

What do you say, FHA?

By Marie Palmer, Resident Service Coordinator

Volume 7, Issue 5

August, 2021

www.falmouthhousing.org

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Surviving Cape Cod traffic

By: Rich Holmes

www.capecodhealth.org

Traffic creeps along as tourists and locals check their phones for texts and directions. Tempers flare in the heat. Bikes weave through cars jockeying for position as they whip around rotaries. It must be summer on Cape Cod's roadways.

"The number one cause of collisions is no longer alcohol; it's the cell phone," said Mike Hanlon, manager of Professional Driving Schools Inc., in Hyannis. "The number one cause is distracted driving."

Distractions while driving include texting and talking on the phone, but also eating, putting on makeup and fiddling with a GPS, stereo or other devices now standard in many cars – anything that takes your eyes, and your mind, off driving.

People should put their phones down, or turn them off if they can't resist using them, and try to be more patient behind the wheel. Impatience and lack of planning lead drivers to speed and get involved in road rage incidents. This becomes more important during the summer on the Cape, when tourists and locals clog roads.

We all know that we wouldn't be Cape Cod without tourists. We need to extend a little courtesy ourselves. Give tourists a little consideration and space.

Out-of-state visitors should try to familiarize themselves with Massachusetts traffic laws, such as those permitting U-turns, rotaries and right turns at red lights. They should also know their route before getting in the car, rather than following a GPS, and give themselves extra time to get to where they're going.

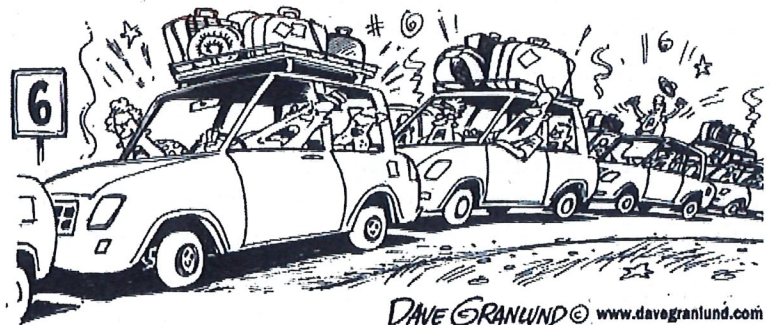
Sound advice for the possibility of being stuck in traffic on the Cape; if you're late for work or an appointment, don't take it out on other drivers! Try to keep your cool. Move on with your day. It's a non-event. Escalate it, and it could turn very bad for you or others around you.

Here is a list of major causes of accidents other than distracted driving:

- Excessive speed
- Driving under the influence of drugs or alcohol
- Making a left turn on a busy street.

Cape Codders joke about not making left turns in the summer, but nationally, 53.1 percent of collisions involve a left turn, compared with 5.7 percent of crashes involving a right turn.

Which Cape Cod species is more crabby?



DAVE GRANLUND © www.davegranlund.com

~Continue to pg. 2~

Instead of taking a left hand turn onto a busy road or waiting for a break in the traffic to dart across, consider turning right with the flow of passing cars until you can safely turn around.

Be aware that during the summer, many people bike to work and for exercise. Cyclists should wear helmets, bike with the flow of traffic and use hand signals to let drivers know their intentions to turn and stop.

Summer also brings out more pedestrians along Cape roadways, most of which do not have sidewalks. Pedestrians and joggers should travel facing traffic. When opening a door of a car parked along a street, look first for cyclists and other cars.

We all drive by habit, so... if you stick with good habits, you'll be OK.

Renters Insurance

www.mass.gov



Why Purchase Renters Insurance?

If you live in a rented apartment, your landlord's insurance doesn't cover your personal property, such as your electronics, bicycle, jewelry, or furniture, in the event that it is damaged, destroyed, or stolen.

Is Renters Insurance Expensive?

The premiums for renters insurance average between \$15 and \$30 per month depending on the location and size of the rental unit and the policyholder's possessions. To help determine how much coverage you need, make a comprehensive list of your possessions, including purchase prices, model numbers and serial numbers. You can supplement this list with pictures of rooms or items as well. Then, estimate the value of your personal possession, using receipts if you have them. This is the amount of insurance you will need to replace the contents of your home if everything were destroyed.

