With Election Day just around the corner, citizens should be reminded that voting is a constitutionally protected right. You have:
1. The right to vote if you are a registered voter.
2. The right to vote if you are a registered voter even if your name is not on the list.
3. The right to vote if you are still in line when the polls close.
4. The right to cast a secret ballot
5. The right to get a new ballot if you make a mistake
6. The right to get help casting your ballot
7. The right to drop off your completed vote-by-mail ballot at any polling place in your county
8. The right to get election materials in a language other than English
9. The right to ask questions to elections officials about election procedures
10. The right to report any illegal or fraudulent election activities

*For more details about the Voter Bill of Rights or who to contact if you suspect voter fraud, suppression or intimidation, see Issues and Politics page or call toll-free Voter Hotline at (800) 345-VOTE (8683).

Dear Friends –

We all know the reality: housing is becoming less and less affordable and more and more difficult to find, especially for working and low-income families. It is clear that more action is needed at every level to ensure all families have a place to call home.

We cannot forget that affordable housing is a human right. Ensuring that everyone has a home is critical to the cultural, social, and economic development of our communities.

As a member of Congress’s Funding and Budget committees, I’m fighting to increase investments in affordable housing so our community and others across our country can address their housing crises by ensuring a home for every family in inclusive communities.

But in today’s interconnected and digital world, homes need more than brick, wood and mortar. In 2016, applying for jobs or doing homework, is nearly impossible without an Internet connection. Access to technology is crucial for educating our young people and helping families overcome economic barriers to success. Without it, our children will be left behind and never learn the tech skills crucial to success in today’s economy.

That is why, I am so pleased to help forge the partnership between the Oakland Housing Authority, Comcast and the Oakland Unified School District. One of the results of these relationships will be to help close the digital divide and ensure our students and their families are prepared to succeed in our 21st century global economy.

Now more than ever, we must ensure families have access to critical services that will empower them to take control of their lives and succeed.

While this partnership is pioneering we still need more action.

My Computer Science for All Act (H.R. 6095) would bridge the digital divide. It would help ensure that all students, from pre-K to 12th grade, have access to the computer science skills that are necessary for the innovation jobs of today and tomorrow. It is our responsibility to ensure that all students, especially low-income students and students of color, are prepared to out-compete and succeed.

To grow as a nation, we must create an economy that works for everyone – and that starts with adequate access to housing and technology. I am fighting for you!
Spotlight

FSS
As of August 2016, two participants have graduated from the FSS program this year. In 2015, the total escrow disbursement was $86,314; the average amount disbursed was $7,192.85, but some families have saved as much as $50,000 while participating in the FSS program. By taking advantage of FSS escrow earnings, families can increase savings as their income increases. Savings can be used toward home purchases, starting a business, paying educational expenses or for other financial goals.

Homeownership
• A single mother with three children purchased a three bedroom home in East Oakland after spending five years working hard to build her credit and increase her savings. In the future, this new homeowner hopes to transition from being an employee to starting her own business.
• Two current OHA homeowner refinanced their mortgages, lowering both their interest rate and monthly payment.
• To date, a total of 108 participants have purchased homes through the Homeownership program.

For more information about these programs contact FCP at (510) 587-5115. Please send names of OHA family and friends who have recent accomplishments you’d like to share with the housing community.

Send entries to: oahacommunications@oakha.org

‘Tis the Season

For more information about holiday season events and services, Holiday Splendor tickets, the Toy Drive or the Holiday Food Drive, please contact the FCP Department at (510) 587-5115.

Holiday Splendor
Oakland Housing Authority Foundation will host the 36th Annual Holiday Splendor celebration on Thursday, December 15, 2016 at the Wedgewood Banquet Center from 4pm-8pm for the third year in a row. This year’s festivities, themed International Holiday, celebrating OHA’s senior community will feature live music, great food and holiday cheer. Tickets, priced at $10 for OHA seniors and $15 for guests, are limited and are sure to sell out quickly. Contact FCP today to get your tickets and prepare for a festive and fun evening!

Toy Drive
Every year the City of Oakland organizes the Mayor’s Toy Drive, one of the city’s largest toy giveaways. In previous years, over 8,000 children from low-income families received dolls, trucks, books, board games, sports equipment, and gift certificates. You must register in advance for the Mayor’s Toy Drive, which will take place on Saturday December 3rd, from 10am-3pm at City Hall located at 1 Frank Ogawa Plaza. For registration details, please visit www2.oaklandnet.com or call (510) 777-TOYS.

