



# Cohoes Housing Authority



April 2015

[www.Cohoeshousing.org](http://www.Cohoeshousing.org)

WE'RE ON.....

**facebook**



### Administration Office

100 Manor Sites, Cohoes, NY 12047  
Tel: (518) 235-4500 • Fax: (518) 235-8120

### BOARD OF COMMISSIONERS

- Charles Alonge ..... Chairperson
- Walter Harbacz..... Vice-Chairperson
- Carolyn Dion.....Commissioner
- Mark Pascale ..... Commissioner
- Shawn Higgins ..... Commissioner
- Colleen Mayo ..... Tenant Commissioner
- Melanie Taylor ..... Tenant Commissioner

### STAFF CONTACTS & PHONE EXTENSIONS

Administration		
Charles V. Patricelli	Executive Director	117
Katherine L. Oliver	Office Administrator of Operations	117
Edie Duncan	Clerk	122
MOD/Comp Grants		
RJ Langlais	Mod Coordinator	125
Section 8		
Josephine M. Shufelt	Housing Eligibility Assistant	120
Tenant Relations		
Janice L. Medina	Sr. Account Clerk	111



### Board Meeting at Manor Sites

The CHA Board Meeting will be held on April 21st at 6:00 PM in the Manor Sites Community Room. Everyone is invited. We will also be going to the other sites as well in the upcoming months.

The CHA website is [www.cohoeshousing.org](http://www.cohoeshousing.org).

### Look inside for info on:

- **Important Tenant Info...page 4 & 5**
- **AC Unit Agreement...page 7-10**
- **School STEM Workshop...page 11**
- **Moving Out?...page 14**
- **Around the CHA...page 15**

# For Your Information...



## TO ALL TENANTS:

PLEASE DO NOT PUT YOUR PLANTS IN YOUR KITCHEN SINKS OR BATHROOM SINK OR TUB. THIS SHOULD BE DONE OUTSIDE. WE HAVE NOTICED LATELY THAT A LOT OF DRAINS ARE CLOGGED DUE TO SOIL. IF YOU CONTINUE TO DO THIS WE WILL HAVE TO CHARGE YOU FOR MAINTENANCE TIME AND LABOR.



## Do You Have A Fruit Fly Problem?

They are usually found around overripe or decaying vegetables and fruit. They may also be attracted to bread and other baked goods containing yeast, and to liquids including fruit juice, soda, beer, and vinegar. Spilled milk or ketchup between counter tops are also potential breeding sites. On occasion you may see one on a moist washcloth or a sponge near the sink or on a floor mop. The key to eliminating fruit flies is to remove their breeding sites. This is accomplished through cleaning.



## Thinking about quitting smoking?

Call the New York State Smokers' Quitline: 1-866-NY-Quits (1-866-697-8487) or [www.nysmokefree.com](http://www.nysmokefree.com) Whether you're thinking about quitting or ready to quit, call the NYS Smokers' Quitline for help and support.

- Free counseling with a trained quitline specialist
- Free NRT starter kit, if you're eligible
- A Quit Kit for quitting smoking
- Referrals to your local stop smoking programs

When the urge to smoke strikes, remember the 5 D's:

- Delay the urge to smoke, it will pass.
- Drink water to fight off cravings.
- Do something else to distract yourself...walk, call a friend, clean a closet.
- Deep breathe, it will relax you.
- Close your eyes and take ten deep breaths.
- Discuss your thoughts and feelings with someone close to you.



For cold drinks keep a pitcher of water in the refrigerator **instead of running the tap. This way, every drop goes down you and not the drain.**

# 2015 Capital Region Homebuyer Fair

**Saturday, April 18**

**10AM — 2PM**

**Albany Public Library  
161 Washington Ave., Albany**

**FREE**

## Everything you need to know about buying a home

- Talk one-on-one with lenders, attorneys, home inspectors, nonprofits, grant programs, Realtors<sup>®</sup> and more.
- Free credit reports on site! (Bring ID)
- Meet with an expert housing advisor.  
Find out what you can afford & how to build credit.
- On-site pre-qualification for financing.
- Learn about home energy efficiency programs.
- Seminars for home buyers.
- Visit [www.ahphome.org](http://www.ahphome.org)  
for details, or call (518) 434-1730.



