



THE RESIDENT NEWSLETTER

July 2011 | Volume 2, Issue 7 | www.hud.gov/offices/pih/programs/ph/



IN THIS ISSUE

- » NYC Program Offers Jobs, Business Training to Public Housing Youth
- » Upcoming Dates
- » FSS and Habitat Help Public Housing Resident Purchase Home
- » Tips: Enterprise Income Verification
- » Help Corner

UPCOMING DATES

- » **Healthy Neighborhoods Webinar: Outreach: Bringing Health Information to Your Community**
August 16, 2011
2 pm to 3:30 Eastern Time
<http://1.usa.gov/gIH8vG>

NYC Program Offers Jobs, Business Training to Public Housing Youth



*Youthmarket Farm Stand at Lafayette Gardens
Photo: Resident Association of Lafayette Gardens*

In June 2011, 9-year-old Damir Thomas from Brooklyn, New York's Lafayette Gardens public housing, helped rescue a 73-year-old neighbor who had fallen and was unable to pull herself out of her bathtub. The doctors who treated her for hypothermia said a few more hours could have meant serious medical problems. That same day, Thomas won a national contest to be the local "Police Chief for a Day." Prior to this, Thomas, like many young people at his housing development, rarely viewed himself as part of a community—let alone a hero.

Resident Association of Lafayette Gardens President, Tyree Stanback, credits Thomas's change with participation in the Youthmarket. Thomas is one of

five Lafayette Gardens' youth selected by the Resident Association for Youthmarket; two more are alternates. The Youthmarket farm stand program trains and employs youth, while offering affordable, local fruits and vegetables to communities that often lack access to fresh, healthy produce. Beginning as a weekly farm stand in one neighborhood, Youthmarket now includes 11 markets throughout New York City. Including the market at Lafayette Gardens, two of the markets are located at public housing communities.

Youthmarket is managed by GrowNYC, which provides environmental programs, in partnership with community-based organizations. The young people employed at the market are introduced to the program by organizations such as the Resident Association. They set up necessary equipment, unpack produce, create and replenish displays, lay out price boards, assist customers, take closing inventories, make suggestions for ordering produce for the following week, and conduct an analysis of net profit and loss. This training program prepares young people to develop and operate a small business while educating them about their health, nutrition, the environment, and regional agriculture.

Youthmarket emphasizes the importance of fresh fruits and vegetables as part of a healthy lifestyle and encourages them to bring this message to their families and others in the community. Last year, more than 35 young people participated in Youthmarket, and this year over 50 are involved.

Stanback says Youthmarket does more than provide youth with life skills: "People who live in public housing often have a life that is narrowed to the scope of public housing, but programs like Youthmarket involve them in the greater community and society as a whole. Young people who sell drugs learn business skills such as marketing and distribution—but we are teaching them these same skills to be used in a positive way. This opportunity and experience is a real eye-opener."

For more information the youth-run markets, please see:
<http://www.grownyc.org/youthmarket/locations>

FSS and Habitat Help Public Housing Resident Purchase Home



Mary Ann Wilson moved from New York City to North Carolina with four of her 11 children, the “clothes on her back,” and a dream of owning her own home. In June 2011, 7 years after her move, Wilson’s dream came true with the help of Habitat for Humanity and the Gastonia Housing Authority’s (GHA’s) Family Self Sufficiency program (FSS).

As a public housing resident of GHA, Wilson joined the FSS program with the end goal of homeownership. When FSS participants increase their income, the difference between their old rent and their new rent

Photo: GHA

amount is deposited in an interest-bearing account. At the same time, the participants work on educational, financial, or employment goals they selected for their FSS contract. Wilson’s FSS goals included cleaning up her credit, moving from employment as a substitute teacher to an elementary school teacher’s aide, and continuing her education. Wilson had an associate’s degree and finished credits to complete a bachelor’s degree in education. A co-worker convinced Wilson to give the Habitat for Humanity homeownership program a try, saying, “What do you have to lose?”

