

Housing Authority of the Borough of Highland Park

Housing Authority of the
Borough of Highland Park
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7TH-
PEARL HARBOR DAY

21ST-
WINTER BEGINS

25TH-
CHRISTMAS DAY

26TH-
KWANZAA BEGINS



GET COVERED— A GUIDE TO THE HEALTH INSURANCE MARKETPLACE

One of the key parts of "ObamaCare" is the individual mandate. Originally purposed by the Heritage Foundation in 1989, the individual mandate requires that all eligible Americans have at least basic health coverage.

The individual mandate is officially part of the shared responsibly provision and is called a individual shared responsibility fee. The fee works like this: if you don't have insurance by January 31, 2014 or obtain an exemption you get charged a fee for every month you don't have insurance on your year-end taxable income.

MOST PEOPLE MUST HAVE HEALTH COVERAGE IN 2014 OR PAY A FEE. If you don't have coverage in 2014, you'll have to pay a penalty of \$95.00 per adult, \$47.50 per child or 1% of your income (whichever is higher). The fee increases every year. Some people may qualify for an exemption to this fee.

PRIVATE INSURANCE PLANS. You may qualify for lower cost insurance based on your household size and income. Plans cover essential health benefits, pre-existing conditions and preventative care. If you do not qualify for lower costs, you can still use the Marketplace to buy insurance at the standard price.

MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP). These programs provide coverage to millions of families with limited income. If it looks like you qualify, your state agency will contact you. Many but not all states are expanding Medicaid in 2014 to cover more people.

YOU'RE CONSIDERED COVERED if you have Medicare, Medicaid, CHIP, any job-based plan, any plan you bought yourself, COBRA, retiree coverage, TRICARE, VA Health coverage or some other kinds of health coverage.

IF YOU ARE ELIGIBLE FOR JOB-BASED INSURANCE, YOU CAN CONSIDER SWITCHING TO A MARKETPLACE PLAN but you won't qualify for lower costs based on your income unless the job-based insurance is unaffordable or doesn't meet minimum requirements. You may also lose any contribution your employer makes to your premiums.

IF YOU HAVE MEDICARE, YOU'RE CONSIDERED COVERED AND DON'T HAVE TO MAKE ANY CHANGES. You can't use the Marketplace to buy a supplemental or dental plan.

MARKETPLACE ENROLLMENT ENDS MARCH 31, 2014. If you are enrolled by December 15, 2013, coverage can begin as soon as January 1, 2014.

HOW DO I APPLY FOR MARKETPLACE COVERAGE?

Apply with a paper application and mail it in. To get a paper application, download the application form. Apply online at marketplace.cms.gov. Apply by phone by calling 1-800-318-2596 24 hours a day 7 days a week (TTY: 1-855-889-4325). A customer service representative will work with you to complete the application and enrollment process. You may also apply by finding in-person help. In all states there are people trained and certified to help you understand your options and enroll you in a Marketplace plan.

RENT

Rent is due on the 1st.

If you are using the rent boxes, your check must be in the box **before 4 PM on December 7th. After 4 PM it is late—No exceptions!**



*** Important***

- ◆ Do not post-date your checks. When a check is received by the Housing Authority, it must be deposited within 48 hours. We cannot deposit checks that are post-dated and cannot hold them until the following month.
- ◆ If you have a third party paying your rent (e.g. family member), they must put your name and apartment number on the check so it can be identified and deposited correctly.

SENIOR BUILDING

PEST CONTROL/UNIT INSPECTION

January 6th. 1-A through 4-D
 January 13th. 4-E through 6-T
 February 3rd. 1-A through 4-D
 February 10th. 4-E through 6-T
 March 3rd. 1-A through 4-D
 March 10th. 4-E through 6-T
 April 7th. 1-A through 4-D
 April 8th- (Tuesday) 4-E through 6-T
 May 5th. 1-A through 4-D
 May 12th. 4-E through 6-T
 June 2nd. 1-A through 4-D
 June 9th. 4-E through 6-T
 July 7th. 1-A through 4-D
 July 14th. 4-E through 6-T
 August 4th. 1-A through 4-D
 August 11th. 4-E through 6-T
 September 8th. 1-A through 4-D
 September 15th. 4-E through 6-T
 October 6th. 1-A through 4-D
 October 20th. 4-E through 6-T
 November 3rd. 1-A through 4-D
 November 10th. 4-E through 6-T
 December 1st. 1-A through 4-D
 December 8th. 4-E through 6-T

