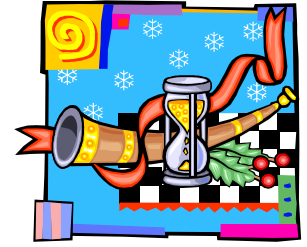


HAPPY NEW YEAR!



Linn-Benton Housing Authority

FAMILY SELF-SUFFICIENCY NEWSLETTER

1st Quarter Holidays:

- **1/1/07** (Monday)—
New Year's Day
- **1/15/07**
(Monday)—Martin
Luther King, Jr.
Day
- **2/14/07**
(Wednesday)—
Valentine's Day
- **2/19/07**
(Monday)—
President's Day
- **3/11/07**
Daylight Savings
Time begins
- **3/17/07**
(Saturday)—St.
Patty's Day



FSS UPDATES DUE 01/15/2007

HUD requires at least quarterly contact between FSS Participants and Coordinators. Enclosed, you will find an FSS Update form to fill out and return. If you would prefer to e-mail your update, please be sure to include all information requested and e-mail Anna Benson at annab@L-bha.org or Paul Deatherage at paul@L-bha.org. You may also schedule an appointment to update or call as long as you update before the due date of January 15th.

Please note that this is a HUD requirement and failure to update could result in termination of your FSS Contract of Participation.

If you are not sure what your goals were and would like a copy, please contact Anna or Paul and we will be happy to get you a copy or meet with you personally to review and update.



We hope that you are all making progress towards self-sufficiency.

We look forward to reviewing your updates!

FSS Participant of the Quarter

Ron Bjarnason has only been participating with the FSS program since the first of 2006 and has already completed the VIDA (Valley Individual Development Account) program to use for education. Ron has always been on top of any paperwork needed by the Housing Authority, sometimes filling out paperwork we usually complete!

It is unusual for participants to know and understand our processes and policies as well as we do, but Ron does, and usually anticipates any probable issues that may occur. Ron is extremely conscientious and works hard at taking care of business first.

If anyone can walk the talk and be an example to others on the FSS program then Ron is the guy, always striving to accomplish his goals and take advantage of every opportunity possible.

Ron is currently enrolled in school, working towards a PhD in computer science and also helps his wife raise their 4 children... a very busy man indeed.

Tips for Making Good New Year's Resolutions

To finish what I start Sleep 8 hours every night To learn to cook
 To laugh more To get married To pay off my debt
 To start a business

1. Create a Plan Afford a vacation To increase my net worth

Setting a goal without putting together a plan is merely wishful thinking. A good plan will tell you A) What to do next and B) What are all the steps required to complete the goal.

2. Create Your Plan IMMEDIATELY

If you're like most people, then you'll have only a few days to harness your motivation. After that, most people forget their resolutions immediately.

3. Write Down Your Resolution and Plan

Commit your resolution and plan to writing it down someplace, such as a notebook or journal. Keeping a journal helps track your progress and is an easy way maintain motivation.

4. Think "Year Round", Not Just New Year's

Nothing big gets accomplished in one day. Resolutions, like all goals, are set in one day, but accomplished with a hundred tiny steps that happen throughout the year. New Year's resolutions should be nothing more than a starting point. You must develop a ritual or habit for revisiting your plan.

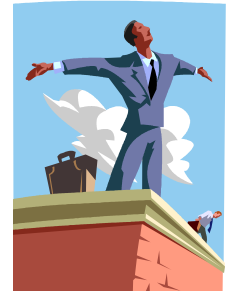
And finally....

5. Remain Flexible

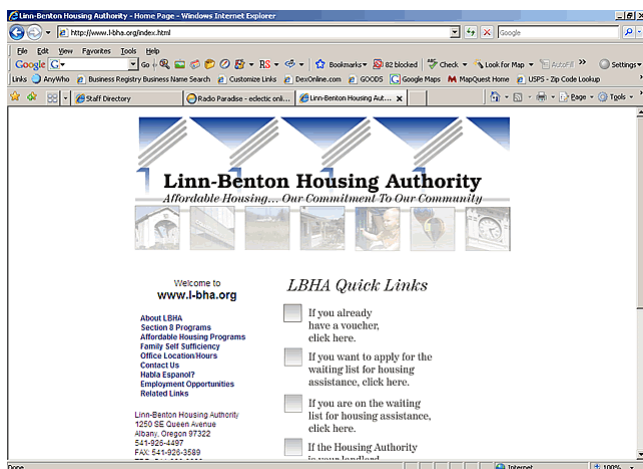
Expect that your plan can and will change. Life has a funny way of throwing unexpected things at us, and flexibility is required to complete anything but the simplest goal. Sometimes the goal itself will change. Most of all, recognize partial successes at every step along the way.

I deserve the best and I accept the best now.

I am mentally and emotionally equipped to enjoy a prosperous and loving life. It is my birthright to deserve all good. I claim my good.



When you have a chance, visit our website at www.L-bha.org



We have made several updates including a new page with information on the old Ice House project, now named Riverview Place in downtown Albany. Just click on "About LBHA" then click on "What's New" and you will be able to view information, photo's and drawings explaining the new Riverview Place project. We have added several fillable Adobe Acrobat PDF forms and updated many of the pages. If you have never visited our site you will find information about Linn Benton Housing Authority, Section 8 Housing, Family Self Sufficiency, landlord information and have access to all our participant forms, including applications. We even have a comprehensive Staff directory!

