

What do you say, FHA?

By Marie Palmer, Resident Service Coordinator

Volume 6, Issue 8

December, 2020

www.falmouthhousing.org

T. (508) 548-1977

E. info@falmouthhousing.org

Did you know that the role of the Service Coordinator is...

To manage and provide access to necessary supportive services in the community, they provide case management services as needed and requested, and develop programs and resources that support wellness for the entire resident population.

Service coordinators ARE:

Advocates on behalf of their residents

Resources for residents on available community-based services, and can answer any questions (or know where to find the answer)

Facilitators of wellness and other educational programs for residents

Motivators who empower residents to be as independent as possible

Monitors who follow up with services provided to residents

Champions who encourage residents to adhere to a healthy lifestyle

Educators who provide trainings and assistance to residents and other property staff

Advisors who can assist residents with building support networks and consult with tenant organizations and resident management

Referral agents who connect residents to service providers who can meet their needs

Community partners to assist residents with accessing community-based services

Service coordinators ARE NOT:

Direct service providers

Recreation or activity directors

Duplicators of existing community services

Distributors of medical aids, medication, or medical advice

Handlers of residents' funds

Managers or leasing agents

Drivers of residents

Organizers or leaders of resident associations or councils

Powers of Attorney for residents or individuals who sign checks for residents

We have partnered with many community organizations like, the Falmouth Police Department, the Falmouth Library, WeCan, South Coastal Counties Legal Services, and Cape Cod Community Health Center to name a few. These agencies have agreed to provide a valuable service to our FHA communities through presentations, educational materials and handouts.

Your participation in Resident Service Coordinator Services is voluntary

Our hope is that you take advantage of these valuable services and education



Social Security Administration offices remain closed to the public due to COVID-19, but they are now accepting in-person appointments for select members including those who:

- Are without food, shelter, utilities, medical care, or coverage, and need to apply or reinstate benefits.
- Currently receive benefits and have an urgent need for payment to meet expenses for food, shelter, or medical treatment, and cannot receive the payment electronically.

- Are applying for their first SSN card.
- Need to update or correct their SSN information (e.g., name, date of birth, or citizenship) to obtain income, resources, or medical care or coverage, or other services or benefits (e.g., filing a tax return, applying for housing, seeking an Economic Impact Payment).

If you believe you qualify for an in-person appointment, contact your local office at: (855) 881-0212. Services are still available online at www.ssa.gov and local offices are providing services over the phone.

Shopping Cart Give Away!

One to each property

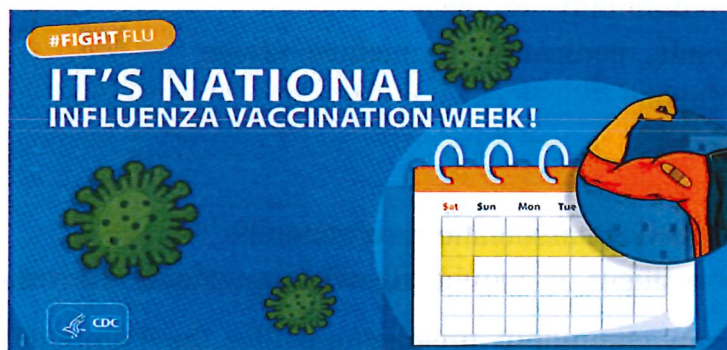
If you are interested in owning your own shopping cart, now is the time to let us know.

The FHA will offer one (1) cart to a lucky winner from each property. Drop me* a line, send me a note, just let me know. Your name will be put in a hat and the lucky winners will be drawn. Just in time for the holidays!

*Resident Services Coordinator—Marie Palmer,
508-548-1977, Ext. 212.



December 6—12, 2020 is National Influenza Vaccination week!