What does Renters Insurance Cover?

Most renters insurance policies provide two basic types of coverage: *personal property* and *liability*.

Personal property coverage pays to repair or replace personal belongings if they are damaged, destroyed, or stolen. This is the most commonly purchased renters policy.

Liability insurance provides coverage against a claim or lawsuit resulting from bodily injury or property damage to others caused by an accident while on the policyholder's property.

Unusually expensive items, such as fine jewelry or an art collection, may require the renter to purchase additional coverage, called a "rider" or "floater". Your insurance agent can help you determine if additional coverage is necessary.

Cash Value or Replacement Cost Coverage

Another important factor to look for when shopping for renters insurance is "actual cash value" vs. "replacement cost" coverage.

Actual cash-value coverage will reimburse you for the cost of your personal property at the time of the claim, minus the deductible. It's important to account for depreciation when considering this coverage option. For example, if a stereo system were stolen from an apartment, five years after the stereo was purchased, the policyholder would be reimbursed for the current value of the system.

Replacement cost coverage, on the other hand, will reimburse the full value of the new stereo system, after you purchase the new system and submit your receipts. While the up-front cost is greater, you are more likely to receive accurate compensation for your possessions.

Few in Massachusetts are taking advantage of a new federal Internet subsidy.

By Aaron Pressman Globe Staff, July 7, 2021

www.bostonglobe.com



A new federal program offering billions of dollars to help people in need pay for Internet service kicked off in May, but not many Massachusetts residents are taking advantage yet.

Under the program, the government will pay up to \$50 a month for Internet service for at least the next six months. To be eligible, households must have low income, participate in other federal aid programs such as SNAP, Medicaid, or Lifeline, receive a Pell Grant student loan, qualify for free school lunches, or have experienced “a substantial loss of income” because of job loss or furlough since February 2020. Eligible households can also get up to \$100 to buy a laptop, desktop, or tablet computer. Congress included \$3.2 billion to pay for the program in the COVID relief bill passed last December and the FCC says it can run the program until the money runs out. Given the eligibility requirements and the government’s desire to avoid fraudulent claims, the program has an application process that many have found complicated, particularly if they cannot get online before they start getting the subsidies. Generally, people have to confirm their eligibility by navigating the site <https://getemergencybroadband.org/> or calling the program’s help center at (833) 511-0311.

“There are clearly structural challenges that are in the way of people taking full advantage of the broadband benefits,” said Dan Noyes, co-CEO of Boston-based nonprofit Tech Goes Home that helps people get connected and learn how to use online resources.

The program’s application process does not support many languages and some Internet service providers have tried to “upsell” participants to more expensive plans, he added. At the same time, the FCC hasn’t set a specific end date for the program when the \$50 subsidy will disappear.

“If you’re a family struggling with your budget, you can’t sign up for an Internet plan that could cost you a bunch of money at some point but you don’t know when,” Noyes said.

Boston has reached out to social service agencies serving seniors, and residents of public housing to help publicize the new program, said Mike Lynch, director of broadband and cable for the city. He agrees that the FCC’s system for applying is “a bit of a complicated process,” adding that the city is willing to help people figure it out.

The subsidy program works through Internet service providers such as Verizon and Comcast. Neither company would disclose how many customers have signed up for the FCC benefit in Massachusetts. Both companies said they have their own programs in place to address Internet affordability in addition to the FCC subsidy.

For more information:

Call 833-511-0311 for a mail-in application or print a copy, and return it along with copies of documents showing proof of eligibility to:

Emergency Broadband Support Center

P.O. Box 7081

London, KY 40742

Don't flip or flop over your summer shoes!

www.capecodhealth.org

Enjoying the footloose and fancy-free days of summer? If so, it is important to know how to protect your lower limbs in the heat.

In summer there is more likelihood for foot problems that may be ignored in the cooler months. Often those problems arise from our increased activity, wearing light-weight shoes, from infections caused by cuts, blisters, bites and fungus.

When people wear sandals and light-weight shoes to cool off their feet, they have less support than when they are wearing sturdier shoes. As a result, they have more difficulty retaining their balance and are more likely to trip or fall. Doctors typically see more tendon injuries and ankle sprains in summer.

