a combination of both.

Decreasing your monthly expenses may be the easiest, and provide the most immediate solution. Review monthly expenses using these pointers:

- If times are tight be kind to yourself and avoid temptation. Stay away from stores and shopping areas that are most tempting to you.
- Eat out less (the convenience of fast food and restaurants can cost hundreds of dollars a month.
- Curb habits such as the daily routine of buying a \$3 cup of coffee which can add up to over \$1000 a year.
- Comparison shop for household goods and groceries -- check the unit/per serving price.
- Shop with a list and resist impulsive buying.
- Evaluate the importance (and true need) of everyday luxuries such as cell phones, cable TV, entertainment, nonessential clothing, and designer hair cuts.

As you make reductions, list them in an adjusted column of the budget worksheet. Once you have balanced the equation so that income covers your expenses each month, this is your budget!



Ask the receptionist for a coloring and recycling search sheet for your child enjoyment!



Visit the Housing Authority's updated website and be informed:

www.haslo.org

OFFICE HOURS FOR JUNE

Monday-Thursday: 7:30 a.m. - 5 p.m.

Fri. Open: June 3rd: 8 a.m. - 5 p.m.

June 17th: 8 a.m. - 12 Noon & 1-5 p.m.

Fri. Closed: June 10th & 24th



Admissions and Continued Occupancy Policy



HOUSING AUTHORITY OF THE CITY OF SAN LUIS OBISPO

PARKING RULES

The following rules are designed to assure that parking spaces are available for residents, maintain the appearance of the property, and reduce the need for maintenance and repairs to the parking areas.

GUESTS and/or SERVICE PROVIDERS ARE NOT ALLOWED TO PARK IN ANY OF OUR HASLO PARKING LOTS

1. Only **RESIDENT OWNED** vehicles with a current Parking Permit issued by the Housing Authority of the City of San Luis Obispo and properly affixed on the right rear window are permitted to park in the **Tenant-Only** parking lots.
 - Motorcycles and mopeds **must** be parked in the designated parking spaces.
 - Provide protection under the kickstand to prevent damage to the asphalt.
2. Parking Permits must be affixed at the designated HASLO offices. The vehicle must be driven to our HASLO office to receive a Parking Permit. Residents will be required to present the following documentation: Current CALIFORNIA registration and a valid Driver's License. Permits are not transferable.
3. Parking Permits must be renewed by JANUARY 31st of odd numbered years. Beginning FEBRUARY 1st, any vehicle without a properly affixed current Parking Permit will be at risk of being towed at the expense of the owner.
4. ANY vehicle found to be parked in the Tenants-Only parking lots without the current Parking Permit is subject to immediate tow-away at any time without further notice.
5. Vehicles on jacks or vehicles with oil leaks **WILL BE TOWED** at the expense of the owner, after a courtesy notice is affixed to the vehicle.
6. Vehicles without Current Registration OR Non-Operating vehicles will be at risk of being towed after a courtesy notice is affixed to the vehicle.
7. **ALL** Guests, Relatives and Service Providers **MUST** park on the public street.
8. Parking spaces are **NOT** assigned. Availability is on a first come, first served basis.
9. Parking Permits can be revoked for working on any vehicle [cars, trucks, motorcycles or mopeds, etc.] in the parking lots, for keeping inoperative vehicles in the parking areas, for unsafe operation of vehicle on or around a development or any violation of the parking rules.
10. Parking of boats, buses, trucks over one-half ton, trailers and recreation vehicles within the Parking Lots **IS NOT** allowed.



VIOLATIONS OF THESE PARKING RULES WILL RESULT IN THE VEHICLE BEING TOWED AT THE EXPENSE OF THE VEHICLE OWNER. REPEAT VIOLATION OF THESE PARKING RULES MAY RESULT IN EVICTION PROCEEDINGS.

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.

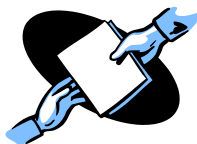
WIA Youth Employment Program

The WIA Youth Employment Program is funded through the Workforce Investment Act. The program is designed to increase educational opportunities, develop job skills, explore career options, develop leadership qualities, participate in adult and peer mentoring and counseling, and provide work experience opportunities.

Individuals who reside in San Luis Obispo County and are between the ages of 14-21 can apply to this program.

Youth must meet income requirements and one of the following:

- Youth needing additional Education and/or Academic Assistance
- A youth who has an Individual Education Plan (IEP) or 504 plan
- Basic Skills Deficient
- A High School dropout
- Homeless or runaway



- Foster youth
- Pregnant or a parent
- An offender

The WIA Youth Employment Program offers:

- Academic Assistance/Tutoring
- Summer Employment Opportunities
- Assistance with Educational Placement
- Assistance with Job Placement
- Paid and unpaid work opportunities
- Mentoring
- Occupational Skills Training
- Leadership Development Opportunities
- Supportive Services
- Guidance and Counseling

The Housing Authority is a referring agency and if you are interested in this program contact Sandra Bourbon at (805) 594-5315 or Traci Sturgeon at (805) 594-5332.

