Beginning October 1, 2013, legal residents of California are now able to buy health coverage through Covered California, the official “health exchange” for the State of California as part of the implementation of the Affordable Care Act of 2010. Covered California is the new online “marketplace” that will make it simple and affordable to purchase quality health insurance and get financial assistance to help pay for it. If your income is limited, you may be eligible for free coverage through Medi-Cal.

Through the Covered California website, www.CoveredCA.com, you can learn details about your responsibility to have health insurance, available health plans, costs of coverage, premium support, penalties, small business requirements and so much more.

Enrollment in health plans through Covered California began October 1, and continue until March 31, 2014. You must purchase health insurance during this open-enrollment period in order to obtain coverage in 2014. If you do not enroll during this period, you will not be assured a health plan will cover you – either through Covered California or in the private market. If you have a life-changing event such as the loss of a job, death of a spouse or birth of a child, you are eligible for special enrollment within 60 days of the event. The next open-enrollment period begins in October 2014 for coverage in 2015.

Get the facts with these handy fact sheets:
Covered California Fact sheet
http://www.coveredca.com/PDFs/English/Covered_California_About_fact_sheet_English.pdf
Frequently Asked Questions
http://coveredca.com/frequently_asked_questions.html

Bay Bridge Opening

On Monday, September 2, the new San Francisco-Bay Bridge opened to the public. In addition to adding finishing touches and connecting the new span at the tunnel on Treasure Island, Grand Opening ceremonies were held during Labor Day weekend. The new iconic bridge is open to pedestrians—as well as vehicle traffic—giving families a wonderful new way to get in some exercise and see the majestic views of Oakland and Berkeley that the steel of the old bridge kept hidden from view.

Visit http://baybridgeinfo.org/ for fact sheets about the project, the bridges safety features, pedestrian and bicycle access and more. Also consider visiting Treasure Island/Yerba Buena Island (by car only for now).

http://www.publicisland.org/
http://www.treasureislandmuseum.org/
http://www.treasureislandflea.com/

Holiday Hiring

With the holiday season rapidly approaching, companies are hiring people to fill seasonal jobs. According to the National Retail Federation, for some retailers, the holiday season can represent anywhere between 20–40% of annual sales. In 2011, holiday sales represented 19.5% of total retail industry sales. These numbers translate to job opportunities right here in Oakland.

With so many business centers in Oakland and surrounding Bay Area cities, many of which are easily accessible by BART and AC Transit, jobs are plentiful. In addition to applying at well-known stores like Target, Macy’s, Wal-Mart, and Old Navy, consider working in an industry where you can learn something completely new such as an airline, bakery, museum or even a Christmas tree lot. Although, many of the positions are temporary, companies tend to offer continued employment opportunities to their top seasonal employees.

One job source is http://seasonaljobs.net/jobs/oakland,california.aspx or you can contact FCP for employment assistance, at (510) 587-5115. Don’t forget to compare benefits that many employers offer like discounts on merchandise, making holiday shopping a little for affordable.
After 32 amazing years of wintertime celebrations with the OHA senior residents, Holiday Splendor is bursting at the seams. This year, the annual holiday tradition is moving to a much larger and more centrally located venue to accommodate more of everything our residents have come to love: More space to mix and mingle, more tables to stretch out and enjoy a fabulous holiday meal, more room to dance and a longer runway to show off the holiday style in the fashion show extravaganza.

The 33rd Annual Holiday Splendor will be held Thursday, December 12, 2013, from 5-8pm at Wedgewood Wedding and Banquet Center at Metropolitan Golf Links in Oakland. More than a themed ball, Holiday Splendor is OHA’s opportunity to honor and celebrate its senior residents with holiday festivities and entertainment.

The event is such a resounding success each year because of the dedication of an amazing group of seniors that commit months of their time, energy and creative ideas to make each year better than the one before. If you are an Oakland Housing resident over the age of 62 and would like be a part of the planning committee contact Faye Herald at (510) 587-5115.

Tickets are on sale for $8, which includes dinner, entertainment, raffles, prizes, parking and more. The staff of OHA looks forward to delivering an enjoyable evening where lasting memories are created.