of the capital region, inc.  
Homeownership Center



Cohoes  
Housing  
Authority

## Roulier Heights Apartment Inspections:

**The Annual Apartment Inspections for Roulier Heights will be held from April 7 through April 10, 2015.** In the upcoming months we have scheduled the other sites as follows:

Saratoga Sites – May 11 through May 15, 2015

Manor Sites – June 8 through June 12, 2014

## McDonald Towers Tenants:

PLEASE DO NOT PUT GARBAGE THE IN RECYCLE BINS. THERE IS A GARBAGE CHUTE FOR HOUSEHOLD GARBAGE. ANYTHING TOO BIG TO FIT IN THE CHUTE SHOULD BE BROUGHT DOWN TO THE DUMPSTER OUTSIDE. YOU SHOULD BE PUTTING HOUSEHOLD GARBAGE IN BAGS SMALL ENOUGH TO PUT IN THE GARBAGE CHUTE. PUTTING BAGS OF HOUSEHOLD GARBAGE IN THE RECYCLE BINS IN THE GARBAGE ROOMS ATTRACTS BUGS AND RODENTS!! ANYONE CAUGHT DOING THIS WILL BE CHARGED FOR THE MAINTENANCE MEN'S TIME FOR REMOVAL OF THE GARBAGE AND ALSO FOR ANY PEST CONTROL THAT HAS TO BE DONE AS A RESULT OF THIS. IF YOU HAVE ANY QUESTIONS, PLEASE CALL THE OFFICE AT 518-235-4500.



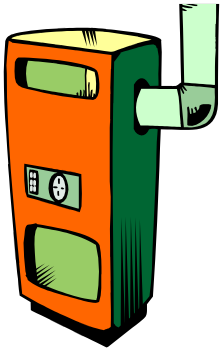
## Attention Towers Residents ONLY....Air Conditioner Installation

Apartment Air Conditioners will be installed on May 11th through May 15th. These are the only dates that air conditioning units will be installed for the summer months. Please see pages 7-10 of this newsletter for the AC Unit Agreement, fill it out and return it to the office asap.

## Summer Help

We are now accepting applications for summer work. If you are in school and between the ages of 14 and 19 stop by the office and fill out an application. Jobs are limited so apply before April 24th. You will need working papers if you are between 14 and 18 years old. You can obtain them by going to the High School guidance office. This needs to be done prior to the school year ending. If you don't have working papers, you cannot work.





## ATTENTION: Manor Sites Residents

Some of you have noticed you have received a new furnace as well as duct work to more efficiently heat your home. We have just completed phase 2 of 2 along with Zerodraft and it seems like the systems are working very well. PLEASE NOTE: The vent registers can now be adjusted for your comfort. If you think it is too cold in a room you may close those vents, while if it's too cold in another room you can open those more. The new system is a great addition helping you stay comfortable in your home.

## FREE Wireless Internet at Saratoga Sites, Manor Sites & Roulier Heights

The Cohoes Housing Authority has created an internet network at Saratoga Sites, Manor Sites & Roulier Heights. This system will allow you to log into the internet once you get a username and password. You must also provide a working email address. You need to stop at the office and sign a letter of understanding providing us with the information and then we can get you started. The internet is FREE and this does not guarantee that if it goes down for some reason we will address it when we can, it is not an emergency. This is something we want to provide you as a tool for employment, learning for both adults and children. We do not control the content nor monitor it for usage. If abused you will be disconnected from the system. Also if you don't respond to any emails that we send out you will also be disconnected. We worked hard to provide you with this tool and hope you enjoy it.

## ATTENTION: McDonald Towers Residents

During the recent annual inspections we noticed several units which had their air vent in the kitchen and bathroom either covered or left very dusty. These vents play an important role in exchanging the air throughout the building and should NEVER be block intentionally or by dust or debris.

So please pay attention to these 2 vents ,again, in your kitchen and in your bathroom, and simply clean them off with a broom or vacuum. Any tenants found covering these vents or failing to keep them clean will be charged a fee. Thank you for your help in keeping your home clean and safe.