The Oakland Housing Authority will also host its own Annual Toy Give-Away! This event is a fun-filled afternoon of gifts, games and holiday cheer for the entire family. Details about locations, dates and how your family can receive toys for the holidays will be available soon. Please contact FCP.

Food Drive
Every year, many organizations including the Alameda County Food Bank and the Black Firefighters distribute food to families who need additional support, particularly around the holidays. The holidays are a joyous time of year, but can also place additional financial burdens on families. If you are interested in receiving more information about holiday food distribution events, please contact FCP.

If you are currently in need of emergency food, please contact ACCFB at (800) 870-3663.

Making the Most of OHA’s Employment Programs

The Family and Community Partnerships (FCP) Department offers employment development programs that assist OHA families on their path to financial self-sufficiency by helping to improve job skills and providing career development support. FCP works with partner organizations to provide additional and specialized career development services. These services are open to all families within the OHA community. If you are unemployed or underemployed contact FCP to help you get started, even if you aren’t quite sure where to begin. Check out some of the programs below:

The Family Self-Sufficiency (FSS) Program enables families to decrease dependence on TANF/CalWORKs by increasing their earned income. It helps families develop money management skills and start a savings account. Each adult in the family can create a Personal Goals Plan and receive one-on-one case management to guide you towards your goal. The program goal is to achieve permanent, full-time employment that will sustain your family long term.

The Section 3 Program helps pair OHA’s residents with employment opportunities with companies that contract with OHA. The goal of the Section 3 program is to ensure that at least 30% of new hires are Section-3 eligible, and FCP makes a concerted effort to help OHA residents secure these jobs. The types of employment for these opportunities include various construction trades, service jobs, and administrative positions. There is a high demand for construction apprentices and training is available.

For additional resources, FCP can also connect you with employment partners:

The Oakland Private Industry Council (PIC) provides assistance with computer skills, job search, resume writing, effective interview skills and job retention resources.

Wardrobe for Opportunity (WFO) provides professional interview attire, confidence building resources, interview training and other experience needed to secure employment.

Cypress Mandela Training Center is dedicated to improving the lives of the people it serves by providing pre-apprentice construction and life skills training along with employment assistance.

Additionally, now is the time to pursue temporary positions that many local employers seek to fill during the holiday season. To be connected with any of the FCP employment programs, please contact FCP at (510) 587-5115.
Success Stories

“Jawanna Smith” is a single mother of two children who has worked closely with FCP to take advantage of resources available for employment development, financial education, and youth services. She has reached several of her goals through hard work, persistence and a positive attitude.

In 2012, Ms. Smith began working with children with developmental disabilities through one of the Bay Area’s leading providers. Her most recent accomplishment is earning her AA degree in Social and Behavioral Science from Merritt College. She is also actively involved with OHA as a Resident Leader; where she promotes community engagement and advocates for programs and funding in support of low-income families.

Ms. Smith encourages others to believe in themselves and stay focused on achieving their goals, even when obstacles arise. She credits her own success to being persistent, seeking out resources and being actively involved. Ms. Smith is also passing these principles on to her children, including her 14 year old son, who has completed internships and is an African American Male Achievement award recipient. Next on her list of goals is earning a BA in Social Work and founding her own nonprofit focused on motivating and inspiring youth. Keep up the good work Ms. Smith!

RESOURCES

For many, seeking employment can be more complex than simply submitting an application for a job that is open. Whether you are a senior who has been out of the job market for years, have physical or mental limitations, are re-entering the workforce following incarceration, you have worked sporadically while serving in the armed forces, or are a minor who has little or no work experience, FCP can assist and direct you to resources for Specialized Employment & Development Services. Applicants who fit into these categories can have unique challenges when seeking employment and the following organizations can help:

**SENIORS**
Assets Senior Employment Opportunities Program
(510) 238-3535
http://www2.oaklandnet.com/government/s/DHS/s/AAS/OAK022069

**PERSONS WITH DISABILITIES**
Center for Independent Living (CIL)
(510) 841-4776 http://www.cil.berkeley.org/

**RE-ENTRY**
Oakland Private Industry Council, Inc./Breaking Through Barriers
(510) 768-4400 http://oaklandpic.org/reentry
Alameda County Public Defender/ Clean Slate Program
(510) 268-7400 http://www.co.alameda.ca.us/defender/services/cleanslate.htm