Flip flops are notorious for that, since they offer minimal support and do little to enhance balance.

Wearing shoes with minimal support over the summer months may seem fashionable, but can stress the arch and feet and lead to plantar fasciitis, an inflammation at the base of the heel and is a very painful condition. Other injuries related to a lack of proper support are:

Achilles tendinitis, a tear or strain in a tendon stretching from the calf muscle to the heel

Posterior tibial tendinitis, a tendon injury from the back of the calf muscles affecting bones on the inside of the foot

Tibialis anterior tendinitis, a tendon running down the front of the shin which, when injured, creates pain at the front of the ankle and into the foot.

To avoid these injuries, wear sturdier shoes and sandals. Summer shoes and sandals can create other problems as well. Light-weight shoes increase the tendency to roll our feet as we walk. If the gait is off, the toenails can be irritated, especially those that are ingrown. Ingrown toenails are often hereditary or come from cutting them improperly. Irritation, perspiration, and the tendency to get dirt in them increases chances of infection.

The intense heat of summer can even present problems for those who avoid open-toe shoes. One of the most common seasonal ailments is a fungal infection, the growth of yeasts provoked by unchecked moisture between the toes. Often, it is the result of failing to wipe between the toes or from perspiration in socks and shoes. The infection initially looks like dry peeling skin until a red spot appears, or the foot or leg become swollen. The best way to avoid fungal infections is to dry between the toes after bathing and wear different shoes, sneakers and socks every day.

As the body attempts to keep cool it sends blood to the extremities which typically causes swelling of the feet (edema). Sitting too long with your legs bent and varicose veins will also cause swelling of the feet and legs.

To remedy that, doctors recommend regular exercise, avoiding salty diets, and sitting or keeping knees bent for long periods of time. When feet swell from summer heat, snug shoes may also press upon toes, irritate them, and create blisters.

Those who suffer from peripheral neuropathy, or nerve damage from the spinal cord that connects to the rest of the body, need to pay particular attention to the dangers of summer heat to their lower limbs. Often, they don't realize they've been bitten, have an infected cut or toenail because they may not feel it.



Hooray, the Harborview Pipe Project is finished!!!

It's been a long, challenging ride and we'd like to thank the residents of Harborview Apartments for the resilience they have shown. It was not easy, as you all well know, but you impressed us with your willingness to be flexible and roll with the punches.

In appreciation, we would like to have a cookout in honor of our Harborview residents. We would also like to invite our residents from Salt Sea, Rose Morin, Mayflower, and Tatakot Apartments. Social distancing measures will be emphasized.

We will all appreciate the fact that we should no longer have to shut down the entire building to address specific piping issues (although we hope to have none of them anytime soon)! It is our ultimate goal that you are able to reflect back upon this experience and have a nice memory or two, or maybe a funny story to share.

We are reminded of a certain tenant that, when it was their turn to be re-housed at a hotel for nearly two weeks, the tenant called us to thank us for the "vacay."

For those of you who stayed with family or friends, we want to thank them for being your support network. They made our jobs much easier and we're sure they made your time away from home that much more enjoyable.

Please give yourself a pat on the back for a job well done! We think you're great sports and we want to say thank you, thank you, thank you!

Harborview residents... YOU ROCK!!!!

AUGUST date, time and on-site location area at Harborview will be shared at a later date. Flyers will be posted at each property.

Keep us in mind!

***The Community Health Center has generously offered to host this event.**



We are excited to introduce FHA's new Fiscal Officer, Chuck Starr

Chuck comes to us with oodles of experience as a Location Manager from a private accounting firm. Not only is he a well versed and highly qualified accountant but he's a heck of a nice guy!

"Star with two r's ... Twinkle, Twinkle with an extra R"

If you need to get in touch with Chuck he would welcome your calls and can be reached at 508-548-1977 ext. 225.



FHA REQUEST REGARDING RENT RECEIPTS

Over the years, FHA has traditionally mailed out rent receipts to residents. In an attempt to reduce our operating costs and to better utilize technology, we are asking tenants to provide us with their email addresses so that we may electronically send out requested receipts.

Moving forward, unless specifically requested, FHA will not automatically mail out rent receipts.