HEALTHCARE.GOV APPLICATION ASSISTANCE

Alliance for Disabled in Action, Inc (dba)
Alliance Center for Independence
 629 Amboy Ave., Edison NJ (732) 738-4388

Jewish Renaissance Medical Center
 275 Hobard St., Perth Amboy, NJ
 (732) 376-9333

Trinitas Regional Medical Center
 225 Williamson St., Elizabeth, NJ (908) 994-8700

Urban League of Union County
 288 North Broad St., #2, Elizabeth, NJ
 (908) 351-7200

Hyacinth Foundation
 25 Craig Place, North Plainfield, NJ (732) 246-0204

Vnacj Community Health Center
 35 Broad St., Keyport, NJ (732) 774-6333

Rutgers RWJ Eric B. Chandler Health Center
 123 Church St., New Brunswick, NJ (732) 235-6700

Hyacinth Foundation
 317 George St., Suite 203, New Brunswick, NJ
 (732) 246-0204

Rutgers RWJ Eric B. Chandler Health Center
 277 George St., New Brunswick, NJ (732) 235-6700

Vnacj Community Health Center, Inc.
 100 Main St., Keansburg, NJ (732) 774-6333

A NOTE FROM KETTLY AND JANI

Depression in Older Adults and the Elderly

The changes that often come in later life-retirement, the death of loved ones, increased isolation, and medical problems can lead to depression. Depression prevents you from enjoying life like you used to. But its effects go far beyond mood. It also impacts your energy, sleep, appetite, and physical health. However, depression is not an inevitable part of aging, and there are many steps you can take to overcome the symptoms, no matter the challenges you face.

Depression: a problem for many older adults and the elderly

Have you lost interest in the activities you used to enjoy? Do you struggle with feelings of helplessness and hopelessness? Are you finding it harder and harder to get through the day? If so, you are not alone.

Depression is a common problem in older adults. The symptoms of depression affect every aspect of your life, including your energy, appetite, sleep, and interest in work, hobbies, and relationships.

Unfortunately, all too many depressed seniors fail to recognize the symptoms of depression, or don't take the steps to get the help they need. There are many reasons depression in older adults and the elderly is so often overlooked:

Depression self help for older adults and the elderly

Overcoming depression often involves finding new things you enjoy, learning to adapt to change, staying physically and socially active, and feeling connected to your community and loved one.

If you're depressed, you may not want to do anything or see anybody. But isolation and inactivity only makes depression worse. The more activity you are-physically, mentally, and socially-the better you will feel

Self help tips:

Exercise -take a short walk, housework, classes at the senior center.

Connect with others-join bingo, volunteer in church or library, come down to activities in the building

Maintain a healthy diet- avoid sugar and junk food

Learn a new skill- something you always wanted to learn

Create opportunities to laugh- read a funny book, watch a comedy on TV or Movie.

Counseling, therapy and medication are also options

Speak to your Dr about a referral.

Speak with Kettly or Jani about counseling center

Feeling good as you age

Depression isn't a sign of weakness or a character flaw. It can happen to anyone, at any age, no matter your background or your previous accomplishments in life. Similarly, physical illness, loss, and the challenges of aging don't have to keep you down. Whether you're 18 or 80, you don't have to live with depression.

Senior depression can be treated, and with the right support, treatment, and self help strategies you can feel better and live a happy and vibrant life.

The holidays can be a difficult time for some. Keep busy and seek help if you need.

Want to wish everyone A VERY HAPPY AND HEALTHY HOLIDAY SEASON!!!!

