



## EIV Income Verification

The Department of Housing and Urban Development (HUD) has determined that there is a significant amount of fraudulent income reporting in the Public Housing and Section 8 program. It has therefore created a new electronic way for agencies to uncover fraud through the Enterprise Income Verification (EIV) system. The Public Housing and Section 8 program has always required that tenants report their income in a timely manner and that all adult family members 18 years of age and older sign a release form. These release forms give the Norwalk Housing Authority the right to verify the income that you report. Now the new computer matching program called EIV has the capability to verify what you report through Federal Agency information sharing. We urge you to make sure that the income you report is accurate. **WARNING:** If you are not truthful when you report your income, you will get caught. Falsely reporting income may cause you to lose your apartment and/or voucher.



### Be Sure! Be Safe! Don't Be Sorry!

Don't let anyone in the lobby without knowing who they are. Many tenants get "buzzed" immediately without knowing who is there. Strangers know this and they use this tactic all the time. **Be safe first! Protect Your Family!**

## Renter's Insurance

**"Isn't it expensive?"** Renter's insurance is relatively inexpensive. It can cost as little as \$100 to \$200 a year, depending on the amount of coverage you choose and you can pay monthly.

**"What does renter's insurance cover?"** Renter's insurance typically covers you for property loss due to fire or smoke, lightning, vandalism, and theft. You may want to ask a licensed agent for more details on what renter's insurance covers.

**"Doesn't the owner or property management company carry insurance to cover me?"** NHA's insurance policy doesn't cover damage to your personal property. Also, our policy doesn't cover you if someone else is injured in your apartment or if someone else's property is damaged in your apartment.

**"Why do I need insurance if I don't own anything valuable?"** Even the smallest apartment can contain personal property worth thousands of dollars. Just think about how much it would cost to replace your belongings.

**"Why does Norwalk Housing Authority advise renter's insurance when the community down the street doesn't?"** We see renter's insurance as a service to our resident's. Most losses that residents suffer aren't their fault. For example, a candle left burning by a neighbor causes a fire that damages your apartment. Or your apartment may be robbed. With renter's insurance, you're more likely to recover from any of these unforeseeable losses. If you have car insurance, buying from the same agent can save money. **Call An Agent TODAY!**

## Medical Mobile Unit at Washington Village

The Medical Mobile Unit at Washington Village will be there only on Tuesday afternoons. The medical Mobile unit will still be offering the same great services! For questions and answers, please call (203) 899-1770.

## Mental Health Services Offered at the Community Health Center



There is a great need for affordable behavior health services for children and adults in Norwalk and we are pleased to inform you that for a limited time, Community Health Center, Inc. will be accepting

new patients in need of therapy and psychiatry into our behavioral health practice, even if you are not registered with us as medical patients. For patients who are engaged in our therapy program, we also offer bilingual psychiatric services, including medication management. For an appointment please call Carissa Amos at (203) 969-0802 ext. 7270 and leave a message. She will return your call within two days to initiate the process of registering and scheduling the patient with one of our therapists. For information about Community Health Center, Inc. visit our website at [www.CHC1.com](http://www.CHC1.com).

## Are you unemployed or underemployed and willing and able to work?

If so, come please attend this very important meeting on:

**October 2, 2013 at 10:00am**  
**Leroy Downs Community Room**  
**26 Monroe Street**  
**Norwalk, CT**



*Just A Thought....*

*Do not train a child to learn by force or harshness; but direct them to it by what amuses their minds, so that you may be better able to discover with accuracy the peculiar bent of the genius of each.— Plato*

## Health Insurance Enrollments

Did you know Connecticut has a new health insurance marketplace? It's called Access health CT and its goal is to ensure that everyone in the state has access to health care coverage. *Everyone needs health care coverage.* Medical bills keep going up. And the majority of bankruptcies are related to health expenses. Protect yourself and your family. Remember, if you don't have health care coverage on January 1, 2014, you may have to pay a tax penalty. **Enroll now!** Call or visit online to learn more, enroll in coverage, or find an Enrollment Center:

[Accesshealthct.com](http://Accesshealthct.com)

1-855-464-2428

Text: HEALTH to 877877

**access health CT**



## Want to OWN your own HOME?

### You can do it!

You can work towards homeownership! Come to this FREE program presented by Money Management International (a member of the National Foundation for Credit Counseling) to learn what's involved in becoming a homeowner on **Saturday, October 19th**, 9:00AM – 5:00 PM, at LeRoy Downs, 26 Monroe Street. This workshop will take the confusion and uncertainty out of home-buying and guide you through the process, step by step. Topics include reviewing your finances, determining how much you can afford, reviewing your credit, shopping for a home, obtaining a mortgage, preparing for the closing, and more. Pre-registration is required, space is limited. **\*\*NOTE: Due to The Sequester, NHA's Home Ownership program for NHA non-Section 8 housing residents is currently on hold.** For additional information or to register, please call 203-838-8471 X188 (Lisa) or X180 (Evelyn).



## Employment Tip: Prepare an effective cover letter

A cover letter allows you to personalize your resume. Its main purpose is to highlight your strengths and assets in a way that will interest employers in interviewing you. To attract the reader's attention, the cover letter must look good and be easy to read, on a single page. The first paragraph should include the purpose of the letter, expressing interest in employment for a position, and where you learned of the opportunity if appropriate. In the body of the cover letter, explain what you can do for the company. Your prospective employer will be interested in your ability to make or save money, conserve time, improve quality, and assume responsibility. Don't stress weaknesses, such as lack of experience. The last paragraph should request action, such as asking for an interview and providing suggested dates/times to call to arrange an interview (allow at least three business days from the day you send the letter. End the letter with the formal salutation "Sincerely". Below the salutation, type your name and then add your signature. For assistance call, Lisa Roger at 203-838-8471 ext. 188.

### Remember To Vote!

NHA Resident Commissioner Election

Will Be Held On October 1, 2013

Time: 9:00 AM – 8:00 PM



## Get Started On A Career in Green Jobs!

STEP 1: Pick how much money you would like to make per year

Occupation	Hourly Wage
Regional Sales Manager*	\$48.08
Energy Efficiency Assessor	\$42.07
Weatherization Program Manager	\$34.86
Site Auditor	\$32.69
Marketing Outreach Specialist*	\$27.64
Weatherization Field Supervisor	\$25.24
Home Performance Specialist**	\$21.15
Site Auditor Assistant	\$15.63
Weatherization Technician	\$14.90
Customer Service Rep.	\$14.90

### STEP 2: Steps you need to take to make that money:

Are you interested in a new career in the growing field of green jobs and energy programs? Learn about opportunities offered by Norwalk Community College, November 12th, 10:30 AM – 12:30 PM, at Leroy Downs Community Room, 26 Monroe St. Qualified participants will be eligible to attend a FREE 5-week Building Energy Worker Training "refresher course" in Math & reading needed to perform multiple weatherization jobs starting January 2014. *Students must have a high school diploma or equivalent to participate.* Graduates can then enroll in either NCC's combined BPI Building Analyst/Envelope specialist certification and/or continue their education in NCC's undergraduate Building Efficiency and Sustainable Technology (BEST) program. *Pre-registration is required.* For additional information or to register, call Lisa Roger at 203-838-8471 ext. 188 or Evelyn Caraballo at extension 180.



## Take the Pledge Never To Text & Drive

AT&T is urging CT residents to share their commitment to never text and drive. "No text message is worth the safety risk. The company's New England team is urging everyone to take the It Can Wait pledge never to text and drive. People who text while driving are 23 times more likely to be in a crash than those who resist the urge to send messages while behind the wheel. More than 100,000 accidents each year involve drivers who are texting, and 75 percent of today's teenagers say texting while driving is "common" among their friends. And it's not just an issue with teen drivers: A recent poll reports that nearly half of commuters admit to texting while driving, and those who did called it a "habit." Each pledge to not text and drive is a symbol of commitment to a movement that encourages people to make safe decisions while using their phones. To take the pledge and to learn more about the initiative, visit [www.itcanwait.com](http://www.itcanwait.com).