Please contact us to let us know if you need your receipt mailed and/or if you would like to sign up for electronic receipts.

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FROM	\$	
DOLLARS		
FOR RENT		
OF		
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PAID	<input type="checkbox"/> CHECK	
DATE	<input type="checkbox"/> MONEY ORDER	
	<input type="checkbox"/> CREDIT CARD	
FROM		TO
BY		

© CanStockPhoto.com

Falmouth Public Library—Book Bike

Please join Laura, Meg and Jen from the Falmouth Public Library at Rose Morin, Mayflower and Salt Sea Apartments this month. They will be providing a large selection of free books, DVD's, a variety of puzzle books along with some great company!

Look for the library bike in your area:

Harborview Apartments

Monday August 9th at 10:30 AM

Rose Morin Apartments:

Friday August 13th at 11:00 AM

Weather permitting!



Join our Community Partners at WeCan in one or both programs offered this summer



The Power Within Her

Four Tuesdays, starting August 10 @ 6:30pm

This free, four-week workshop series with certified coach Patricia

Anglin will help you develop a personal action plan and achieve your goals. In a safe and confidential environment, you will explore of your past, reflect on your present, and define your future. Patricia and other workshop participants will be by your side as you navigate your journey toward self-awareness and personal growth.

via Zoom

More Info: call 508-430-8111 or email

mairead@wecancenter.org

Family Law Overview

August 17 @ 6:00pm

"Everything Women Want to Know About Family Law But are Afraid to Ask"

This free workshop facilitated by attorney Catherine Cullen, will cover custody, support, and divorce – with an overview of key legal terms. There will be time set aside for questions.

Via Zoom

To learn more: call 508-430-8111 or email

wecancenter.orgmairead@





Important Information from the Falmouth Police Department: What You Can Do to Avoid a Scam

Don't give your personal or financial information in response to a request that you didn't expect. Legitimate organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

Resist the pressure to act immediately. Legitimate businesses will give you time to decide. Anyone who pressures you to pay or give them your personal information is a scammer.

Know how scammers tell you to pay. Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check and send money back to someone.

Stop and talk to someone you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.



Community Health Center Zoom Yoga Class

We would like to invite you to participate in Zoom Yoga classes taught by Community Health Center's Dina Irwin, Certified Yoga Instructor. The classes will take place on Fridays, August 6th, 13th, 20th and 27th at 11 AM, in the convenience of your own home. Join the meeting by logging onto Zoom and enter **Meeting ID# 268 755 316.**



It's fun and it's free.

Stay fit and fight stress at the same time...

Do Yoga!



Board of Commissioners Meeting

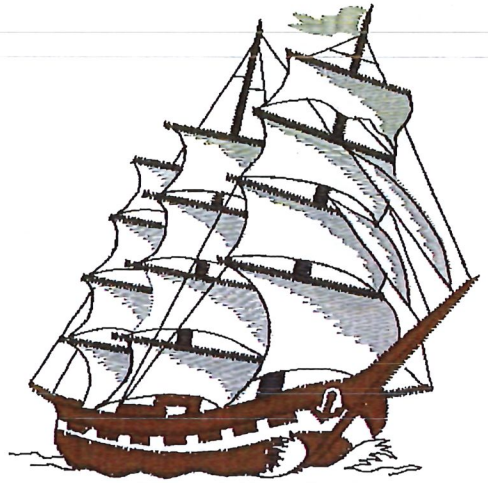
The Falmouth Housing Authority Board of Commissioners Meeting will be held via Zoom on August 17th 2021 at 4:30 p.m. You may join in the meeting by going www.zoom.com. Click on Join Meeting and Enter the Meeting ID: 824 5354 3654. Or call into the meeting by dialing 1-646-558-8656 and Enter the Meeting ID: 824 5354 3654.

Enjoy what Falmouth has to offer!

Nobska Lighthouse Tower Tours:

Learn Nobska's story with Her community through tours offered Tuesdays and Thursdays 10 am - 12pm (dependent on the weather and availability of volunteers).

The tower will be open at the bottom level only. Masks are **REQUIRED** for anyone entering the tower, vaccinated or not. Please bring your own mask if you want to step inside the tower. Most of the tour discussions will be in groups outside. Masks are not required outside for anyone who is vaccinated.



