

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

We have recently seen the numbers from the Covid Virus spring upward and now it looks like we must adjust inspection procedures for a while longer. These inspections are so important to you and the Agency is many ways. Until further notice we are going to conduct drive by inspections where we furnish you with a notice of a visit, stop by your home to view the exterior, and talk to the family without entering the home. The number of quality homes for use on our program are few and far between. We are seeing homes currently on our program being removed from the program and sold. More and more of this is occurring. It's important that you reduce the fear faced by landlords that tenants are damaging their homes causing them to consider getting out of the rental business. Please take care of our homes so our program continues to have quality locations to place families. It's important that we know about issues in your home early so we can request owner response and prevent a more severe problem from occurring. We ask for your help in keeping up with issues in your home by doing the following:

- We are now sending out a checklist to every family and we ask that you take the time to accurately respond on this checklist about any issue you may be having in the home. Please fill the form out and return to the Agency. You may also give it to the inspector at your scheduled inspection date. It is very important that we receive the check list back as part of the HUD required inspection process and so that we may also follow up on any issues you may have.
- Report leaks and damages as soon as possible before they become bigger issues. At any time you can contact us by phone or email at hud@co.walton.fl.us and we will respond.
- Make an extra effort to keep the home clean and watch for buildup on walls and ceilings of any discoloration that could be a mold like substance. The best response to any formation of a mold like substances is to spray with bleach-based cleaners.
- Effectively utilize air conditioner systems as they reduce the moisture and heat in the home and prevent mold in some cases. Make sure to change filters regularly.



DATES TO REMEMBER	
9/22	First day of Fall
10/8	Teacher workday /students out
10/16	Walton County HAZMAT
10/31	Halloween
11/11	Veteran's Day
11/22-26	Thanksgiving Holidays



Did you know?
 Walton County is the largest county (1,240 square miles) in the state of Florida and that Walton County is the fastest growing county of all 67 Florida counties.

Why is a GOOD credit score so important?
 In addition to being used by lenders as an indicator of how likely you are to repay a debt, this number is also frequently used as a nonfinancial indicator of things like character, integrity, and responsibility. You may notice that more landlords are running credit reports on prospective tenants and employers on potential employees.


A credit report is a fairly reliable snapshot of your financial life, which can be seen as a reflection on the type of employee or tenant you will be. Do you keep your promises (pay as agreed)? How sound is your judgment (maxed out cards)? Are you a responsible person (accounts in collection)?

Good or bad credit can have a huge impact on your quality of life. It is worth the work to improve your credit score. If you don't know what a FICO score is, read on further in this newsletter where we discuss the elements of a FICO score.



Jump on and GoWal
 Free Public Transportation in Walton County
Running up and down U.S. 331

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, or 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



CLEANING AND DISINFECTING

Best Practices During the COVID-19 Pandemic

Good Idea

Follow CDC, State, and Local Public Health Guidelines

According to the Centers for Disease Control and Prevention (CDC), COVID-19 is mainly spread through the air. The risk of getting the virus by touching a contaminated surface is thought to be low.



Clean Surfaces with Soap and Water

Normal routine cleaning with soap and water lowers the risk of spreading COVID-19 by removing germs and dirt from surfaces. In most situations, cleaning is enough to reduce risk.



Use EPA-Registered Disinfectants According to Label Directions

Disinfectants further lower the risk of spreading COVID-19 by using chemicals to kill germs. Use disinfectants on high-touch surfaces when you know or suspect someone around you is sick with COVID-19.

Be Careful

Be Careful Using Disinfectants Around People with Asthma

Disinfectants can trigger an asthma attack. If you have asthma, you may need to take extra precautions like avoiding areas where people are cleaning and disinfecting or making sure the space is well ventilated.



Be Careful with Fogging, Fumigating, and Wide-Area or Electrostatic Spraying

Make sure your product's label includes directions for the application method. Follow all directions, including precautions. If a product isn't labeled for these application methods, using it that way might be risky or ineffective.