**VETERANS**
Swords To Plowshares
(510) 844-7500 employmentservices@stp-sf.org

**YOUTH**
Youth Uprising
(510) 777-9909 http://www.youth uprising.org/
Youth Employment Partnership (YEP)
(510) 533-3447 http://www.yep.org/

YOUR VOICE

**Q**: Does OUR Voice accept advertisements from businesses or residents?

**A**: No. Through OUR Voice, resident volunteers are focused on informing OHA residents on programs, events and current issues that might be of interest or that greatly impact the OHA community. OUR Voice does not promote specific goods or services. However, OUR Voice does feature the successes of our residents in our Success Stories column. We have featured several residents and their accomplishments, including residents who have started their own businesses.

By the way, did you know that OHA offers an onsite entrepreneur workshop conducted by Urban Fire? The Urban Fire workshop series has 11 Saturday sessions that cover business planning, website marketing and sound advice from guest speakers on how to get a business up and running. If you are interested in attending the next workshop, please contact FCP to be placed on the interest list for the next Urban Fire workshop series.

If you would like to submit a resident success story or have an idea for an article for our next issue, please email your information to oha.communications@oakha.org.

RAB Blog

The Resident Advisory Board (RAB) would like to encourage you to get involved and support community projects in your area. Starting in October, the RAB will implement a new community initiative called the RAB Visions Project. RAB members will work with the Family and Community Partnerships Department (FCP) and local nonprofits to support various resident and community programs throughout Oakland.

The goal of this project is to provide opportunities for members to further develop community leadership skills and support local initiatives that address systemic issues. The focus areas will include:

- Civic Engagement and Leadership Development
- Education Initiative
- Computer Lab and Digital Literacy Support

If you would like to learn more about this project and/or other community projects and initiatives, please call 510-587-5129. Take action and become the change.

RAB’S MISSION STATEMENT

To ensure that OHA Public Housing Residents and Section 8 participants actively participate in the decision making process regarding OHA policies and procedures and are actively engaged in their community as leaders.

The RAB meets the 1st Thursday of each month from 5:00pm to 7:00pm at 1619 Harrison Street. For more information about the meeting, please call (510) 587-5129.
Funding Your Future

For many, college graduation may seem like a distant and unachievable dream. In addition to needing to meet the academic requirements of a rigorous degree program, just the idea of applying or paying for school can be daunting. Don’t fear the unknown. FCP is able to assist with planning for college, preparing applications and even identifying ways to pay for your college experience. Some opt for two years at junior college then transfer to a university, which cuts down significantly on the overall cost of college. Additionally, there are grants, loans and other funding sources that can help you achieve your dream. However, don’t underestimate the possibility of winning a scholarship to the school of your choice.

Thousands of scholarships totaling billions of dollars are awarded every year. You may qualify for one or more based on your academic performance, special skills (like sports, music or performing arts), special interests or even cultural, ethnic or civic background. The following list of websites offer search tools to help you locate the many scholarship opportunities that may just be searching for you.

OHA announces its participation in the PHADA scholarship program. PHADA will award three scholarships to deserving youth currently residing in a PHADA member agency. Last year, an OHA resident was awarded the Freedom and Civil Rights Scholarship and received $5,000 to support him in his academic endeavors.

FCP will host two scholarship information sessions in late October and early November. Please contact FCP for specific dates, times and locations. We encourage all high school seniors to attend one of the information sessions for details. Register by calling (510) 587-5115.

The sites listed below are only five of the many that come up in a basic Google search for college scholarships. US News & World Reports has ranked the top five online scholarship search tools. Each allows the student/family to set up searches that will be conveniently delivered right to your email inbox. This way you can learn about new scholarship opportunities as they become available. Make sure to check the opt-in or opt-out boxes as appropriate if you wish to keep our personal information private.

1. **CollegeBoard.com**: The College Board was founded in 1900 and currently helps 7 million students annually prepare for higher education. The College Board began publishing their book of scholarships in 1997 and since then has made the information available online. Their scholarship database contains more than 2,300 scholarship opportunities, totaling nearly $3 billion.

2. **CollegeNet.com**: CollegeNET is a technology company that builds web-based tools for event and academic scheduling, prospect and admissions management, tuition processing, and alumni development for colleges and universities. CollegeNET also operates a scholarship search engine and social network where students create topics, participate in discussions, and vote on scholarship winners.

