



Oct,
Nov, Dec
2020

Family Self-Sufficiency Newsletter



What's Your Story?

Everyone has a story. So why not share? You could be featured in our next newsletter. You never know, perhaps your story will make a positive difference in someone else's life that will change the trajectory of their life. Please read the story below about a current FSS participant.

"When I heard about the FSS program, I was a single mom applying to law school. As the FSS program is designed to help families get off assistance, I knew that the FSS program would be beneficial in helping me through my law school journey

and reaching my ultimate goal of no longer needing assistance. I recently completed a summer internship and am now in my third and final year of law school. I will graduate from the University of Idaho College of Law in May and then take the bar in July. Shortly after I take the bar I hope to obtain full employment as a licensed attorney and complete the process to exit the FSS program. I greatly appreciate all the help and assistance that the FSS program and my coordinator, Frances, have given me.

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Deseret Industries Vouchers Now Available

By now, some of you are familiar with how the Deseret Industries vouchers work and some may not be. We have received grant funds to be used at the Deseret Industries store. We are able

to issue you a voucher which allows you to go shopping at Deseret Industries for clothing for you and your family. Perhaps you need a coat, sweater or even a pair of shoes. If you are in need of a clothing voucher, please contact your FSS Coordinator.

Thank you, Deseret Industries, for this generous grant!

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The GAP: Not Just a Clothing Store by Sonja Williams

Even with the COVID pandemic raging across the globe, life doesn't stop with its hiccups and setbacks. And that is very true for auto accidents. I am going to tell you the story of how my car was involved in an accident where it was deemed a total loss.

Before I go further, I want to ensure everyone that all people involved were able to walk away from the accident. The other driver had to get stitches in his arm, but he was alright. My adult son was the only one in the other vehicle and he was unharmed other than a very slight case of whiplash and concussion. Above all else, I am thankful for that.

This experience was also a big learning curve. There were many things I am glad I did as well as things I wish I had done (coverage to rent a car on my auto policy would have been nice). But the core of what I am so glad I did was to take out Guaranteed Asset Protection (GAP) insurance. GAP insurance covers the 'gap' between the balance of your loan and the appraised market value of your car at the time of the accident. The Insurance Information Institute (III) reports that GAP insurance is most beneficial under the following conditions:

Continued below:

Talk to your FSS coordinator if you are planning on purchasing a vehicle in the near future.

- If you made less than a 20% down payment at the time of the loan
- The term of your car loan is more than 60 months (five years)
- You leased the vehicle (* note: this is not the same thing as taking out a car loan)
- You purchased a vehicle with high depreciation (it loses cash value quickly)

NerdWallet goes further to suggest that people with loan terms longer than 48 months (4 years) should consider GAP, as well as those who drive their vehicles a lot, which can depreciate a car faster. There are several ways you can get GAP insurance: through the auto dealer, through the bank/credit union that services your loan, and through insurance companies which offer standalone GAP insurance. According to III, many insurance companies offer the insurance for as little as \$20 per year. NerdWallet reports that most lenders will charge a one-time premium of \$500-\$700 and add it to the initial loan. However, it is important to know that you will

pay interest on this since it is added into the loan. This is the option I took when I first opened the loan because the loan still fit in my budget with the GAP premium.

While the main purpose of the GAP insurance is to cover the remaining loan balance after the insurance pays out the actual cash value (ACV) of your vehicle, there can be other perks. I also was eligible to be reimbursed for the deductible on my auto insurance. This is the maximum a person pays when there is damage to their vehicle that is covered by their auto insurance. My GAP insurance also includes a down payment amount I can use toward the purchase of a replacement vehicle. Not all GAP policies offer this, so it is important to shop around.

A very important thing to know is that GAP insurance absolutely **does not** replace collision and collateral insurance on your vehicle. Many lenders require collision and collateral coverage for the length of your loan and this is something offered by your auto insurance. The GAP insurance is an additional layer of protection for you, your finances, and your credit. It is an extra amount of peace of mind.



Organizations for Assistance

There are dozens and dozens of community resource and helpful service organizations who step up on a variety of needful ways. Here are just a few to remember:

Many Boise area assistance organizations are listed in our local “Self-Rescue Manual.” This resource guide can be found at this link: SelfRescueManual.com

Utility Assistance:

Salvation Army Project Share: This program helps with Idaho Power and Intermountain Gas bills. Call and leave a message with your name and telephone number. You will be put on a waitlist for help from October through April. (208) 433-4424.

St. Vincent de Paul Help Center: This organization provides various forms of assistance including help with utilities and rent. You must leave a voicemail with your first and last name, telephone number, zip code and what kind of assistance you are requesting so that you can be referred to the appropriate volunteers. (208) 331-2208; www.sydpid.org

Idaho Power and Intermountain Gas: If you are struggling to pay your gas and/or electric bills, contact your provider directly. These agencies have a variety of assistance programs, some due to COVID and some are standard programs. Call Idaho Power at (208) 388-2323 and Intermountain Gas at (208) 377-6840.