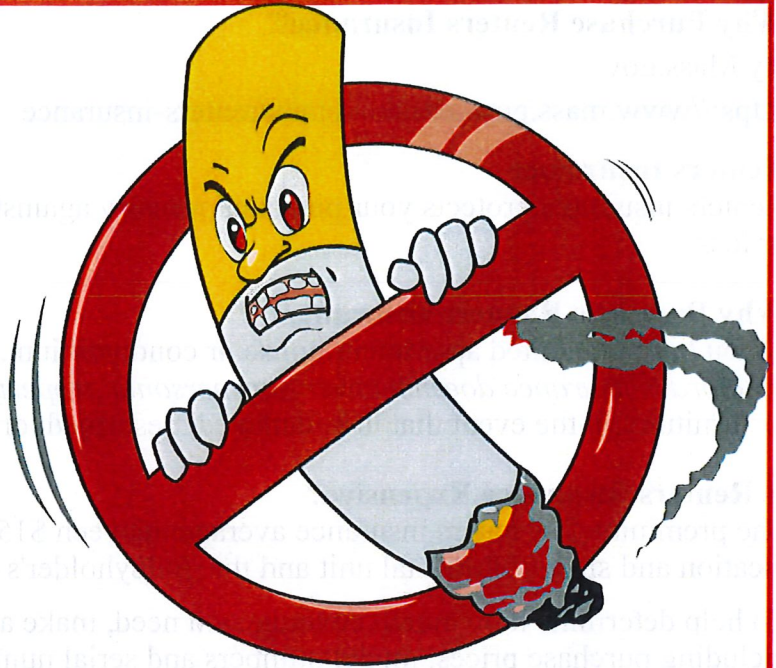


There is not yet a cure for COVID-19, but there is something available *right now* to avoid the "twindemic" of seasonal influenza and the novel coronavirus: **the flu shot**.

Free Vaccines are available at Convenient MD 8am to 8pm seven days a week at the following pharmacies: CVS, Walgreens, Stop & Shop, and Shaws (just to name a few) and likely at no cost with most insurances!

**ALL FALMOUTH HOUSING AUTHORITY
PROPERTIES ARE DESIGNATED AS
NON-SMOKING**

This includes, but is not limited to, the parking lot, the apartment, the hallways, and other common areas in and outside of the buildings.



In an effort to protect the health and safety of all residents, this is a reminder of FHA's smoke-free building policy that began in April 2013. The policy applies to all residents, and their guests (including aides that live on the property and those that do not live on the property but provide services to you).

The smoke-free policy covers all indoor spaces and all outdoor spaces located on FHA grounds. There is no designated smoking area on any FHA property.

The smoke-free policy covers all indoor spaces and all outdoor spaces located on FHA grounds. There is no designated smoking area on any FHA property.

If you would like another copy your lease and/or the non-smoking lease addendum (or tenant handbook), please contact the Executive Director at (508) 548-1977, Ext. 211.

If you have additional questions about smoke-free apartment policies, secondhand smoke, or cessation resources visit www.smokefreepublichousingproject.org or contact the Service Coordinator (Marie Palmer) at (508) 543-1977, Ext. 212.

Please do not force FHA to issue to you a notice to vacate your apartment by failing to comply with your lease agreement. We want you to remain as our tenant and respect the lease agreement and its attachments.

Thank you for your cooperation

***Note: If you wish to report lease violations for smoking or any other reason, please contact the housing authority. The housing authority MUST issue notices to those tenants that violate their lease agreements. Please do not put us in this position.**

**!!! PLEASE LEAVE THE PROPERTY TO SMOKE !!!
THERE ARE NO EXCEPTIONS TO THIS LEASE REQUIREMENT**

Why Purchase Renters Insurance?

By Mass.gov

<https://www.mass.gov/service-details/renters-insurance>

Renters Insurance

Renters insurance protects your personal property against damage or loss.

Why Purchase Renters Insurance?

If you live in a rented apartment, house or condominium, *your landlord's insurance doesn't cover your personal property*, such as your electronics, bicycle, jewelry, or furniture, in the event that it is damaged, destroyed, or stolen.