FCP 2013 Achievements

- 40 residents gained employment
- 7 residents graduated Cypress Mandela construction training
- 2 residents started businesses
- 283 young people enrolled in the Mayor’s Summer Jobs Program.
- 68 youth enrolled in Youth Uprising Summer Education Employment Program (SEEP)
- 40 youth attended Camp Mendocino’s 10-day all-inclusive camp, with one hired for the Leader in Training program.
- 65 youth became members of the Boys & Girls Club of Oakland’s Summer Program
- 10 residents served as Parent Ambassadors for OUSD and hosted Homework Help Clubs

Send entries to: ohacommunications@oakha.org

Holiday Cheer

With the holidays upon us and good cheer in the air, now is the time to open your home and your heart to family and friends. Sometimes we get so frazzled that we forget to stop and remember the reason for the season. Here are a few ideas to help make this year the most festive ever:

- Volunteer at a local soup kitchen, food bank, thrift shop, animal shelter or church
- Go caroling in your neighborhood; or arrange to sing at a senior home or a pediatric ward at a hospital
- Perfect a few new holiday dishes that you find on a website like www.allrecipes.com
- Take a home-cooked meal to an elderly neighbor
- Invite guests over to make homemade ornaments or stockings using items purchased at craft stores or the dollar store
- Coordinate a Secret Santa gift exchange
- With the help of the children, bake fresh holiday treats and share them with co-workers and classmates
- Host a holiday gift wrapping party and serve eggnog made from scratch

Smile, it will brighten the holidays!

The Resident Leadership Center

OHA proudly announced that its new Resident Leadership Center will open in October. The center was created to give OHA Resident Leaders a place to work on strategies that create positive change within Oakland.

Resident Leaders, who work on civic engagement activities, will be able to conduct meetings, participate in workshops, access computers and obtain office support for various projects in a new, convenient location. The center will also be a place that nurtures community empowerment and serves as a beacon encouraging resident leadership more broadly.

The idea of this center was born through discussions between OHA leadership and the OHA community. There was consensus that by creating a space for residents that fosters civic engagement, OHA residents would be able to build stronger networks that more easily engage entire neighborhoods. It will also give resident leaders better access to the OHA staff and experience working in a more formal office setting.

Staffed by resident volunteers, the Center contains all of the office equipment, supplies and tools needed to accomplish their community leadership objectives and serve as a model center in the country. Contact Shawn Johnson at (510) 587-5129 to learn more.
The Resident Advisory Board (RAB) understands the importance of volunteerism and views it as the cornerstone of giving back to your community. FCP has created the Volunteer Program to support the RAB vision of creating opportunities for OHA residents to serve their community while building professional skills that enhance resident employability.

Through the Volunteer Program, residents strengthen personal and professional relationships with their neighbors as well as with local businesses. The volunteer experience also helps build resume skills that will help students and graduates compete in the job market.

One of the best ways to help yourself is by uplifting your community. Just as importantly, by volunteering you already have a foot in the door when jobs become available. You can rise above the competition because you’ll have a proven track record. In many instances an organization might not even post the job if a beloved volunteer or intern is willing to take on the position.

To learn more about the program or specific volunteer opportunities please contact (510) 587-5129.

Susanne Sarley has been a Section 8 Voucher holder since 2010. At the time she received her voucher she was temporarily homeless with her daughter and they were staying in a small room in a friend’s basement, in the “Lower Bottoms” area of West Oakland. Before becoming homeless she had been working as an arts educator for different non-profits in the Bay Area, but when the economy fell in 2008, she wasn’t making quite enough to make ends meet.

When Susanne received her voucher she saw it as an opportunity to advance her education. She applied to Mills College in Oakland and was accepted into the Educational Leadership Program. She has now completed her Masters coursework and is currently working toward an EdD (Doctorate of Education).

Susanne can now see a bright future ahead for herself and her daughter. The hard times and struggles they faced are in the past but not forgotten. She learned valuable lessons and feels the strength she demonstrated for her daughter will help her avoid some of the same pitfalls for years to come. Susanne is very grateful that with the assistance of the Section 8 Voucher Program, she is now more economically independent. She looks forward to obtaining a promising teaching job that she will love.