3. **Fastweb**: Fastweb, which has helped 50 million students find money since the site was founded 15 years ago, was the first online scholarship matching service and the first free national scholarship matching service. Fastweb’s site indicates they currently have roughly 1.5 million scholarships worth $3.4 billion in their database.

**FAFSA® Changes for 2017–18**

September 14, 2015, President Obama announced significant changes to the Free Application for Federal Student Aid (FAFSA®) process that will impact millions of students. Starting with the 2017–18 application cycle, the following changes will be put in place:

Students will be able to submit a FAFSA® earlier. Students will be able to file a 2017–18 FAFSA as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit a FAFSA as early as October 1 every year. (There is NO CHANGE to the 2016–17 schedule. The FAFSA became available January 1 as in previous years.)

The sites listed below are only five of the many that come up in a basic Google search for college scholarships. US News & World Reports has ranked the top five online scholarship search tools. Each allows the student/family to set up searches that will be conveniently delivered right to your email inbox. This way you can learn about new scholarship opportunities as they become available. Make sure to check the opt-in or opt-out boxes as appropriate if you wish to keep our personal information private.

When a Student Is Attending College (School Year) When a Student Can Submit a FAFSA Which Year’s Income and Tax Information Is Required

<table>
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<tr>
<th>School Year</th>
<th>FAFSA Submission</th>
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Students will use earlier income information. Beginning with the 2017–18 FAFSA, students will be required to report income information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) will report their 2015 income information, rather than their 2016 income information.

The following table provides a summary of key dates as we transition to using the early FAFSA submission timeframe and earlier tax information.

You can get more information about filling out the FAFSA at StudentAid.gov/FAFSA.

Please contact FCP at (510) 587-5115 for additional information.

**BUDGETING TIPS for the Holidays**

5. **Holiday Gift Exchanges**: Have each person only draw names so each person only has to buy one gift. This will allow you to make the most of the budget you’ve set.

6. **Shop Sales & Bargain Stores**: Consider your gift buying holiday roadmap. You can get the best deals. Consider buying holiday road maps. You can get the best deals.

7. **Start Early**: Have you noticed that prices start to spike as the holidays approach? Start shopping early so you can buy everyone on your list a thoughtful gift. Don’t underestimate the value of your words and the holiday joy your words can bring to others.

8. **Send Cards & Handwritten Notes**: Often, kind and thoughtful words are the best gift you can give. Even if your budget doesn’t allow you to buy everyone on your list a gift, don’t underestimate the value of your words and the holiday joy your words can bring to others.

9. **Don’t Forget Your Financial Goals**: It takes discipline to stick to your priorities and mindful of your priorities and long term goals will help keep you focused.

continued on reverse
As election day quickly approaches, we would like to remind everyone to get registered and vote. There is a lot of important local and state races and ballot measures to consider this year—beyond just the presidential election—which makes it even more important to vote.

**Register to Vote**

Visit: [http://registertovote.ca.gov/](http://registertovote.ca.gov/)

For voter registration form, go to any public library or your local post office.

**Find your polling place**

Call: (510) 267-8683


**Voter Bill of Rights**

Call: (800) 345-VOTE (8683)


California Voter Registration deadline: **October 24, 2016**

**Scholarships**

4. Scholarships.com: Founded in 1999, Scholarships.com now claims to be the largest free and independent scholarship search and financial aid information resource on the Internet, with more than 2.7 million scholarships worth a total of $19 billion in their database.

5. ScholarshipMonkey.com: ScholarshipMonkey.com claims their database provides students access to more than 1 million undergraduate, graduate, and professional scholarship awards worth in excess of $3 billion from greater than 4,000 sources. Like the other search engines in this article, they are committed to providing their service free of charge.

There are hundreds of scholarships out there to assist you in your academic endeavors; college can be within your grasp if you just reach for it. Also, don’t forget to complete your Free Application for Federal Student Aid at [www.fafsa.gov](http://www.fafsa.gov).

### ISSUES & POLITICS

**Your Vote Counts**

For straight talk about the election there are a handful of websites you can visit for information that is nonpartisan and written in plain language so as to inform without opinions:

- **California Secretary of State**
  [http://www.sos.ca.gov/](http://www.sos.ca.gov/)

  Click on the elections tab for the Official Voter Information Guide, to register to vote, upcoming election deadlines and more.