Is Renters Insurance Expensive?

The premiums for renters insurance average between \$15 and \$30 per month depending on the location and size of the rental unit and the policyholder's possessions.

To help determine how much coverage you need, make a comprehensive list of your possessions, including purchase prices, model numbers and serial numbers. You can supplement this list with pictures of rooms or items as well. Then, estimate the value of your personal possession, using receipts if you have them. This is the amount of insurance you will need to replace the contents of your home if everything were destroyed.

What does Renters Insurance Cover?

Most renters insurance policies provide two basic types of coverage: *personal property* and *liability*.

Personal property coverage pays to repair or replace personal belongings if they are damaged, destroyed, or stolen. This is the most commonly purchased renters policy.

Liability insurance provides coverage against a claim or lawsuit resulting from bodily injury or property damage to others caused by an accident while on the policyholder's property.

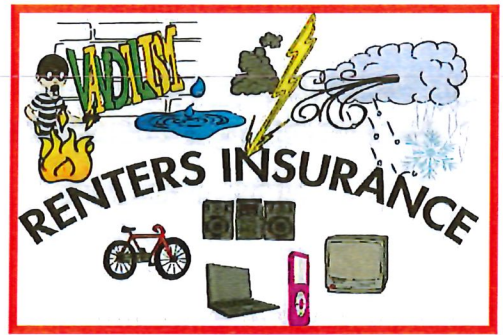
Unusually expensive items, such as fine jewelry or an art collection, may require the renter to purchase additional coverage, called a "rider" or "floater". Your insurance agent can help you determine if additional coverage is necessary.

Cash Value or Replacement Cost Coverage

Another important factor to look for when shopping for renters insurance is "actual cash value" vs. "replacement cost" coverage.

Actual cash-value coverage will reimburse you for the cost of your personal property at the time of the claim, minus the deductible. It's important to account for depreciation when considering this coverage option. For example, if a stereo system were stolen from an apartment, five years after the stereo was purchased, the policyholder would be reimbursed for the current value of the system.

Replacement cost coverage, on the other hand, will reimburse the full value of the new stereo system, after you purchase the new system and submit your receipts. While the up-front cost is greater, you are more likely to receive accurate compensation for your possessions.



Harborview Piping Repair Project

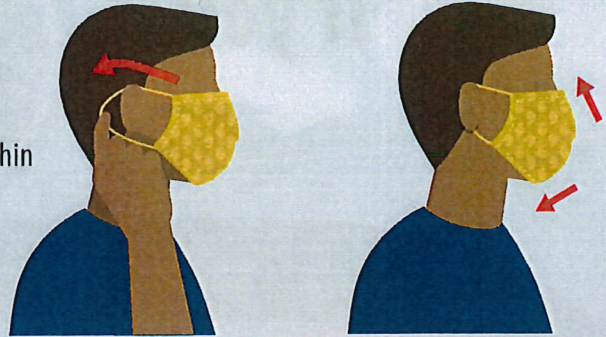
The Harborview piping repair project should begin by the 3rd week of December. The contract, estimated to cost approximately \$1.5m, is under legal review and should be signed soon. Please contact Marie Palmer to discuss temporary housing options. The repair will require tenants to be housed offsite from 3-5 days when it is their unit's turn for piping replacement (kitchens and bathrooms will be affected). *Thank you for your patience and cooperation.*

How to Safely Wear and Take Off a Mask

Accessible: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/how-to-wear-cloth-face-coverings.html>

WEAR YOUR FACE MASK CORRECTLY

- Wash your hands before putting on your mask
- Put it over your nose and mouth and secure it under your chin
- Try to fit it snugly against the sides of your face
- Make sure you can breathe easily
- Do not place a mask on a child younger than 2