ACTIVITY CALENDAR

Coffee Klatch –TBA

Wellness Day –TBA

Eye Screening –TBA

HOLIDAY PARTY– WATCH FOR ANNOUNCEMENT FROM RESIDENT COUNCIL

Remember Kitchen Safety for the Holiday Season

As the holiday season approaches, Safe Kids Middlesex County and the Level 1 Trauma Center at Robert Wood Johnson University Hospital remind parents and caregivers to check the kitchen for preventable hazards and to supervise children at all times in the kitchen.

It's important to keep cabinets closed and locked, and to store hazardous substances out of reach, but that's not enough. The most important safety precaution in the kitchen is constant, close, attentive supervision. Simply being in the same room as a child is not necessarily supervising. An actively supervised child is *in sight and in reach at all times*.

Burns — from spills, steam, hot surfaces and flame — can be especially devastating injuries. Because young children have thinner skin than adults, they burn more severely and at lower temperatures. Scald burns from hot liquid or steam are the most common type of burns among children ages 4 and under. A child will suffer a full-thickness burn (third-degree burn) after just three seconds of exposure to 140-degree water, and will need surgery and skin grafts. Your hot water heater should be set no higher than 120 degrees!

Safe Kids Middlesex County recommends these precautions against kitchen burns:

- Never leave a hot stove unattended. Unattended food on the stove is the number one cause of home fires.
- Never hold a child while cooking or carrying hot items.
- Cook on back burners whenever possible, and turn all handles toward the back of the stove.
- Don't allow loose-fitting clothing in the kitchen. A flowing sleeve on your bathrobe can easily get caught on a pot handle and cause a spill.

Keep hot foods and liquids away from the edges of counters and tables. Be especially careful around tablecloths — children can pull hot dishes down onto themselves.

Parents should remember to keep kitchen cabinets closed and locked and to store potentially hazardous goods, such as cleaning products and alcohol, in locked cabinets out of reach.

Children who can follow directions may be ready to help out in the kitchen with tasks that do not involve knives, appliances or heat. Know your own children. Don't give them knives, use the microwave or let them handle anything hot until they have shown the maturity and coordination to do it safely. Some children mature faster than others, so it's up to parents to use good judgment about each child's capabilities.

Safe Kids Middlesex County and Robert Wood Johnson's Level 1 Trauma Center
For more information about Safe Kids Middlesex County, call the Injury Prevention Program at the
Level 1 Trauma Center
Robert Wood Johnson University Hospital
(732) 418-8026 or visit www.rwjtrauma.org
Diana Starace, Coordinator

BUG BITS

Pest Control/Unit Inspections

Greetings residents of Highland Park Housing Authority. There has been much confusion about how the new Pest Control procedure works.

This is how it works: units are inspected for cockroaches and bed bugs. If there is an issue you will be instructed by a notice on what I am going to do to your unit. This means no chemical will be used unless there is an issue. There is also confusion on what dates I am in the building.

These are the proposed dates for the 2014 Pest Control and Unit Observation Inspections for the Highland Park Housing Authority.

*Please note that the Inspections will take place on Monday's during the normal Housing Authority business hours 1pm-4pm.

You do not need to be present during this Inspection. I am a part of the management here and have access to all units. Cut out this section and place it next to your calendar as a reminder as to when I am coming to the building.

If there is some type of an emergency, weather related problems, training class that I must attend, unplanned vacation/personal days, or I am ill, the proposed date (s) will be cancelled with or without notice, and will be conducted on a later date and/or the following month.

Family unit inspections will resume in March. Please call office immediately if there is issue before then.

Thank you,
Vincent J. Sammartino
Housing Inspector/Pest Control
Manager

COMMISSIONER'S CORNER

In March 2013, the Commissioner's Corner in the monthly newsletter started with my introductory article. Now it is close to the end of a busy and productive year. This past year there have been changes in the composition of the Board of Commissioners and we now have three new members, Burton Weltman, Morgan Chen and Amanda Thomas joining Mary Barnes, Charlotte Quaintance, Diane Reh and yours truly. Our new members have completed or are in the process of completing five full day required NJ Department of Community Affairs courses for new commissioners given through Rutgers University. The Board has been working productively with management and some of the highlights of the past 9 months may or may not be familiar to you. Of course, you are all aware of the renovations of the kitchens, the new laundry room equipment and upgraded key system to mention only a few of the improvements.