### 2015 CHW Scholarship Fund

For students living in affordable housing, the Cannon Heyman & Weiss Scholarship Fund will be awarding successful, qualified applicants and will offer financial aid for full- and part-time study at approved colleges,

junior colleges, technical schools, and other post-secondary institutions leading to a degree, diploma, or certificate. Graduate studies are not included.

This year's awards are expected as follows:

\$10,000 • \$5,000 • \$2,000

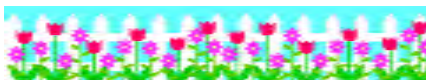
For more information (www.chwattys.com)

Deadline for application is May 20th.



### Apartment Porches

PLEASE KEEP YOUR PORCH AREAS CLEAN AND TIDY, BOTH FRONT AND REAR. WE HAVE NOTICED AN EXCESSIVE AMOUNT OF STUFF (FURNITURE, GARBAGE, CAR SEATS, ETC.) ON PORCH AREAS. THIS IS A LEASE VIOLATION. IF THIS CONTINUES, WE WILL ISSUE A 30 DAY VACATE TO ANYONE WHO DOES NOT COMPLY WITH THESE RULES.



### Will your child be ready for Kindergarten?

Every child learns and grows at their own inner pace, but have you ever wondered

what your child may need to know as he/she enters his/her first year of school? Below is a list of skills you may want to help your child



develop before you send them off to their first day of Kindergarten. Teaching these skills to your child will give them the solid foundation and the confidence they need to be successful at school.

- Recognition of upper and lower case letters.
- Recognition of numbers 1-20.
- Counting in sequence 1-20.
- Ability to sing the alphabet.
- Ability to write first and last name.
- Ability to identify the Title of a book.
- Scans and moves finger from left to right across sentences in children's books.
- Recognition of several colors.
- Recognition of several shapes.
- Begins to write sight words (Stop, Cat, Dog).
- Can dress self.
- Begins organizational skills (put papers in folder etc.).
- Can express self in words when upset instead of crying.
- Can resolve conflicts with peers using words.
- Knows phone number and address.



# Cohoeshousing Authority

Administration Office  
100 Manor Sites  
Cohoeshousing, N.Y. 12047  
Phone: 518-235-4500  
Fax: 518-(518) 235-8120  
e-mail: [Cpatricelli@cohoeshousing.org](mailto:Cpatricelli@cohoeshousing.org)

## Air Conditioner Agreement for Installation and Removal at Mc Donald Towers ONLY

Please read entire policy and sign on page 4

<b>APPLIANCE AGREEMENT: Air Conditioner</b> Please choose <b>ONLY ONE</b> of the following payment options: <input type="checkbox"/> One payment of \$105.00 <input type="checkbox"/> Four payments of \$ 26.25 <input type="checkbox"/> Twelve payments of \$ 8.75	<b>COHOES HOUSING AUTHORITY</b>	<b>Development</b>
<b>NAME (CHA tenant)</b> <hr/> (Last Name) <span style="margin-left: 200px;">(First Name)</span>		
<b>NAME (CHA co-tenant)</b> <hr/> (Last Name) <span style="margin-left: 200px;">(First Name)</span>		
<b>ADDRESS</b> <hr/> <div style="text-align: right;">Apt. # <hr/></div> <hr/>		

**1. Parties and Purpose**

**THE MAIN INTENT OF THE USE OF BRACKETS BY THE CHA IS TO PROVIDE A SAFER ENVIRONMENT TO THE TENANTS AND THE BUILDING.**

This agreement (the "Agreement") between the Cohoes Housing Authority ("CHA") as Landlord, owner and/or operator of the above identified building (the "building") and the above identified tenant in the subject apartment listed above (the "apartment") , is for the purpose of granting permission to the Tenant to have the CHA install the A/C per the rules and regulations, maintain and operate the designated appliance of this Agreement, in the Apartment.