Falmouth ArtMarket:

Thursday's through August 26 from 11 AM to 5 PM. Local artisans sell their art and other mediums at Marine Park on Falmouth Harbor in Falmouth center.

Food Truck Festival:

Saturday, August 7, 2021 10:00 AM - 6:00 PM

Cape Cod Fairgrounds

Featuring some of the area's most popular food trucks dishing out fan favorites such as fall-off-the-bone BBQ, savory grilled cheese, delicious pizza, chocolate covered strawberries, and more!

30th Annual Falmouth Walk:

Saturday, August 14, 2021 10:00 AM

The 30th Annual Falmouth Walk is on the calendar for Saturday, August 14th starting at 10am from Falmouth's Town Hall Square. The picturesque 5K (about 3.2 miles) course will once again flow through the charming streets of Falmouth along the bustling Falmouth Harbor and past the storefronts of Main Street to the finish at St. Barnabas Church by the Town Green. Proceeds from the event go to 13 local non-profit charitable organizations including:

- The Falmouth Service Center
- Tommy's Place
- Falmouth Military Support Group
- Friends of Falmouth Senior Center
- The Ellen T. Mitchell Scholarship
- 10-19 Foundation
- People for Cats
- Gosnold Prevention Division
- Around the Table
- Falmouth Housing Trust
- Community Health Center
- Belonging to Each Other
- Enterprise Community Fund

The 2021 Falmouth Road Race:

Sunday, August 15, 2021 8:00 AM

The Falmouth Road Race is currently scheduled as an in-person event on August 15th. Come and cheer on the runners, joggers and walkers, from the most elite, to the beginners and especially the anchors!

Falmouth Village Movies Under the Stars:

Wednesday's at 6:00 PM
Falmouth Public Library

Falmouth Village, in partnership with the Falmouth Public Library is proud to present Movies Under the Stars! Enjoy the second year in a row with a brand-new screen center stage on the Library Lawn!

Come on down for a double feature! We will play a family-friendly film at 6PM and something for the older crowd at 8! All movies will play with enhanced audio on a high-resolution LED display screen 17' wide x 10' high elevated 12' off the ground!



Bring chairs and blankets or maybe even a delicious picnic.

Movies Under the Stars has been made possible by a generous donation from the Police Athletic League of Cape Cod and is also supported by other sponsors including Martha's Vineyard Bank Charitable Foundation and The Boat House.

Falmouth Town Band Concert:

Thursday nights from 7:30 PM - 9:00 PM
Falmouth Music & Arts Pavilion

The Falmouth Town Band is back for its 60th Season from July 1 to September 2! These free concerts are Thursday nights 7:30-9:00 at the Falmouth bandshell overlooking the beautiful Falmouth Harbor on Scranton Avenue.

Bands for Badges Music Festival:

Bands for Badges Music Festival is Back in 2021!
Saturday, August 21, 2021, 1:00 PM to 10:00 PM.
Cape Cod Fairgrounds, Rt. 121

This festival was created to provide financial assistance and general support to our first responders when a catastrophic situation arises.

Bands this year include - Steve Smith & The Naked's, The Amy Winehouse Project, Rebels (Tom Petty Tribute) & Retro Roots to name a few.

There will be a beer & wine garden, along with plenty of food trucks. This is a family-friendly event with two stages for non-stop music throughout the day!

You are allowed to come & go as you please. Come enjoy the beautiful Cape with an entire day of entertainment on August 21st, and support our first responders while doing it.

Visit bandsforbadges.com for more information.

Lobster on the Lawn:

One of Falmouth's most popular summer events—will be held on Monday, August 2nd, and 9th from 4:30 p.m. to 6:30 p.m. on the Great Lawn of Saint Barnabas's Memorial Episcopal Church, 91 Main Street Falmouth.

Enjoy lobster rolls, made with a special Saint Barnabas's recipe, along with chips, a homemade dessert and bottled water. Experience the camaraderie of villagers and visitors at this family friendly picnic style dinner. Meals can be eaten on the lawn, you can sit at a table or take a meal home.



Diamonds are not a girl's best friend... Dogs are!

Jeanne Monaghan, FHA Federal Housing Specialist, shares a story about her precious pet and apple of her eye.

