

WAVES OF SUCCESS

Walton County Housing Agency 63 BoPete Manor Road P.O. Box 1258 DeFuniak Springs, FL 32435

Thomas Baker, Executive Director (850) 892-8185 waltoncoha.org

FROM THE DIRECTOR

I want to wish each of you a Happy New Year! We face a new year still challenged by the Covid-19 virus. You continue to inspire us with your resilience and adaptability in the face of the many changes imposed on us all in the year 2020. We appreciate your attentiveness and patience as we have adjusted our office policies and procedures over the last year. It remains important to us that we find effective ways to stay in communication with you. ~ **Tom Baker, Executive Director**



Housing Inspections

HUD has temporarily suspended in home inspections for occupied units. Our agency is still conducting new inspections and inspections for vacant units. Additionally, our inspector is sending out self-evaluation forms to tenants and landlords to complete and return certifying the unit meets HUD standards. It is extremely important to report any items in need of repair. The inspector is still making visits to observe the outside conditions of homes and properties. In some instances, landlords may wish to conduct their own home inspection and we ask that landlords and tenants work together on this matter. It is more important than ever that you maintain your assisted home and notify WCHA or your landlord if you have home quality issues before those issues become major problems.

Jennifer Cox- Inspector

Rent Moratorium

Even though there is a moratorium on evictions, there is not a moratorium on the requirement for you to pay your rent. If you need assistance, please contact our office immediately. Your rent amount is figured as a portion of your income. If your income changes then you need to let us know so we can adjust your rent.

At some point, the moratorium will be lifted and at that point, a landlord may evict you for non-payment of rent. Also, failure to pay your rent is a violation of your lease and a violation of WCHA's Family Obligations. These violations are grounds for termination of your HUD assistance. If you are experiencing difficulties, discuss them with your landlord and the WCHA. Please make sure to always keep our agency updated.

WCHA is lucky enough to have some great landlords! We will all work together to help you, but YOU must communicate with us.



HUD's Best Kept Secret for Promoting Employment and Asset Growth is not a secret!

The Family Self Sufficiency Program is an effective but underutilized tool to enable low income families to increase their rate of employment and earnings. WCHA has openings in our FSS Program. Please contact us for an application today!

Do we have your current contact information?

Exciting Changes

As we move forward into 2021, expect changes in the way services are delivered. For instance, rent verification letters are now available online. This will help save the agency several hundred dollars per month in postage fees and make the information available to you more quickly.

Please visit our website and register for an account so you will have access to all the latest information. Registering is an easy step-by-step process. If you have trouble, you can contact us here at WCHA.

The move to online service delivery makes it important that you keep us updated with accurate and current contact information.



waltoncoha.org



DATES TO REMEMBER

02/14 Valentine's Day
02/15 President's Day-WCHA Closed
03/01 National Peanut butter lover's day
03/14 Daylight Savings Time Starts
03/17 St. Patrick's Day
04/04 Easter Sunday



FAIR HOUSING

You have a right to live in your assisted home without threat of harassment of any kind. If you believe that you have been discriminated against in housing based on race, color, national origin, religion, sex, disability, family status, sexual orientation or gender identity, please contact HUD to report it. If you have concerns or need assistance you may contact any Walton County Housing Agency representative. You may also contact the Fair Housing Equal Opportunity Office at 1 (800) 669-9777.



Did you know?

Walton County's shimmering sugar white shoreline glistens with so much blinding brilliance that sunglasses are an absolute necessity here. Unlike most beaches elsewhere that are composed of ground up shells and sediment, our beaches are composed of pure white quartz crystal washed down from the tops of the Appalachian Mountains eons ago during the last Ice Age. It was pulverized into powder-like form by wave action over thousands of years. Since no rivers are nearby with runoff sediment, the crystalline beach has maintained its sparkling bright white sheen.

Your WCHA Team:

Tom Baker
Director

Kerri Aplin
Assistant Director

Jennifer Cox
Inspector

Melody Langley
FSS Coordinator



FSS Desk

Who needs a BUDGET?

Everyone! Countries, Governments, Corporations, Banks, and ordinary people operate on a budget. You may think that one must have lots of money to need a budget.

What is a BUDGET?

A budget is a financial tool that will help you determine how much money you have and where it goes. Budgeting isn't all about restricting what you spend money on and cutting out all the fun in your life. Its really about understanding your spending habits and prioritizing your goals.

When do I need a BUDGET?

Every month! Using a budget will help keep you on track with your personal and financial goals.

Why do I need a BUDGET?

A good budget can help you get out of debt, build wealth, reduce stress, identify cash flow problems, and put you in control of where your money goes.

How do I make a BUDGET?

Creating a budget isn't difficult, just a little bit tedious. The easiest thing to do is keep ALL your receipts. Write down any small cash purchases, and automatic withdrawals from your account. Things like insurance, car payments and the like. Then once per week go over your receipts and written log and figure out some categories of expenses. For instance, did that \$55 purchase at Walmart include food, baby items, and pharmacy items? Create a category for food, one for baby, and one for pharmacy. Add the amount of purchases in each category. Each week track your spending and categorize all your purchases. Your goal is to track down every penny that comes into your household and account for where it went.