

# Community & Supportive Services (CSS)



## Program Newsletter

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### DIRECTORY

#### Curlie Chapple

Montgomery Gardens  
Program Coordinator  
201.547.8960

#### Trena Hinton

Booker T. Washington  
Program & Mobility  
Coordinator  
201.547.3832

#### Patricia Price

A. Harry Moore  
Coordinator,  
Homeownership & Self-  
Sufficiency  
201.547.6724

#### Elizabeth Segarra

Curries Woods  
Program Coordinator



### LAFAYETTE GARDENS

The Big News is, of course, lease up at Glennview Townhouses I. If you have questions, or have been rejected and need to speak with someone, please call Trena Hinton, Relocation Coordinator at 201-547-3832 or at 201-913-6056.

As a reminder, if you, as a 1<sup>st</sup> preference family, have credit issues you can be rejected for a new HOPE VI unit *if* you have not attended credit counseling. A credit counseling course is being held at Trena's office on December 28. Please call her to sign up.

**Definition of 1<sup>st</sup> Preference:** Former Lafayette Gardens resident head of household and household as of April 1 2001 who is a resident in good standing and 1) is working at least 20 hours per week or 2) is in a job training or education program leading to a job or 3) is a senior or 4) is disabled. A head of household may give up their 1<sup>st</sup> preference to another family member by writing a letter and giving it to Trena.

In the meantime, have a healthy and happy New Year.

### A. HARRY MOORE

Gloria Robinson Court Homes III has had a delay in lease-up. There are still some construction issues being resolved. The management office has also been experiencing problems with their phone, fax and internet lines. If you have questions, you may call Pat Price, CSS Coordinator at 201-547-3832.

For those with credit issues, you are invited to attend the special credit counseling session scheduled for December 28 at the ROSS office at Booker T. Washington Apts. Please call Pat Price to sign up.

**A special A. Harry Moore HOPE VI resident meeting is scheduled for Monday, January 9, 6:00 p.m. at the Marion Gardens Community Room facing Dales Avenue. All are invited.**

Best wishes for a happy and healthy New Year to all.

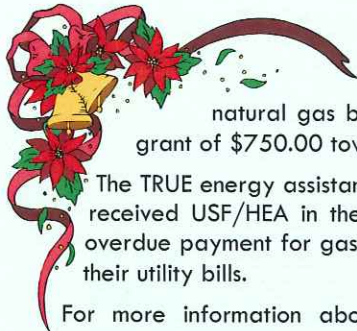
### MONTGOMERY GARDENS

2012 will bring lots of Choice Neighborhood activity. We will be applying for any development funding the government announces including a Choice Neighborhood Implementation grant. We will continue to have regular resident meetings and meetings with members of the larger neighborhood, with landowners and business owners and non-profit services. We will also be submitting a demolition/disposition request to HUD for Buildings #3, 5, & 6. We are still providing "moving money" to families who wish to relocate. Please contact Trena Hinton at 201-547-3832 or 201-913-6056 if you want to move.

A happy and healthy New Year to all.



## THE TRUE GRANT PROGRAM

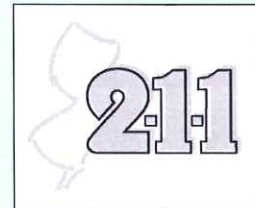


The TRUE Grant Program (Temporary Relief for Utility Expenses) is a one-time assistance program that is designed to help low to moderate income households that are experiencing economic hardship and are struggling to pay their electric and natural gas bills. It provides a maximum grant of \$750.00 towards the gas bill and a maximum grant of \$750.00 towards the electric bill.

The TRUE energy assistance program benefits homeowners and renters who are New Jersey residents, have not received USF/HEA in the past 12 months, are facing a crisis situation that includes a documented notice of overdue payment for gas and/or electric service, and have a past history of making regular payments towards their utility bills.

For more information about the requirements and to obtain an application, call 855-465-8783 or visit [www.ahanjtrue.org](http://www.ahanjtrue.org).