Reminder: What does it take to graduate from the Family Self-Sufficiency Program?

1. You’ve completed the 5 year term, achieved your goals, and have been free of cash assistance 12 months prior to graduation
2. 30% of your income is greater than the Fair Market Rent for the bedroom size you qualify for (generally, you’re paying the full rent)
3. You drop off the Section 8 program due to becoming self-sufficient (you buy a home, etc)

One of the requirements that we include in your goals is to complete the free Financial Fitness class. If you haven’t taken the class yet, we ask that you register for one of the classes listed below and let us know which one you’ll be taking. This is a great class that takes you back to the basics of money management!

FINANCIAL FITNESS CLASS

The [Financial Fitness](http://www.corvallisnhs.org) class is taught in four locations in Linn and Benton Counties. To register, download (www.corvallisnhs.org) and mail the registration form to CNHS, 257 SW Madison Ave, Suite 113, Corvallis, OR 97333.

ALBANY (2007)

February	Saturdays for three consecutive weeks, Feb 3, 10, 17, 9 AM - 1 PM Songbird Village, 215 21st St SE, Community Room
May	Tuesdays for four consecutive weeks, May 1, 8, 15, 22, 6 - 9 PM Songbird Village, 215 21st St SE, Community Room
September	Saturdays for three consecutive weeks, Sep 8, 15, 22, 9 AM - 1 PM Songbird Village, 215 21st St SE, Community Room
November	Tuesdays for four consecutive weeks, Nov 6, 13, 20, 27, 6 - 9 PM Songbird Village, 215 21st St SE, Community Room

CORVALLIS (2007)

January	Saturdays for two consecutive weeks, Jan 20, 27, 9-4 PM (w/lunch break) CNHS, 257 SW Madison Ave
March	Thursdays for four consecutive weeks, Mar 15, 22, 29, Apr 5, 6 - 9 PM CNHS, 257 SW Madison Ave
May	Wednesdays for four consecutive weeks, May 16, 23, 30, Jun 6, 6 - 9 PM, CNHS, 257 SW Madison Ave
August	Wednesdays for four consecutive weeks, Aug 1, 8, 15, 22, 6 - 9 PM, CNHS, 257 SW Madison Ave
October	Saturdays for three consecutive weeks, Oct 13, 20, 27, 9 AM -1 PM (bring a sack lunch) CNHS, 257 SW Madison Ave

LEBANON (2007)

January	Thursdays for four consecutive weeks, Jan 11, 18, 25, Feb 1, 6 - 9 PM LBCC-Lebanon Center, 44 Industrial Way
July	Wednesdays for four consecutive weeks, Jul 11, 18, 25, Aug 1, 6-9 PM LBCC-Lebanon Center, 44 Industrial Way

SWEET HOME (2007)

March	Saturdays for two consecutive weeks, Mar 3 & 10, 9-3 PM (w/lunch brk) LBCC-Sweet Home Center, 1661 Long St
September	Thursdays for four consecutive weeks, Sep 27, Oct 4, 11, 18, 6-9 PM LBCC-Sweet Home Center, 1661 Long St

Now that the holiday season is winding down, do you look back and ask yourself where all your money has gone? Like the most of us, we'd like to feel a little more in control of our finances. The best way to get started is establishing a budget. Once you've done this you can go back at the end of the month and compare your actual spending with your planned spending. Do you need to make adjustments? Are you being realistic? Is everyone in the family following the plan?

Below you will find a Spending Planner to get you started. Don't hesitate to call your FSS Coordinator if you need any assistance!

INCOME

MONTHLY SPENDING PLANNER

CATEGORY	DESCRIPTION	PLANNED	ACTUAL
NET MONTHLY INCOME (from all sources)			
TOTAL			

EXPENSES

CATEGORY	DESCRIPTION	PLANNED	ACTUAL	DIFFERENCE
Savings	Retirement			
	Emergency/Goals			
	Revolving			
Monthly Payments	Rent/Mortgage			
	Alimony/Child Support			
	Child Care			
Loans	Automobile			
	Furniture/Appliances			
	Finance Company Installment			
Credit Cards				
Utilities	Electricity/Heating			
	Water/Sewage/Trash			
	Telephone			
Insurance	Automobile			
	Health			
	Life			
	Dental			
	Renters/Homeowners Disability			
Donations	Church			
	Charity			
Medical (Not Covered by Insurance)	Doctor/Dentist			
	Drugs			
	Hospital			
Transportation	Gasoline			
	Maintenance			
	Parking			
Food	Groceries			
	School or Work Lunches			
	Eating Out			
Clothing & Personal Care	New Clothes			
	Dry Cleaning/Laundry			
	Uniforms/Required Items			
Household Operations/ Maintenance	Supplies			
	Repairs			
	Other			
Miscellanies	Entertainment			
	Gifts			
	Clubs, Sports & Hobbies			
	Union/Organizations Dues			
	Pet Supplies			
	Other			
TOTAL				

This Monthly Spending Planner is available in an Excel Spreadsheet. Please let us know if you would like a copy emailed to you.