However, there are items the Board and staff have worked on which you may not be familiar with but which are important and warrant mentioning.

Examples are as follows:

- A revised set of By-Laws, which among other changes sets the date of the Board meetings for the **2nd Wednesday of the month at 6:30pm.**
- The annual Audit Report was received without any Findings or Recommendations. (Kudos to the staff!)
- The completion of an Energy Audit, which identifies opportunities to reduce energy usage, energy cost and greenhouse gas emissions.
- The designation of a consultant to prepare a Rental Demonstration Program (RAD) application to HUD.

I want to take this opportunity to again invite you to attend our Board of Commissioner's meetings that are held in the Community Room. You have two opportunities to speak, once at the beginning of the meeting and again at the end of the meeting. This is an occasion for us to get to know you better and for you to share your thoughts and feelings directly with us on topics of importance to you. On behalf of the Board of Commissioners, I want to wish all of you a healthy and happy holiday season.

Evelyn Sedehi, Chairperson



KATHY'S CORNER

When leasing units to new tenants and each year during the annual recertification process, all residents are provided the opportunity to elect to pay rent based on their income, or they may choose to pay the flat rent amount. Prior to making their choice, they are advised of the amount they would be obligated to pay based on their income, as well as the flat rent amount for the size unit they lease.

Income based rent is determined by comparing 10% of a family's gross income, to 30% of the family's adjusted gross income, as well as to the minimum rent of \$50.00. The formula requires that the greater of the three amounts is the income-based rent that the family will be obligated to pay should they elect the income-based rent.

The flat rent for each unit size is reviewed and established each year by the housing authority. HUD's Fair Market Rents (FMRs) that are published each October 1st, are compared to the previous year's flat rent amounts as well as the local private market rental trends to determine if the current flat rents should remain constant for the next year, or if they should be increased or decreased.

The option to elect flat rent over income-based rent is only available at the time of lease-up, or during the annual recertification process. If flat rent is elected, you cannot switch back to income-based until your next annual recertification date, unless you can document a significant decrease in income due to a loss of employment, the death of a family member, or some other event that would alter the family's income.

Flat rent is a benefit to families that have an income that will result in the income-based rent exceeding the flat rent amount, or families who are not on a fixed income and believe there is a good possibility that their income will increase prior to the time of their next annual recertification, to an amount that will cause their income-based rent to surpass the flat rent.

When a family has elected flat rent, we only have to recertify their income every three years rather than annually. The family is however obligated to verify that they are in compliance with the Community Service/ Self-sufficiency Requirement (CSSR) and that the composition of their family unit remains the same annually.

The flat rents beginning January 1, 2014 and remaining in effect through December 31, 2014 will be as follow:

| | |
|---------------------|------------|
| 0 Bedroom size unit | \$ 990.00 |
| 1 Bedroom size unit | \$1,121.00 |
| 2 Bedroom size unit | \$1,354.00 |
| 3 Bedroom size unit | \$1,606.00 |
| 4 Bedroom size unit | \$1,935.00 |

These amounts will be reviewed again after next years FMRs are published.

WINTER

Q W S Y U E C E E L F V
 A S E F J P H G W J R S
 Z N N H F Z J F S N O W
 E O D O M U K D E K S E
 K W C N W X M S D Y T A
 A B V Y I M L R A L B T
 L A F E E C A D A P I E
 F L R N K Z I N R E T R
 W L T M Z L E A T O E Z
 O S G I O V M E Y I H A
 N X L H L B N Q R U G S
 S B B C O T S O R F F D

FIND: Blizzard, Frostbite, Snowman, Fleece, Snow, Chimney, Holidays, Snowball, Freeze, Sweater, Earmuffs, Frost, Snowflake

TOO MUCH CHOCOLATE CAKE

Ingredients:

- 1 (18.25 ounce) package devil's food cake mix
- 1 (5.9 ounce) package instant chocolate pudding mix
- 1 cup sour cream
- 1 cup vegetable oil
- 4 eggs
- 1/4 cup warm water
- 2 cups semi-sweet chocolate chips

Directions:

1. Preheat oven to 350 degrees.
2. In a large bowl, mix together the cake and pudding mixes, sour cream, oil, beaten eggs and water. Stir in the chocolate chips and pour batter into a well-greased 12 cup bundt pan.
3. Bake for 50 to 55 minutes or until top is springy to the touch and a wooden toothpick inserted comes out clean. Cool cake thoroughly in pan at least an hour and a half before inverting onto a plate. If desired, dust with powdered sugar.