## FREE Start and Sustain A Small Business



Do you have an idea to start your own business? Or maybe you've started a business and experience challenges getting it off the ground. Learn vital information to start and sustain your small business at this year's NORWALK CHAMBER OF COMMERCE SMALL BUSINESS ACADEMY. This FREE program, which runs each Wednesday from October 2 through November 20, is full of topics that are essential to running a small business, all taught by experienced professionals, ranging from effective business planning and the basics of financials, taxes, and insurance to marketing, advertising, sales and customer service. All sessions will run from 6:00 PM to 8:00 PM, at the Norwalk Inn and Conference Center located at 99 East Avenue in Norwalk. To enroll in this valuable free program, call the Norwalk Chamber of Commerce at 203-866-2521.



## AN OPEN INVITATION TO TALK ABOUT THE NHA LEARNING CENTERS NEW AFTER-SCHOOL PROGRAM ACTIVITIES AND OUR FUTURE PLANS TO GET BIGGER AND BETTER

NHA Learning Centers have begun planning for exciting new after-school program activities that will delight your children and teenagers and continue helping them do better in school. But we don't want to do this on our own! We need to hear from parents and family members with students already attending the Centers, and parents who haven't yet signed their kids up, as well as interested NHA residents who care about the education and career prospects for these young people. This is your chance to make suggestions, ask questions, give us new ideas, and help us help your children do well in school, the community, and at home.

**Please join us on Tuesday Oct. 8<sup>th</sup> at the following locations and times. All parents welcome at all locations. Pick the one that fits your schedule best.**

*Washington Village Learning Centers at 10:00am*

*Roodner Court Learning Center at 12:30pm*

*Colonial Village Learning Center at 6:00pm*

for an informal discussion about the exciting plans for NHA's Learning Centers with Learning Center staff and our colleagues from Civic Strategies Partners. In addition to snacks, we'll provide you with information about the current programs that over 200 young people participate in now and, most importantly, hear your thoughts and opinions about our current goals and program activities, and what you think the Learning Centers should do to help more children and young adults now and in the immediate future. **Light refreshments will be served. Spanish translator will be provided.**

Please contact Patricia Marsden-Kish at 838-8471 ext. 184 or [pmkish@norwalkha.org](mailto:pmkish@norwalkha.org) to reserve a spot.

## Colonial Village Students Go Back to School

Outside of the Colonial Village Learning Center, you will hear the school bus brakes. The sound of laughter fills the air and gets louder by each nanosecond. The door springs open and the children run in excited, gasping air. They can't wait to share their stories of a fun-filled day of activities at school. Thrilled by the children's enthusiasm, we begin to get them settled and prepared for "life after-school". Each child is given a chance to tell the most exciting part of their day, while they eat their snack. During that time, staff takes the opportunity to go over all expectations for the learning center and for their personal success. Soon after, students break off into their grade group to complete their homework assignments. The school year has just begun, so tomorrow we will enjoy doing it all over again.



**Can you hear that? It is the sound of silence, as the students engulf themselves in reading books!**

## Roodner Court Fall Program in Full Swing!

Roodner Court Center returns in full swing for our Fall Afterschool Program. We have 37 children registered with the expectation of more before the month ends as the applications continue to roll in. Roodner Court staff members are: Ms. Wilson, Mrs. Drew, Mrs. Rose and Mr. Jowell. We have a few students that we will miss as they have moved on to 20 West our middle and high school programs. We applaud them and wish them all continued success. We welcome everyone back to the Fall Program and are looking forward to another productive school year.



Ms. Rose students are all smiles as they discuss the days events.



Ms. Drew scans the room of students working on creative projects.