Section 8 Resources

OHA receives many inquiries from tenants who rent apartment units with the assistance of OHA’s Section 8 program. OHA is not a party to the lease but the agency supports tenants with various services through the FCP department and by connecting families with available resources. Tenants and landlords have rights and responsibilities and while OHA cannot answer all of the questions that sometimes cause Section 8 participants concern, we can offer recommendations for where you can go for support. To learn more about how you can improve your tenant/landlord relationship visit state or city websites at:

http://www2.oaklandnet.com/Government/o/hcd/s/RenterResources/index.htm

Q: Are internships available at OHA?

A: Following a very successful pilot year, OHA has extended its Resident Internship Program to a second year. FCP now hires paid interns to learn about and support various programs that serve the greater OHA community. OHA recently hired two interns, one each in the areas of education and general support services.

During the 9-month program the interns work on events like the backpack giveaway and Holiday Splendor. They also support the back-to-school phone drive and day-to-day operations. The resident interns are learning valuable skills including research, client services, proposal development and computer and information technology. They also serve as liaisons to community-based organizations. All of the skills will help expand their work experience, making them stronger job candidates in the future.

OHA has extended a warm welcome to Jessica Brown and Faye Herald, the current OHA resident interns. The agency also looks forward to others bringing their unique talents and skills to the internship program in the future.

To learn more about the OHA Resident Internship Program call FCP at (510) 587-5115. Residents can also seek internships and employment within their communities through online sites such as Idealist.org and opportunityknocks.org.

E-mail your comments or news to ohacommunications@oakha.org or drop off content at your management office.
Chronic Absenteeism: The Hidden Problem

A student’s ultimate academic success starts being determined as early as kindergarten and lasts all the way through high school. While some people might think of pre-school and primary school as fun and games, children are learning critical skills that carry them through life. Families play a critical role in helping their children by assuring they are at school every day, on time and ready to learn.

While some absences are unavoidable due to illness or other circumstances it is important to communicate with the school and make up any missed work as soon as possible. Once a student begins to fall behind it becomes increasingly difficult to catch up. When a student misses too much school, regardless of the reason, it can cause them fail. A child is less likely to succeed if they are chronically absent, defined as missing 10% (or 18 days) or more, over the course of the school year. That equals only two days per month.

- Chronically absent children in kindergarten and 1st grade are less likely to read at grade level by the end of 3rd grade.
- By 6th grade, chronic absence is an early warning sign that a student is at greater risk of dropping out of school.

Here are a few practical tips:
1. Set a regular bedtime and morning routine.
2. Lay out clothes and prepare backpacks the night before.
3. Have children go to school unless they are genuinely sick.
4. Plan vacations and medical appointments during school holidays.
5. Talk with teachers or counselors for advice if your child is anxious about going to school; there may be a reason.
6. Create backup plans for getting to school if something comes up. Ask a family member, neighbor or other parent to take your child to school if necessary.

One of the keys to having a successful school year is to begin the year the way you want to end it. Allow yourself to get off to a strong start by knowing key dates, especially the first day of instruction. In order to do so, have the necessary immunizations on file. Also stock up on school supplies and pick up an alarm clock to reduce tardies.

And don’t forget to take the time to meet your child(ren)’s teacher(s) and create a family plan for the academic year.

Learn more about schools in Oakland through OUSD’s website at www.ousd.k12.ca.us or access charter school information by visiting http://www.greatschools.org/california/oakland/. Also, feel free to learn about the OHA/OUSD partnership by calling FCP at (510) 587-5115.

College Bound?

P lanning to go to college? Being prepared is the first step. OHAs FCP department would like to share some tips to help youth and their families prepare for college:

- Talk with your school counselor about supporting you with college planning, college essay writing, college applications, and researching scholarships.
- Request admissions information and school catalogs from colleges for which you are interested in applying.
- Ask for letters of recommendation from employers, school staff, and other professionals who know you, for your college applications.
- Take the SAT www.sat.collegeboard.org or ACT www.actstudent.org, if you haven’t already. Register for the test(s) as soon as possible.
- Work with your parents and school counselor on completing your FAFSA application www.studentaid.ed.gov/ffas.
- Watch for early admissions notices.

If you are interested in participating or learning more about preparing for college contact the FCP at (510) 587-5115.
The Affordable Care Act

The new Affordable Care Act healthcare law builds on what works in our health care system and it fixes what's broken by making improvements in several key areas. It makes health care more affordable. It gives you better access to care. It protects you from the worst insurance company abuses.