Meet Parker Elizabeth ~

She found me one afternoon at a park in San Antonio, TX. I know it sounds like the first line in a romance novel but it's true. She popped her head out from underneath a fence, I took one look and said "oh shoot"! I already had a dog and I knew I could not leave this adorable girl behind. That face... those bright, shiny eyes with the look of sheer happiness... 'how could I leave her behind?' I asked myself. So I didn't!

Parker is a godsend! She is so full of love and just enough mischief. She was about 6 weeks old when we met and is now 9 years old; a terrier-mix breed we have yet to determine. She grew up in Texas with her BFF (best friend forever), Gus, whom we all miss dearly, and has now come to love the Cape. She has gone from chasing white-tail deer and jack rabbits to chasing cottontails, squirrels, and chipmunks, and remains as inquisitive as ever.

We are blessed.

~ Jeanne



Gus and Parker



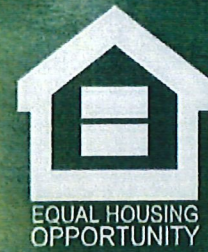
Parker and her Froggie

We would love to hear your stories about your pet or service animal and what they mean to you. Please contact Marie Palmer, (508) 548-1977 ext. 212, if you would like to share your story. You could provide a little write up or Marie could interview you and take a photo to share in a future newsletter.

REASONABLE ACCOMMODATIONS

ARE YOUR RIGHT BY LAW.

LIVE FREE



1-800-669-9777 TTY 1-800-927-9275

WWW.HUD.GOV/FAIRHOUSING



CALL HUD

BECAUSE SEXUAL HARASSMENT IN HOUSING IS ILLEGAL.

1-800-669-9777 / 1-800-877-8339 TTY

WWW.HUD.GOV



Fair Housing
Awareness



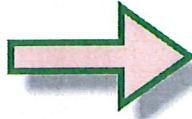
EQUAL HOUSING
OPPORTUNITY

FHA Activities Packet, August 2021

By Marie Palmer, Resident Service Coordinator

Last months riddles:

Which tire does not move when a car turns right?

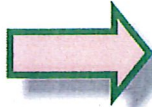


Answer:

The spare tire!

Riddle of the month

What makes you, young?



Call into the housing authority at 508-548-1977 with your answer.

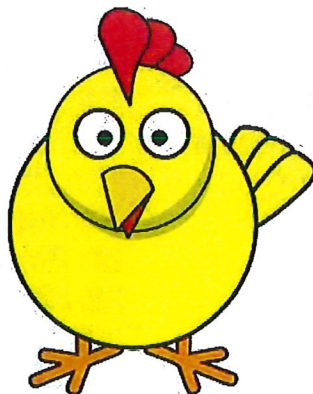
If you leave a message make sure you give your name and phone number, also leave the time and date that you call.

The first five people with the correct answer will get a prize!

Now for the moment we've all been waiting for!