Habitat for Humanity partners with individuals and organizations to build decent, affordable housing. The organization’s low-income applicants invest in their homes by working on them. Habitat and others call this idea “sweat equity.” Wilson worked with Habitat for about 1½ years while still in FSS. Before being eligible for a home, Habitat requires applicants to spend 75 hours working on other Habitat homes or in a Habitat ReStore. The application process also involved interviewing before a 15-person board.

Then, as a single person, Wilson was required to put in 325 hours working on her home. She and a daughter put in the time together on activities that Wilson said were not difficult. She selected some features of her home, such as ceiling fans paid for with an “allowance” from Habitat, but did pay about \$200 in costs during construction. More meaningfully, while working in the house before the walls went up, she “wrote scripture on each of the four corners inside the new house.”

Wilson’s mortgage, paid to Habitat, is financed with an affordable loan. Habitat uses the money to fund additional homes. They also receive donations of cash and materials. Wilson also covered \$1,150 in closing costs, in part from her FSS escrow account.

Of her future plans, Wilson said, “I get bored when I don’t do anything. I plan to get certified to teach English as a Second Language now.” Whatever she chooses to pursue, Wilson can do it in the comfort of her own home.

To learn more about Habitat for Humanity: <http://www.habitat.org/>

TIPS

Enterprise Income Verification

The Enterprise Income Verification (EIV) is Web-based computer system with the employment and income information of participants in HUD rental assistance programs. When you certify or recertify for housing assistance, your public housing agency (PHA) is required to use EIV to verify annual income and benefit information.

The system can also confirm that a tenant is participating in only one HUD rental assistance program, show if someone in a household is using a false Social Security number, or state if a tenant owes money to PHAs in any State.

EIV data comes from PHAs, the U.S. Social Security Administration (SSA), employer W-4 records, and wage and unemployment data from the U.S. Department of Health and Human Services. Some EIV data is updated quarterly and some is updated monthly.

The tenant agrees to permit the PHA to review his or her EIV data by signing either a form HUD-9886 (Federal Privacy Act Notice and Authorization for Release of Information) or consent form created by the PHA (which meets HUD standards). If the head of household or any adult household members refuse to sign the consent form, rental assistance may be terminated or a request for assistance may be denied.

To help ensure that EIV information is correct, you should protect your personal details. Sometimes someone else may use your personal records such as your Social Security number, either on purpose or by accident. If you suspect someone is using your Social Security number, call the SSA at (800) 772-1213. If you suspect identity theft of your personal records, file an identity theft complaint with your local police department or the Federal Trade Commission (FTC). Call FTC at (877) 438-4338.

The EIV system helps find, discourage, and prevent fraud, waste, and abuse within HUD’s Rental Assistance programs. It helps PHAs to calculate income, ensuring that tenants are charged the correct monthly payment. This helps HUD to make sure its programs are serving the greatest number of people possible.

To read a fact sheet on EIV, visit: <http://1.usa.gov/iTKxdJ>

To learn more about the EIV process, visit: <http://1.usa.gov/llvjND>

Contact us:

Public and Indian Housing Information Resource Center (PIH IRC)

2614 Chapel Lake Drive
Gambrells, MD 21054

Toll free number: 1-800-955-2232

Fax number: 1-443-302-2084

E-mail: pihirc@firstpic.org

(Put “Resident Newsletter” in subject line)

Follow us on:

<http://facebook.com/HUD>

<http://twitter.com/HUDnews>

www.hud.gov

Visit the archive: <http://bit.ly/fpcBhE>

Send your comments/ story ideas to: TheResident@HUD.gov

HELP CORNER

Learn to Stretch Your Food Budget

Each State has a Cooperative Extension System, which is a non-credit educational network. The offices are located at certain State universities and at local or regional offices. Cooperative Extension Offices want to help families stretch their dollars, and live and eat healthily. They offer classes, programs and resources related to food preservation, nutrition, budgeting on government food assistance programs, smart exercise, and nutrition.

To find your nearest cooperative extension office:

<http://www.csrees.usda.gov/Extension/>