*Dial 211 when you need to find state or local health and human service resources to address your urgent needs or everyday concerns — free, confidential, multi-lingual, TTY accessible, available 24/7.*



## DISPOSAL OF UNUSED MEDICINES

Medicines play an important role in treating many conditions and diseases, but when they are no longer needed it's important to dispose of them properly to avoid harm to others. Medicine take-back programs are a good way to remove expired, unwanted or unused medicines from your home. Contact your local city government's household trash and recycling service to see if there is a medicine take-back program in your community. If no medicine take-back programs are available in your area, follow these simple steps to dispose of most medicines in the household trash:

- Mix medicines (do NOT crush tablets or capsules) with an unpalatable substance such as kitty litter or used coffee grounds;
- Place the mixture in a container such as a sealed plastic bag; and
- Throw the container in your household trash.

There is a small number of medicines that may be especially harmful and, in some cases, fatal in a single dose if they are used by someone other than the person the medicine was prescribed for. For this reason, they will have specific disposal instructions that indicate they should be flushed down the sink or toilet so they cannot be accidentally used by children, pets, or anyone else. You can find a list of these medicines at [www.fda.gov](http://www.fda.gov) or you may contact your local pharmacist for guidance.

For further information, contact the U.S. Food and Drug Administration at 1-888-463-6332.

Source: [www.fda.org](http://www.fda.org)

## JOB OPPORTUNITIES

### **Manager/Assistant Manager/Shift Leader**

Dunkin' Donuts—Full Time—Jersey City  
Seeing energetic new employees to join fast-paced environment. Must be very honest, reliable, hard working, organized and motivated. Need to be able to manage and operate the entire store and take full responsibility for daily operations.

### **Team Members**

Pizza Hut—Rt. 440 Jersey City—Full Time & Part Time  
Hiring 16+ years old. Various positions available.

### **Cashier**

Kmart Corporation—Full Time & Part Time—Jersey City  
Responsible for providing customer service, efficiently and accurately completing sales and service transactions, and handle customer issues as they arise on the sales floor. Hiring 16+ years old. Benefits included.

### **General Laborer**

Labor Ready—Full-Time—Temporary—Jersey City  
Job duties include stadium cleanup and various local events setup. Must be able to lift 50 lbs. Must be punctual and reliable. Must speak and understand English. Hiring 18+ years old.

### **Loss Prevention Associate**

Sears, Roebuck & Co.—Full Time & Part Time—Jersey City  
Responsible for protecting the company assets through activities in safety, inventory recovery and internal/external theft. Essential duties include assisting with reduction of loss of inventory, time and assets, as well as monitors surveillance equipment and apprehends shoplifting suspects. Benefits included.

*All job opportunities listed above can be found at:*  
[www.snagajob.com](http://www.snagajob.com).

## CHILDREN'S HEALTH CLINIC

The Children's Health Clinic provides the following services to children who reside in Jersey City who are uninsured or underinsured from birth to 18 years of age:

- Limited well baby clinic—birth to 5 years. Monday, Tuesday & Thursday, 8:30 am—10:30 am
- Immunizations—birth to 5 years. Monday, Tuesday & Thursday, 8:30 am—10:30 am
- Immunizations —6 years to 18 years. Monday-Friday, 8:30 am-2:00 pm

They also administer Flu vaccines to senior citizens during flu season. Check [www.cityofjerseycity.com](http://www.cityofjerseycity.com) for schedule.

Contact Information:      360 Martin Luther King Drive  
    Jersey City, NJ 07305  
    (201) 309-4874

### SENIOR'S CORNER: WINTER SEASONAL DEPRESSION

Seniors may find themselves noticing they can't seem to get in the holiday spirit. This may be caused by financial and social pressures or lingering loneliness or grief which is intensified by the holiday season. There is also reason to believe the decreased exposure to light adds to the mix due to shorter days and the tendency to stay inside during the winter. This can be attributed to a disorder commonly referred to as Seasonal Affective Disorder (SAD). Although older women are more at risk, anyone can experience a light case of holiday blues, or even full blown holiday depression. There are ways for seniors to help themselves survive holiday depression and holiday stress. Here are just a few suggestions:

- *Keep a schedule.* Write a routine down. Make it loose enough for extra activities, yet structured enough to give the day some shape. For example, set a time for meals. Do some physical activity in the morning. Read or watch a movie after lunch.
- *Call at least one person a day and get to know your neighbors.* Sometimes just a short chat can help relieve holiday stress.
- *Consider walking outside,* at a local mall, or another place with sights to see. Enjoy nature, go to a park and feed the ducks, tend a garden or plant something.
- *Attend a church or community activity.* Volunteer at a soup kitchen or food pantry. Go to the grocery store and buy just part of the week's food to be sure and have additional personal interaction.
- *Open the shades, blinds or curtains.* Sunlight has often been shown to be helpful in relieving seasonal affective depression. Sit on the porch or in the yard, soaking up the daylight and fresh air.
- *Smile even if no one is looking.* In fact, force a smile upon awakening. It can become a habit.
- *Don't hesitate to seek professional help from a doctor or counselor.*