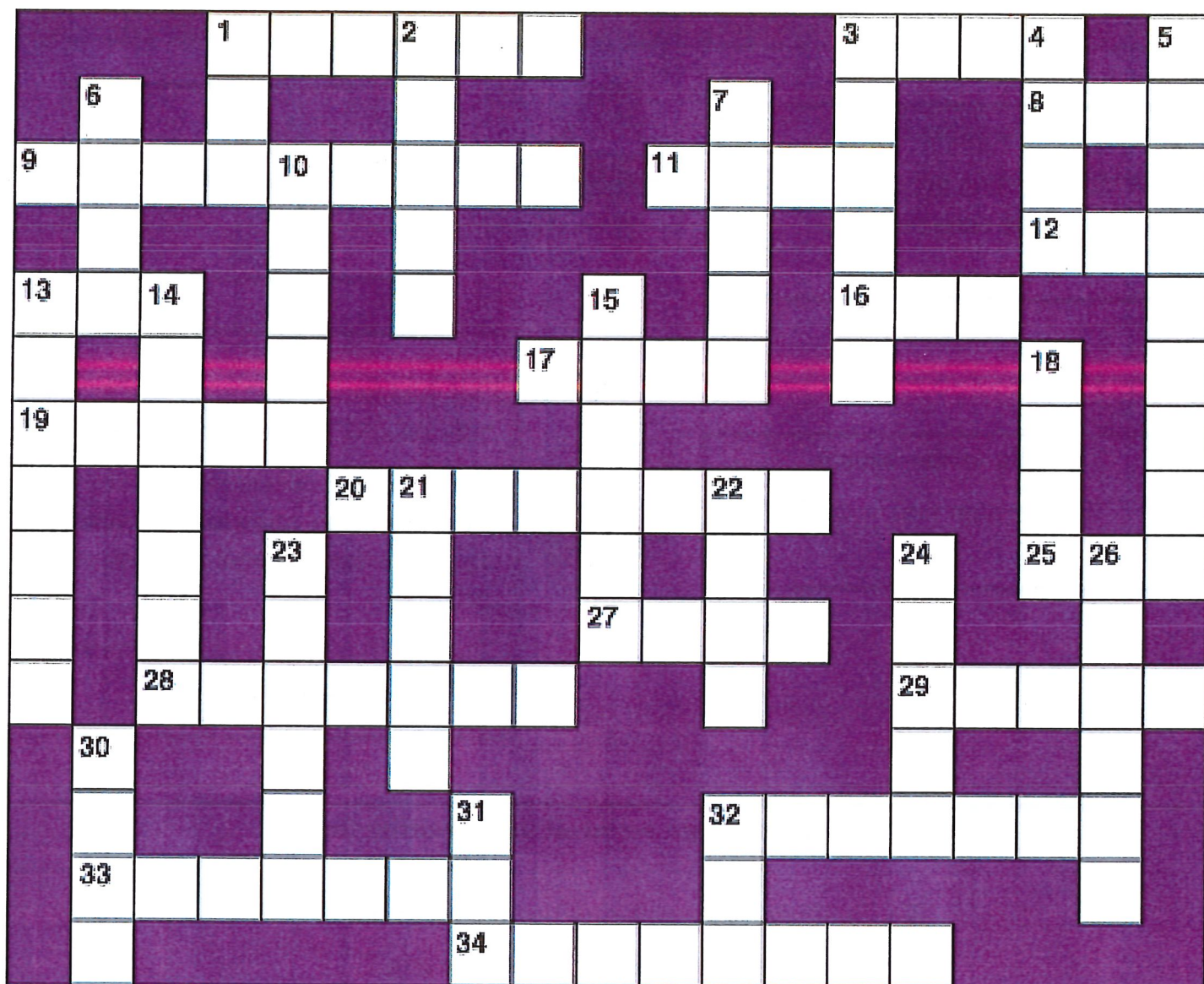
We finally get the answer to the age long riddle:

“What came first, the chicken or the egg?”



Answer: The egg! Dinosaurs laid eggs long before the evolution of the chicken.

SUMMER CROSSWORD



ACROSS

1. Light rain
3. String _____
8. Single
9. Jumping & hopping game
11. Summer month
12. Have lunch
13. Very warm
16. City home for wild animals
17. Summer month
19. Sandy spot
20. Water sport
25. Used to pave roads
27. Relax

28. Step back
29. Very humid weather
32. Warm weather foot wear
33. _____ storm
34. Thrilling

DOWN

1. Short form of sister
2. Time piece
3. Cool wind
4. Musical symbol
5. Summer month
6. Go it alone
7. Weather word

10. Capture
13. Leisure activities
14. Follows a car
15. June 21
18. Always do your _____
21. Pools are full of this
22. Birds home
23. Suntan _____
24. Hot & _____
26. Summer month
30. Better _____ than never
31. _____ you sleeping?
32. Take a seat



Logic Puzzle

There are four children, Amanda, Bill, Cathy, and Dorothy that are in first, second, third, or fourth grade. Each child has a different favorite color: blue, red, pink or green. Use the clues below to figure out what grade each child is in and what their favorite color is.

	1st	2nd	3rd	4th	Blue	Red	Pink	Green
Amanda								
Bill								
Cathy								
Dorothy								
Blue								
Red								
Pink								
Green								

CLUES:

1. The 4th grader is a boy who does not like pink.
2. Dorothy is the youngest and likes blue.
3. Cathy is one grade ahead of Amanda.
4. The 2nd grader likes red.