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: June 6th, 2011
June 13th, 2011
June 20th, 2011
June 27th, 2011
July 11th, 2011

Concludes: July 18th, 2011

Grover Beach Class

6:00-7:30 p.m. Tuesdays

Public Health Department
286 South 16th Street, Bldg. B

Class begins: May 31st, 2011
June 7th, 2011
June 14th, 2011
June 21st, 2011
June 28th, 2011

Concludes: July 5th, 2011

Paso Robles Class

5:30-7:00 p.m. Wednesdays

Public Health Department
723 Walnut

Class begins: June 1st, 2011
June 8th, 2011
June 15th, 2011
June 22nd, 2011
June 29th, 2011

Concludes: July 6th, 2011

Local Events

REGISTRATION FOR TEEN QUEST PROGRAM JUNE 1-JUNE 15, 2011: This exciting 5-day training session (June 27-July 1) takes teens on a fun and informative journey to learn about ethics, responsibility and teamwork. QUEST is based on the concept of "Teens Engaged Achieve Milestones" or "T.E.A.M." MUST be 13-16 years of age. Cost is Free. Call Youth Services at SLO Parks & Recreation at 781-7289 for more information.

COUNSELOR IN TRAINING (C.I.T.): While observing and learning from trained Camp Counselors, C.I.T.s have the opportunity to foster valuable skills and work experience working with campers. MUST complete eighth grade by June 2011 or obtain special approval. MUST attend mandatory trainings TBA. For more information call 781-7289.

SENIOR SECTION



GLOBAL GOURMET: At the Ludwick Community Center, Global Gourmet provides a unique experience for attendees to learn from local chefs in an intimate setting. After the demonstration of specialized cooking techniques and preparation methods, participants indulge in a sample of the delicious dish. This month's class is Mix It Up Cooking Studio on Tuesday, June 14th, 2011 from 5:00-7:00 p.m. Cost is \$15/per class. Space is limited and books up fast. Call the Parks and Recreation Dept. at 781-7069.

BROWN BAG PROGRAM at the Senior Center: The Brown Bag program provides free a bi-monthly bag of groceries for eligible seniors in the City of San Luis Obispo. Recipients must show proof of residency. Must be 60 years or older. Thursday, June 9th and Thursday, June 23rd. For more information call 781-7306.

GARDEN TOUR at the San Luis Obispo Botanical Garden: Gardeners looking to find inspiration and incorporate Mediterranean plants into garden spaces and landscape projects will enjoy this docent led tour of the Botanical Garden. Cost is \$10 and includes Aloha Cafe box lunch. Registration closes Friday, June 10th, 2011. Actual Garden Tour is Tuesday, June 14th, 11:30 a.m. - 1:00 p.m. For more information call 781-7069.



EXERCISE CLASS: At the Senior Center, 1445 Santa Rosa Street in San Luis Obispo. Take a few moments to energize the body in a safe and encouraging environment. Chair exercises and gentle stretching in this program will keep muscles active and strong. Must be 55 years or older. Classes are every Tuesday and Thursday from 10:00-11:00 a.m. Cost is free. For more information call 781-7306.

FIT FEET WALKING GROUP HAS A NEW LOCATION: Free walks led by Parks and Recreation staff. Lace up those sneakers, take a stroll and get some great low impact exercise. This group meets weekly to walk short routes in the neighborhoods surrounding Mitchell Park. All walks are paced to participant abilities. Meet in the Senior Center parking lot Wednesdays at 9:30 a.m. Must be 55 years or older. Call 781-7306 for more information.

HEALTH AND WELLNESS SEMINAR: This is the perfect opportunity to catch up on the latest health tips and trends from local professionals. The next topic will be "Women and Heart Disease" on Tuesday, June 7th, 2011 from 12-12:45 p.m. at the City/County Library. Admission is free.



LAP SWIMMING: SLO Swim Center in Sinsheimer Park, 902 Southwood Drive, San Luis Obispo. The Lap Swim Program may be utilized for several types of aquatic activities including: walking, kicking, physical therapy, aqua jogging, triathlon training or working one-on-one with children. Pool closes at 11:30 a.m. on July 1. Pool closed all day July 2, 3 & 24. Open Monday-Friday 6:00-8:00 a.m.; 11:30 a.m. - 1:30 p.m.; 5:30 - 7:00 p.m.; Saturday and Sunday, 11:30 a.m. - 1:30 p.m. Cost is \$2.50 for seniors. For more information call 781-7288.

AQUA AEROBICS: For a guided workout, try the shallow water aqua aerobics classes. The class structure and routine may be adapted to individual needs with assistance from instructors. This class is conducted in the shallow end of the main pool, in water that is kept at 80 degrees. Admission is \$2.50 for seniors. For more information call 781-7288.

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