WHAT DOES AULD LANG SYNE MEAN?

You know that song you hear every New Year's Eve? The one about not forgetting old acquaintances. Did you ever wonder what that phrase is in the chorus? Is it:

- For old ang zine
- Far hold ang zyne
- For old Aunt gzyne
- Farheld ang zyne
- Farheld ang sign
- For old ang sign
- Foothold and sign
- For all the aunts of mine

Actually, it's not any of these. On New Year's Eve, the most common song for most English-speaking people to sing is "Auld Lang Syne". Isn't it funny how it's possible to sing and hear a song so many times and have no idea what it means? And wouldn't it be funny if it meant "Big Pink Elephants"?

A good sub-question is what language is it?

It turns out that "Auld Lang Syne" is an extremely old Scottish song that was first written down in the 1700's. Robert Burns is the person whose transcription got the most attention, so the song is associated with him.

A good translation of the words, "auld lang syne" is "times gone by". So (incorporating a couple of other translations) when we sing this song, we are saying, "We'll drink a cup of kindness yet for times gone by."



A POLITICALLY CORRECT CHRISTMAS POEM

'T was the night before Christmas and Santa 's a wreck. How to live in a world that' s politically correct?
His workers would no longer answer to "Elves" . "Vertically challenged " they were calling themselves.

And labor conditions at the North Pole were alleged by the union to stifle the soul.

Four reindeer had vanished without much propriety, released to the wilds by the Humane Society.

And equal employment had made it quite clear that Santa had better not use just reindeer.

So Dancer and Donner, Comet and Cupid were replaced with four pigs, and you know that looked stupid!
The runners were removed from his beautiful sleigh because the ruts were deemed dangerous by the EPA,

And millions of people were calling the cops when they heard sled noises upon their rooftops.

Second hand smoke from his pipe had his workers quite frightened and his fur trimmed red suit was called
" u nenlightened " .

To show the strangeness of today ' s ebbs and flows, Rudolf was suing over unauthorized use of his nose.

He went to Geraldo, in front of the Nation, demanding millions in overdue workers compensation.

So.. Half of the reindeer were gone, and his wife who suddenly said she' d had enough of this life,

Joined a self-help group, packed and left in a whiz demanding that from now on her title was Ms.

And as for gifts, why, he' d never had the notion that making a choice could cause such commotion.

Nothing of leather, nothing of fur, which meant nothing for him and nothing for her.

Nothing to aim, nothing to shoot, nothing that clamored or made lots of noise,
nothing for just girls and nothing for just boys.

Nothing that claimed to be gender specific, nothing that ' s warlike or non-pacifistic.

No candy, no sweets. They were bad for the tooth. Nothing that seemed to embellish upon the truth.

And fairytales, while not forbidden, were like Ken and Barbie, better off hidden

For they raised the hackles of those psychological who claim the only good gift was one ecological.

No baseball, no football. Someone might get hurt. Besides, playing sports exposed kids to dirt.

Dolls were said to be sexist and should be passé and Nintendo would rot your entire brain away.

So Santa just stood there disheveled and perplexed. He just couldn't figure out what to do next.

He tried to be merry, he tried to be gay, but you have to admit he was having a very bad day.

His sack was quite empty, it was flat on the ground. Nothing fully acceptable was anywhere to be found.

Something special was needed, a gift that he might give to us all, without angering the left or the right.

A gift that would satisfy with no indecision each group of people in every religion.

Every race, every hue, everyone, everywhere, even you!

So here is that gift, its price beyond worth...

" MAY YOU AND YOUR LOVED ONES ENJOY PEACE ON EARTH "