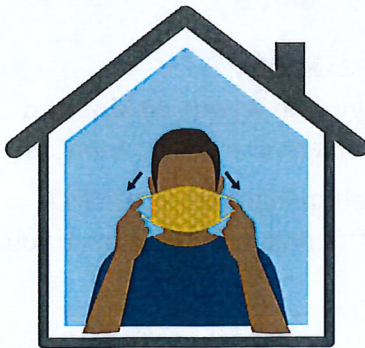


USE THE MASK TO HELP PROTECT OTHERS

- Wear a mask to help protect others in case you're infected but don't have symptoms
- Keep the mask on your face the entire time you're in public
- Don't put the mask around your neck or up on your forehead
- Don't touch the mask, and, if you do, clean your hands

FOLLOW EVERYDAY HEALTH HABITS

- Stay at least 6 feet away from others
- Avoid contact with people who are sick
- Wash your hands often, with soap and water, for at least 20 seconds each time
- Use hand sanitizer if soap and water are not available



TAKE OFF YOUR MASK CAREFULLY, WHEN YOU'RE HOME

- Untie the strings behind your head or stretch the ear loops
- Handle only by the ear loops or ties
- Fold outside corners together
- Place covering in the washing machine
- Wash your hands with soap and water

Personal masks are not surgical masks or N-95 respirators, both of which should be saved for health care workers and other medical first responders.

For instructions on making a cloth face covering, see:

[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)



Delay your travel if you...

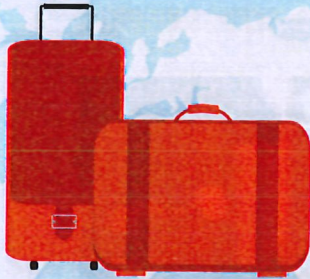
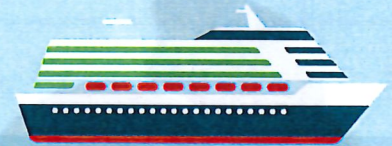


Are sick with a fever, cough or other symptoms of COVID-19

- Don't travel or cross borders while sick. Stay home and isolate.
- If you need to travel for medical care, travel by ambulance, air ambulance, or private vehicle.

Have recently tested positive for COVID-19 with a viral test

- Don't travel while infectious with COVID-19 even if you don't have symptoms. Stay home and isolate.
- If you need to travel for medical care, travel by ambulance, air ambulance, or private vehicle.



Have had close contact with a person with COVID-19 in the past 14 days

- Delay your travel and quarantine by separating yourself from others until 14 days after your last exposure.



Are waiting for results of a COVID-19 viral test

- Delay your travel until you get your test results.
- If your test comes back positive while you're at your destination
 - » You will need to isolate yourself from others and delay your return.
 - » Your travel companions will need to self-quarantine and delay their travel back home until 14 days after their last exposure to you while you have COVID-19.



For more information, visit <https://www.cdc.gov/coronavirus/2019-ncov/travelers/when-to-delay-travel.html>

[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)

7 Ways to Prevent Your Packages From Being Stolen

by Elizabeth Harper on July 21, 2020 (Note: This is a summary of an article. To review the entire article, visit <https://www.techlicious.com/tip/prevent-package-theft/>)

Note: The Falmouth Housing Authority, while not responsible for theft of items onsite and does not receive deliveries on behalf of its tenants, is concerned about recent reports of stolen packages. We are reviewing onsite module options, such as the LuxorOne system (www.luxorone.com) or something similar, where oversized mail can be delivered to a secured lock box installed on site. Until such time that a decision can be made regarding the installation of this type of system, please respect each other and do not touch deliveries that are not intended for you.



“With many of us trying to limit our face-to-face interactions, we’re taking advantage of the convenience of [online shopping](#). But buying online opens us up to a big risk: package theft. Packages may sit on the front porch all day while we’re at work or days at a time if we’re on vacation, which gives thieves plenty of time to snag them. And if a package is stolen, you may not have much recourse. Neither retailers nor delivery companies are responsible for packages after they’ve been dropped off, and may or may

not offer to replace the product. While you can (and should) file a police report for stolen items, that usually won’t get your items back.”