<http://hildra-tague.suite101.com>

### DEVELOPMENT MEETINGS

**So that you can plan ahead...**

**The Lafayette Gardens HOPE VI Task Force Meetings** are scheduled every second Thursday of every other month at the Barbara Place Community Center at 6:00 p.m.

**January 12 | March 8**

**The A. Harry Moore Revitalization Meetings** are scheduled quarterly on the third Tuesday of the month at 2:00 p.m. at 400 U.S. Highway #1, Jersey City, NJ.

**March 20 | June 19**

### PROGRAM OFFICES

ROSS & CSS Revitalization Center  
 65-67 Ruby Brown Terrace  
 Jersey City, NJ 07302  
 201-547-6724

Booker T. Washington Apts.  
 60 Fremont Street  
 Jersey City, NJ 07302  
 201.547-3721 or 3832

Montgomery Gardens  
 571 Montgomery Street  
 Jersey City, NJ 07306  
 201-547-6659

Secretary/Executive Director—Maria T. Maio  
Commissioner Della Womack  
Commissioner Russell Robinson  
Commissioner Elba Perez-Cinclarelli  
Commissioner Freddie Kitchens  
Commissioner Pamela Gardner  
Vice-Chairperson, Darice Toon  
Chairperson Raj Mukherji  
**JCHA Board of Commissioners**  
Patricia Price  
c/o Curries Woods  
65-67 Ruby Brown Terrace  
Jersey City, New Jersey 07305



## NEW YEAR'S RESOLUTION: GETTING OUT OF DEBT

One of the most popular resolutions every year is the goal of getting your personal finances under control and starting to pay off your debt. Being debt free gives you more freedom to pursue a better career opportunity, start your own business, or purchase a home.

### Get a Copy of Your Credit Report

First, you need to gather the list of your bad debt. You can do this by ordering a free copy of your credit report through the government-mandated site [www.annualcreditreport.com](http://www.annualcreditreport.com). You should list the amount you owe and the people you owe the debt to. You may find that the companies have sold your debt to collection agencies; if this is the case, then you will work with the collection agency rather than the original company.

### Set Up a Debt Payment Plan

1. Make a list of all the debt that you have. Your list should include the minimum payment amount, the interest rate and how much you owe.
2. Rank your debts in the order that you want to pay them off. It is recommended listing the debts from the highest to the lowest interest rate, since this will save you the most money. Once you have cleared up one debt, then move on to the next one. Decide how much extra money you have per month to pay towards your debt. You may decide to cut back spending in other areas, take on a part-time job or pick up overtime hours to accomplish this. Also, you may want to apply all the money you receive from gifts, bonuses or tax returns to your debt. You may also be able to negotiate a debt settlement with some of the companies. Make sure you get the agreement in writing if they agree to a debt settlement. This will give you proof of your debt settlement and protects the company from going back on the agreement. Send in a cashier's check or money order and not a personal check, and keep these important documents on file indefinitely.
3. Pay all your extra money on the first debt on your list, while paying the minimum on all other payments. Once you have paid it off, move to the next debt on your list, paying the extra plus the current minimum payment. Continue to do this until you have crossed all of the items off on your list.
4. Most importantly, put the extra money you now have into savings. Soon your money will begin to work for you. Make sure you cut up and cancel your credit cards as you finish. That way you will never need to do this again!

### Tips

- You should start on this list once you are current on your utility and other bills.
- Any debt that is forgiven is considered income, so it is important to take that into account when you negotiate a debt settlement. You may want to adjust your withholdings so that you do not owe the IRS at the end of the year.
- Once you have cleared up your old and bad debts, you should do everything you can to prevent yourself from becoming delinquent on your bills in the future. The best way to do this is to follow a budget and to save money each month. This will prepare you for emergencies and other unexpected bills.

Source: <http://moneyfor20s.about.com/managingyourdebt/>