Congresswoman Barbara Lee, who represents California’s 13th Congressional District which includes all of Oakland, has been on the forefront fighting for better healthcare for her constituents. She recently stated, “Reforming our health care system is an historic opportunity to make healthcare more affordable for low-income and middle class individuals and families. Residents of my district - ranging from young adults to seniors to children with pre-existing conditions and those who cannot afford health insurance - have been receiving critical protections and savings because of the Affordable Care Act.”

In the past, insurance companies could deny coverage to children who had asthma or were born with a heart defect, put a lifetime cap on the amount of care they would pay for, or cancel your coverage when you got sick just by finding an accidental mistake in your paperwork. The Affordable Care Act creates a new Patient’s Bill of Rights that protects you from these and other practices.

The law helps by bringing down health care costs and making sure health care dollars are spent wisely. Insurance companies will now be accountable to their customers for how they are spending premium dollars, and how much they are raising rates. Plus, the new law will help lower costs through new tax credits and new marketplaces where insurers will have to compete for your business. The following highlights of the Affordable Care Act give a quick glimpse of how dramatically health care will change for millions of Americans.

“Residents of my district - ranging from young adults to seniors to children with pre-existing conditions and those who cannot afford health insurance - have been receiving critical protections and savings because of the Affordable Care Act.”

– Congresswoman Barbara Lee

• Preventive Benefits: All new health plans must now cover preventive services ranging from mammograms to FDA-approved birth control to vaccinations for your child, without making you pay a copay or deductible.

• Coverage for Pre-Existing Conditions: The Pre-Existing Condition Insurance Plan in every State offers an option to those who cannot afford health insurance - have been receiving critical protections and savings because of the Affordable Care Act.

• Coverage for Young Adults: Under the Affordable Care Act, young adults under age 26 can stay on their parent’s health insurance plan until age 26 – a change that has already allowed 3.1 million young adults to get health coverage and given their families peace of mind.

• Value for Your Premium Dollar: Thanks to the Affordable Care Act’s new 80/20 rule, if insurance companies don’t spend at least 80 percent of your premium dollar on medical care and quality improvements rather than advertising, overhead and bonuses for executives, they will have to provide you a rebate. In 2012, 8.5 million people received half a billion dollars in refunds.

• If you’re a part-time worker and your employer doesn’t offer you health insurance, you can use the Health Insurance Marketplace to find a plan.

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Calculate the estimated cost of health insurance under the Affordable Care Act.

Visit: http://www.coveredca.com/calculating_the_cost.html

Online

For the last five years, identity theft has been the top consumer complaint reported to the Federal Trade Commission. To avoid having your credit compromised during the holiday season, the FTC has put together a list of consumer tips. The tips are aimed to help you protect your personal information when shopping online.

Shopping Safety

• Keep your keys in hand. When you are walking to your car make sure you already have your keys handy. Walk with confidence and be very alert of anyone following you or seems suspicious. Try to park as close to the back seat of your vehicle.

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• Keep valuable items close to you. Don’t leave your purse or shopping bags unattended. Keep your purse closed and tucked under your arm. When sitting at a restaurant don’t hang your purse on the back of the chair.

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

Save the Date!

Saturday
December 15

The last day to purchase health insurance through Covered California with health coverage beginning January 1, 2014.

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<tr>
<th>Purchase date</th>
<th>Plan Active Date</th>
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<td>December 16-January 15</td>
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<td>January 16-February 15</td>
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<td>March 16-March 31</td>
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California residents will not be permitted to purchase a healthcare insurance plan until the next open enrollment in October, unless they have a qualifying life event. OHA is not responsible for dates and plan information. Dates are subject to change.

For details visit CoveredCa.org

Language translation services are available in 151 languages at all offices at no cost. Los servicios de traducción en 151 idiomas están disponibles en todas las oficinas sin ningún costo. Trường chính thông dịch đây đú cho tới 151 tiếng nói miễn phí cho quý vị đang cố täy nhiều vảng phóng gän day.

All office locations provide free translation services in 151 languages.

Get involved! NEA’s Read Across America Day is a nationwide reading celebration that takes place annually on March 2, Dr. Seuss’s birthday. Across the country, thousands of schools, libraries, and community centers participate by bringing together kids, teens, and books, and you can too! Visit this website for more information: http://www.seussville.com/ or http://www.nea.org/grants/886.htm

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