Ms. Harper’s article provides examples of how to minimize the possibility of stolen packages. Here are a few of her suggestions:

- 1. Schedule deliveries with the shipping company**
- 2. Add delivery instructions to keep packages off the front porch**
- 3. Have packages left inside your garage with Amazon Key**
- 4. Completely customize your delivery options with TaskRabbit**
- 5. Pick an alternate delivery location**
- 6. Opt for curbside pickup at a local store**

Ms. Harper’s article explores each option and provides detailed information for each bullet-point. Review this article online at <https://www.techlicious.com/tip/prevent-package-theft/> If you would like for FHA to print out a copy of the online article for you to pick up, please contact Marie Palmer at (508) 548-1977, ext. 212 to request a copy.



Housing Assistance services are available through the Housing Assistance Corporation during their regular business hours (8:30 a.m. to 6:00 p.m. Monday–Thursday and 8:30 a.m. to 5:00 p.m. Friday) by phone (508) 771-5400 or by emailing hac@haconcapecod.org.

Don't be left out in the cold!

To qualify for protection under the federal eviction moratorium, tenants must apply for all available financial assistance and complete a declaration notice. One single online application gives you access to several programs, including:

- RAFT (Residential Assistance for Families in Transition)
- ERMA (Emergency Rental and Mortgage Assistance)
- Barnstable County HOME Rental Assistance Program
- Private homeless prevention programs and funding
- Workforce Housing Relief Fund
- Plus, town funds are available for Barnstable, Yarmouth, Brewster, and Chatham

MONTHLY BOARD MEETING

Keep abreast of FHA Activities by attending the board meetings. Join us, via Zoom, on 12/15/20 at 4:30 p.m. at: <https://us02web.zoom.us/j/89189544409> . To call in, dial 1-646-558-8656 and enter meeting code 891 8954 4409.

FHA Welcomes Two New Staff Members

Join us in welcoming Mandy Robinson (State Certification Clerk) and Andy Fernandez (Maintenance Mechanic Laborer) to FHA. Note: FHA is currently looking for a part-time receptionist (14 hours per week). If interested, please contact Leslie Pearce at (508)- 548-1977, Ext. 212. This position requires confidentiality, ability to answer heavy phone lines, and perform busy administrative work.

MORE VOUCHERS

FHA is pleased to share that it has received an award of an additional 40 Mainstream Vouchers from the United States Department of Housing & Urban Development (HUD). These additional vouchers equate to approximately \$480k additional funding for Falmouth's Mainstream Voucher program. Mainstream vouchers assist non-elderly (under the age of 62) persons with disabilities. Aside from servicing a special population, Mainstream vouchers are administered using the same rules as other housing choice vouchers (also known as Section 8 vouchers). As authorized by the CARES Act, HUD is making up to \$150 million in Mainstream funding available for new vouchers to help public housing agencies prevent, prepare for and respond to Corona Virus. Visit HUD.GOV for additional information or review PIH Notice 2020-22. If you would like a copy of PIH Notice 2020-22, please request a copy from FHA.

The waiting list for this program, as well as many others, is open. Please visit www.falmouthhousing.org to apply, or ask the office to forward an application to you.

FHA Activities Packet 12/2020

By Marie Palmer, Resident Service Coordinator

I'm a seven letter word in the English language.

- ◇ My first two letters signify a male
- ◇ My first three letters signify a female
- ◇ My first four letters signify a great man
- ◇ And my entire meaning signifies a great woman



◇ HE

◇ HER

◇ HERO

AND THE ANSWER IS...

HEROINE

Riddle of the month



A boy was at a carnival and went to a booth where a man said to the boy, "If I write your exact weight on this piece of paper then you have to give me \$50, but if I cannot, I will pay you \$50." The boy looked around and saw no scale so he agrees, thinking no matter what the carny writes he'll just say he weighs more or less. In the end the boy ended up paying the man \$50. How did the man win the bet?



Call into the housing authority at 508-548-1977 with your answer.