Food Assistance:

Agape in Action: 555 N Glenwood, Garden City (208) 685-0612. Be sure to call in advance for their days and hours for food and clothing distribution.

Community Ministries Center: 3000 Esquire, Boise (208) 378-7774. This local food bank provides food distribution services Monday through Thursday from 12:00 to 3:00 pm. Their telephone messages asks that when you come, you bring identification for all people who need food, per foodbank requirements.

Cathedral of the Rockies Amity Campus: 4464 s Maple Grove Road, (208) 362-2168. This pantry is open on Monday evenings from 5:30 to 7:30. Demographic questions are asked per foodbank requirements.

The Idaho Food Bank: This organization refers to food pantries. You can call 211 for a list of locations or (208) 336-9643. idahofoodbank.org .



From [*The Philadelphia Inquirer*](#) archives.



Celebrating 100 Years of the 19th Amendment

One of the most important privileges and duties we have living here in the United States of America is the right to be involved in our local, state and national government by voting for those who will represent us. This right gives us the potential to affect the laws we live by. Along with this privilege comes the responsibility to become informed about the issues that affect our everyday lives and to become proactive in our own educational process. It is easy to become detached and apathetic about exercising our right to choose representation. However, history would point to the possibility and

power that becoming involved, at whatever level we are capable of, can lead to results.

August 19, 2020 marked the 100-year anniversary of the ratification of the 19th amendment to the United States Constitution. This amendment afforded women the right to vote in local, state, and federal elections. Amendments to the U.S. Constitution require ratification by three fourths of the states. This was a long campaign with a national movement that began with the first Women's Rights Convention in 1848, over 72 years prior to final ratification.

***Don't Forget to
VOTE***

***Tuesday,
November 3, 2020***

“The right of citizens of the United States to vote shall not be denied or abridged by the United States or by any State on account of sex. Congress shall have power to enforce this article by appropriate legislation.”

Summary of the 19th Amendment to the U.S. Constitution

Upcoming Workshop

The FSS program, in conjunction with Deseret Industries, cordially invites you to attend a ZOOM Work Training Workshop: Thursday, October 8, 2020, 10 a.m. to 11 a.m.

If you are interested in attending this workshop, please call your FSS Coordinator so that we can plan for the number of attendees.

Newsletter Going Paperless

We will be emailing you a link to our newsletters after 2020, and want to keep you in the loop. Please be sure that your FSS coordinator has a good email address for you. But if you need to receive a paper copy in the future, just let them know. We are eco-conscious but also accommodating. Thank you!

Exercising Your Right to Vote in Idaho

There are a variety of ways available for Idaho voters to become involved in the election process. Knowing important dates, locations and ballot information is a great way to begin preparing to exercise your right to vote. No matter your political viewpoint, staying informed and involved is a great way to have a voice in your community and a positive step towards self-sufficiency.



The State of Idaho voter information page listed is extremely user friendly and can be accessed from your PC or smart phone. Idahovotes.gov will walk you through the process. Here you can find voter information on everything from “Am I registered?” to “Where is my polling place?”

Make sure to double check your polling location a few days before each election to ensure you know where you are going to vote. I would even recommend that if you plan to vote in person, and are not familiar with the location, that you drive by a few days before to make sure you know how to get there.

Here are some resources that can help you prepare for the upcoming election.

Idaho Election Guide and Online Tool
Idahovotes.gov

Idaho Secretary of State Elections
sos.idaho.gov

Idaho 2020 Election Calendar
Idaho.gov/election-calendars

Ada County Election Official Website
adacounty.id.gov/elections

Check out UBER for a possible ride discount to your polling location on Election Day
[Uber Newsroom—Get out the vote](#)

Tips for finding peace during crisis and chaotic times by Jaé Etchart



1. When you find yourself overwhelmed in life, take a moment to find a quiet place and relax your thinking. Sometimes just focusing on something peaceful will assist you. Sitting by a stream, a walk along the greenbelt, sitting under a tree while listening to the wind - all are good suggestions.
2. Quietening your mind allows it to focus on what you can control and what you cannot control.
3. Write down the pros and cons to any decisions you may need to make.
4. Read a book and escape into a new adventure story.
5. Exercise by riding a bike or doing an online yoga class.
6. Realize you do not need to be perfect everyday and that some days it is ok just to relax.
7. Journal your thoughts. It helps to see your words on paper and it releases some of the tension.
8. Sometimes helping someone else assists you in thinking outside of your own troubles.
9. Talk to a friend or a counselor.
10. Breathe. Take a few minutes and just listen to your own breathing. Breathe in slowly through your nose and exhale through your mouth.
11. Last but not least, have some sort of fun. Take your children on a picnic, play with your dog or have coffee with friends or family. These things make you smile.

Remember to contact your Family Self-Sufficiency Coordinator for any other referrals that you may need. We are here to support you and assist by guiding you to be the best that you can be.

VISION

Boise City and Ada County Housing Authorities lead in providing equitable housing opportunities and supportive services within our communities.

MISSION

Boise City and Ada County Housing Authorities' innovative housing programs and partnerships provide individuals and families with a foundation for stability and resiliency in a vibrant living environment.