- **Alameda County Registrar of Voters**
  [https://www.acgov.org/rov/](https://www.acgov.org/rov/)

  Alameda County Registrar of Voters is responsible for conducting Federal, State, County, special and local elections. The Registrar of Voters prepares the published notices of elections and lists of offices for which candidates are to be nominated. It is the Registrar’s duty to prepare and print official and sample ballots; mail sample ballots to registered voters; recruit election officers and polling places; and provide the roster and street index and other supplies for use by the election officers at the polls. The Registrar of Voters is also required to establish and revise voting precincts, provide for the tabulation of returns on election night, and conduct the official canvass of votes cast.

Click through the website for information including polling places, volunteer opportunities, early, military and oversees voting as well as election results.

- **The League of Women Voters Oakland**

  The League of Women Voters (LWVO) is an organization of women and men who want to make a difference in the political future of our country. LWVO is a diverse, non-partisan, political group with a long-standing tradition of educating voters.

  For a list of local ballot measures go to the LWVO website and The Voter’s Edge and enter your zip code to find in-depth information about what’s on your ballot.

### BUDGETING TIPS for the Holidays

1. **Stick to Spending Plan.** Decide how much money you can afford to spend on gifts. Make a list of the people you’re giving gifts to. Stick to it!

2. **Leave Your Credit Cards at Home.** Bring the amount of cash you budgeted for gifts. Leaving your credit cards at home can prevent overspending and impulse shopping.

3. **Purchase a Group (or Family) Gift.** Who doesn’t enjoy homemade baked treats like cakes, cookies, and other baked goodies? Your friends and family may also enjoy a fun board game or gift basket full of treats. You can buy an inexpensive frame, or make one of your own gift baskets.

4. **Give a Gift You Can Make.** Who doesn’t enjoy homemade baked treats like cakes, cookies, and other baked goodies! Your friends and family may also enjoy a fun board game or gift basket full of treats. You can buy an inexpensive frame, or make one. **continued on reverse**

**Scholarships continued on from inside**
Visit the Board of Commissioners web page for Board meeting schedule, agendas and minutes at http://www.oakha.org/boc.html

**NOVEMBER**

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| 11/06/16 | Daylight Savings Time Ends
| 11/08/16 | Election Day
| 11/11/16 | Veteran’s Day
| 11/14/16 | Thanksgiving Day
| 11/25/16 | Day after Thanksgiving
| 11/26/16 | Small Business Day
| 12/08/16 | 36th Annual Holiday Splendor
| 12/24/16 | First Day of Hanukkah
| 12/25/16 | Kwanzaa Begins
| 12/26/16 | Christmas Day
| 12/26/16 | New Year’s Eve
| 01/01/17 | New Year’s Day
| 01/16/17 | Martin Luther King Jr. Day
| 01/23/17 | Peralta Colleges spring semester begins
| 01/28/17 | Chinese New Year
| 02/14/17 | Valentine’s Day
| 02/20/17 | President’s Day
| 03/12/17 | Daylight Savings Time Begins
| 03/17/17 | St. Patrick’s Day
| 03/27/17 | Cesar Chavez Day
| 04/11/17 | Passover
| 04/16/17 | Easter Sunday
| 04/18/17 | Tax Deadline

*OHA offices closed

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**FEBRUARY**

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**Inauguration Day**

According to the US Constitution, Inauguration Day occurs every four years on January 20. On this date in 2017, our new president, likely Hillary Clinton or Donald Trump, will be sworn into office before an expected worldwide audience of over 1 Billion.

The inauguration will usher in a new era of national and global policies and politics, but 12:00 noon will also mark the end of the presidency of Barack H. Obama, the nation’s first African American president. His administration was marked by many high points including the historic passage of the Affordable Care Act, commonly referred to as Obamacare. To learn more about the president’s accomplishments and legacy visit www.BarackObama.com; or to learn more about one of his anticipated post-presidency projects, My Brother’s Keeper, visit www.mbkalliance.org.

**SAVE THE DATE!**

Currently, Daylight Saving Time is subject to the Energy Policy Act of 2005 which expanded the length of daylight saving time from the summer months to the end of winter to the present timing, which begins the second Sunday in March to the first Sunday in November. Learn more about the storied history of this controversial policy by visiting http://www.livescience.com/56048-daylight-saving-time-guide.html.

**Oakland Housing Authority**

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