If you leave a message make sure you give your name and phone number, also leave the time and date that you call.

The first five people with the correct answer will get a prize!

Riddles

Challenge yourself with some fun riddles!

1. I'm tall when I'm young, and I'm short when I'm old. What am I?
2. What month of the year has 28 days?
3. What question can you never answer yes to?
4. What is always in front of you but can't be seen?
5. There's a one-story house in which everything is yellow. Yellow walls, yellow doors, yellow furniture. What color are the stairs?
6. What goes up but never comes down?
7. What can you keep after giving to someone?
8. I shave every day, but my beard stays the same. What am I?
9. You see a boat filled with people, yet there isn't a single person on board. How is that possible?
10. You walk into a room that contains a match, a kerosene lamp, a candle and a fireplace. What would you light first?
11. A man dies of old age on his 25 birthday. How is this possible?
12. I have branches, but no fruit, trunk or leaves. What am I?

Answers Key

1. A candle
2. All of them
3. Are you asleep yet?
4. The future
5. There aren't any—it's a one-story house.
6. Your age
7. Your word
8. A barber
9. All the people on the boat are married.
10. The match
11. He was born on February 29.
12. A bank

Now that you and your friends have this bingo board,
pick up the phone and challenge them to a game!

Life Experiences Bingo

Cross out any squares containing life experiences that are true of you.
First one to get five in a row wins. In the event of a tie, prize will go
to the person with the highest total of crossed-out squares.

I know how to play a musical instrument.	I've jumped out of an airplane before.	I've milked a cow with my own two hands.	I can quote five or more consecutive Bible verses.	I can speak a foreign language.
I've visited another continent.	I can name all the books of the Bible in order.	I like to write (or read) poetry.	My picture has been printed in a newspaper.	I've gotten a ticket for speeding or for parking illegally.
I know how to ride a bike.	I've shaken hands with someone famous.	God loves me enough to send his Son to die for me.	I've hit a homerun in baseball before.	I enjoy opera music.
I've introduced somebody by the wrong name before.	I don't like chocolate.	I've owned my own business.	I've taught Sunday School.	I've fainted or thrown up in public.
I can rub my stomach and pat my head at the same time.	I know how to play Bridge or Chess.	I've struck out in baseball before.	I've baked homemade bread before.	I've participated in a mission trip.

People Born in the 1940s

Fill in the missing vowels (a, e, i, o, u) to complete each name listed below.
Good luck!

1. J _ H N _ L _ N N _ N
2. C _ L V _ N _ K L _ _ N
3. C _ N N _ _ C H _ N G
4. G _ R R Y _ T R _ D _ _
5. R _ G G _ _ J _ C K S _ N
6. D _ N _ L D _ T R _ M P
7. C _ R L _ B _ R N S T _ _ N
8. J _ S S _ _ J _ C K S _ N
9. P L _ C _ D _ _ D _ M _ N G _
10. _ N D R _ W _ L L _ Y D _ W _ B B _ R
11. S T _ P H _ N _ K _ N G
12. D _ V _ D _ L _ T T _ R M _ N
13. T _ M M Y _ W Y N _ T T _
14. L _ Z _ _ M _ N N _ L L _
15. R _ C H _ R D _ P R Y _ R

WE CAN Services

WE CAN provides free and confidential services to community members experiencing challenging transitions in their lives.

WE CAN's staff and expert volunteers can help you address the following needs:

- Referrals for basic needs assistance (food, housing, health care).
- Legal issues including family law, elder law, landlord and tenant issues, bankruptcy, wills and estates, guardianship, etc.
- Employment and career support including job search, resume building, career/business related issues.
- Financial counseling and empowerment services including budgeting, debt management and financial knowledge.
- Small business support for women-owned businesses.

All services are free and confidential.

Interpreter services are available.

For help or more information,

call 508-430-8111

info@wecancenter.org - www.wecancenter.org





115 Scranton Ave.
Falmouth, MA 02540-3598