## Watch For the SWAG BUS

After a long day at school what's better than an Oreo milkshake or a pack of Skittles. SWAG, an entrepreneurial and financial literacy program based at 20 West, will be mobile this fall. Students who attend Norwalk Housing Learning Centers can purchase snacks from the SWAG bus. The students will be able to buy their favorite snacks as well as learning about the importance of saving, spending wisely and the ability to understand, develop and make financial choices.



Left to right: Midland Lenard, Terry Bein- Aime, Penda M'Bengue Kyana Canino, Hyana Tigao, Areyona Patterson, Angeline Moresca and Clyfford Simeon of the SWAG team.



achieve more



## FREE SAT Prep Ensure

### College Success

# SAT

Well designed SAT preparation courses and college placement counseling services are highly effective in helping students gain acceptance to the top colleges and universities. Quality SAT preparation courses can increase the average student's combined score by more than 600 points. The Matthew Gaffney Foundation is providing the highest quality SAT preparation and college placement counseling to qualified juniors in Fairfield County at no charge. The Matthew Gaffney Foundation is looking for very bright and motivated students; students who are taking advanced courses (AP and honors); students who are in excellent academic standing and students who are active in the community. \$600,000 in scholarships is provided to 20 participants annually. Go to [www.gaffneyfoundation.com](http://www.gaffneyfoundation.com) for an application and details.

### Washington Village is on A Roll!

Washington Village has had a great turnout for the Fall Program enrollment with over fifty kids registered with the After School Learning Center. Staff will focus on homework help, literacy and math computer program (**Ticket-to-Read, and V-Math**) and enrichment programs (**Science, Math, Latin Drumming, an eight week Photography Program, Art and Zumba**). The Washington Village Learning Center makes sure that each child is reading every day. Reading is a huge part the center's culture. The students are allowed to bring books from home to read or they can select a book from the book library in the center. We look forward to a successful year of learning and fun.

### College Panel for Parents & Students

College Panel for Parents & Students on October 3, 2013 from 6:00pm until 8:30pm at Norwalk Public Library, Belden Ave. Presenters will be Dan Sullivan, Chairman of Norwalk High School Guidance Dept. who will discuss the Common Application, Cathy Barton Zales from Next Chapter College Consulting who will discuss College Essay and finally John Pearson of Barnum Financial Group who will discuss Financial Aid. Also, meet Dr. Rivera, Norwalk Public School Superintendent. All are welcome.



### Halloween Safety Tips



Halloween is an exciting time of year for kids, and to help ensure they have a safe night, here are some tips.

1. Plan costumes that are bright and reflective. Make sure that shoes fit well and that costumes are short enough to prevent tripping, entanglement or contact with flame.
2. Because masks can limit or block eyesight, consider non-toxic makeup and decorative hats as safer alternatives.
3. Teach children how to call 9-1-1 if they have an emergency or become lost.
4. A good meal prior to parties and trick-or-treating will discourage youngsters from filling up on Halloween treats
5. Wait until children are home to sort and check treats. Though tampering is rare, a responsible adult should closely examine all treats and throw away any spoiled, unwrapped or suspicious items.



## October 2013 Early Childhood Schedule

### Tuesdays

Early Learning Group, 10:00am-11:00pm, age appropriate activities focuses on developmental play, parent and me time, snacks, developmental screening. Birth - 5, Washington Village, Day Street, Norwalk CT.

### Wednesdays

Stepping Stones Museum, 11:00am-12:30pm, Free Play & Exploration. Birth - 5, 303 West Avenue, Norwalk CT.

### Thursdays

South Norwalk Public Library, 11:00am-12:00pm, Mini Musicians, Singing, Dancing & Musical Stories. Ages 3-5, 10 Washington Street, S. Norwalk, CT.

Snacks provided during all programs/trips. For details contact Autier Allen-Craft, Early Childhood Program Coordinator at (203) 644-4720 or [acraft@norwalkha.org](mailto:acraft@norwalkha.org) to schedule transportation. Space is limited & RSVP is needed for trips. Children must be 0-5 years old, and accompanied by an adult resident to participate, in all activities. NHA Early Childhood Program graduates may be eligible for a preschool program. Referrals are based on consistent participation.