Be Careful With UV Lights or Ozone Generators

UV lights or ozone generators may be risky or ineffective. EPA cannot verify if or when it is appropriate to use these devices. Check out the guidance at: [go.usa.gov/xHckJ](https://www.epa.gov/xHckJ)



Don't Do It

Don't Ask Children or Students to Apply Disinfectants

Disinfectants are powerful tools for controlling the spread of disease, and they can harm kid's health if used or stored incorrectly. Children and students should not apply disinfectants, and they should be kept out of children's reach.



Don't Ignore the Label Directions

If you don't follow the label directions, disinfectant products may be ineffective or unsafe. Do not apply disinfectants to skin, pets or food. Do not dilute disinfectants or mix them with other chemicals unless the label tells you to. Don't think that twice the amount will do twice the job.



Don't Use Unregistered Disinfectants

If a product says that it kills SARS-CoV-2 (COVID-19), but it doesn't have an EPA registration number, it may not be safe or effective. Federal law requires disinfectants to be registered with EPA.



FSS Desk

What is FICO?

A FICO Score is a three-digit number based on the information in your credit reports. It helps lenders determine how likely you are to repay a loan. This, in turn, affects how much you can borrow, how many months you have to repay, and how much it will cost (the interest rate).

How is my FICO calculated?

FICO scores are calculated using many different pieces of credit data in your credit report. This data is grouped into five categories:

Payment history (40%). Lenders want to know that you paid past credit accounts on time. This helps the lender decide how much of a risk extending credit would be. This is also the MOST important factor in a FICO score.

Amounts Owed (23%). This refers to how much debt is owed in total. When a high percentage of a person's total available credit is used, this can indicate that a person is overextended, and may be more likely to make late or missed payments.

Length of Credit History (21%)
Generally, a longer credit history will increase your FICO scores. Lenders look at the oldest account and the newest account and average the age of all the accounts.

Credit Mix (11%). It stands to reason that the better you manage different types of loans and lines of credit, the lower the risk when lending money.

New Credit (05%). Opening several credit accounts within a short period of time represents a greater risk—especially for people who don't have a long credit history.



For CDC public health guidelines, visit: [go.usa.gov/xHc8q](https://www.cdc.gov/xHc8q)
For information on disinfectants, visit: [epa.gov/coronavirus](https://www.epa.gov/coronavirus)

April 2021

WALTON COUNTY HAZ-MAT COLLECTION DAY OCTOBER 16, 2021

Walton County is hosting an Haz-Mat Collection Day on October 16, 2021 from 8:00 am - 12:00 noon at the Walton County Landfill located at 1118 Institution Rd., DeFuniak Springs and Topsail Hill State Park located at 7525 Hwy 30A, Santa Rosa Beach. Call 850-892-8180 for more information or to schedule a drop off time.

PRIDE ~ PRESERVATION ~ CONSERVATION

HAND HYGIENE

USING SOAP AND WATER

Use in all situations where soap and water are available

- Rinse hands with warm running water, add soap to palms and rub hands together to create lather
- Thoroughly cover all the surfaces of your hands and fingers (including nails) for 15 to 20 seconds
- Rinse under warm running water
- Dry hands thoroughly with single-use towel or hand dryer
- Turn off the tap with a clean paper towel

USING AN ALCOHOL-BASED HAND RUB

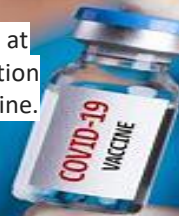
Use when soap and water are NOT available, except if hands are visibly soiled

- Take a small amount of alcohol-based hand rub (about the size of a nickel)
- Rub it on your fingertips, both sides of your hands and between your fingers
- Continue to rub until your hands are dry
- There is no need to rinse or dry

HELP PREVENT THE SPREAD OF INFECTION



Please contact the Walton County Health Department at (850)892-8015 for information and locations for your vaccine.



BUDGETING IS NOT A SHACKLE OF SPENDING LIMITS BUT A REMINDER OF WHAT'S IMPORTANT TO YOU.

www.thefrugalgene.com

Have you checked out our website?

waltoncoha.org

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!

Total tenant payment (TTP) is the minimum amount the family will pay toward rent and utilities and is calculated using a statutory formula and family income information. The TTP is the greater of: 30 percent of monthly adjusted income; 10 percent of monthly income; or the minimum set rent. The family share will be higher than the TTP if the family's rent is prorated or if gross rent is above the payment standard.