## 2. Installation:

The CHA will install and remove the Appliance in accordance with the applicable CHA Installation Instructions by a contractor hired by the CHA. Such installation must also conform to the manufacturer's specifications and all applicable law. All installations shall be installed by the CHA and the cost shall be charged to the tenant as an expense. The Appliance may not be placed or installed in a manner that blocks access to a room, denies required egress to a window, constitutes a fire hazard or diminishes the safety to the occupants of the Apartment or the Building. In the case of one window in a room the A/C is not permitted by code and housing regulations. No tenant is allowed to install or remove their own unit.

## 3. Installation – Special Air Conditioner Rules

- Limit the use of **two window** A/C's unit per Apartment.
- The capacity of the A/C unit is not to exceed 7 ½ amps. (See your dealer on this information).
- You must use a metal bracket to support your A/C unit.
- The A/C unit and bracket must be installed by a professional.
- The landlord's screens, windows and window casings will not be removed or damaged while this unit is installed. **No cardboard** will be used to make the unit operate more efficiently.
- The CHA will notify the tenants 30 days in advance that a contractor will be installing the units or removing the units at the end of the season. Units will be installed between May 15<sup>th</sup> and June 15<sup>th</sup> and removed no later than September 30<sup>th</sup> each year.
- In the event a tenant cannot meet that date or purchases a A/C unit after the scheduled installation a contractor will be hired but may charge an additional amount that will be added to the monthly charge to cover the additional costs.
- When contractor arrives tenant must have area cleared around the window and all parts and unit ready for installation. If not ready and contractor needs to spend more time than allocated or must return a surcharge maybe added to the installation and will be added to the tenants account.

## 4. Maintenance and Operation

Tenant shall maintain and operate the Appliance in a safe and responsible manner. Maintenance and operation of the Appliance shall be the sole responsibility of the Tenant at his/her own cost and expense. The Tenant shall not operate or run the Appliance continuously, when there is no reasonable need for such operation. Tenant must comply



with all applicable laws, rules and regulations regarding the installation, use and maintenance of the Appliance. In the event that CHA, in its sole discretion, determines that the Appliance, is a safety hazard, is not operating properly (e.g., leaks, causes flooding, is too noisy) or that its presence is a violation of law, the CHA at its discretion may require the Tenant either to correct the objectionable condition(s), or to remove the Appliance. Upon notification to remove, the CHA will have three (3) business days to remove the Appliance.

**5. Electricity Usage:**

The Tenant is encouraged to use an Appliance with a high Energy Efficiency Rating (EER). Tenant will not install or use any Appliance that does not conform to the following specifications:

The capacity of the air conditioner must not exceed the capacity of the house circuit of 15 amps.

**6. Electrical Connection/Plug Adapter/Extension Cord**

**The use of a plug adapter (that connects a 3 prong plug to a 2-hole wall outlet is prohibited.**

**The use of an extension cord to connect the Appliance to an electrical outlet is acceptable if it is the proper size.**

**7. APPLIANCE USAGE FEES**

The Tenant shall pay the electricity usage charge and the cost of the installation charge on a monthly basis in addition to monthly rent. This usage charge will be payable to the Landlord on the first day of each month for an entire year. The yearly charge starts when the appliance is installed and is divided into 12 month increments.

**Rate of Usage Fee: \$ 105.00 annually which can be paid by one of three options:**

- 1.** One payment of \$ 105.00.
- 2.** Four monthly payments of \$ 26.25.
- 3.** Twelve monthly payments of \$ 8.75.

The CHA will not charge **\$ 70.00** for the Metal Brackets that the CHA will provide to the tenants unless the bracket is lost or not returned upon move out by the tenant.

**Termination of fees:** The Tenant's obligation to pay the monthly usage fee continues regardless when the Appliance is removed from the Apartment. The CHA reserves the right to verify the Appliance's removal by Apartment inspection.

**Non-payment of Usage Charges:** The Tenant agrees that if any payment is in arrears, the Landlord has the right to remove the air conditioning unit until the full charge has been satisfied.

**8. Right of Emergency Removal of an Appliance by CHA**

In the event that the CHA determines that an Appliance is installed or operated in a manner that is dangerous and may cause immediate serious harm to person or property (e.g. an air conditioner is unstable and may fall out of the window, an appliance may cause a fire) the CHA reserves the right to IMMEDIATELY enter the Apartment and remove the Appliance or abate the emergency, even if no prior notice of such condition was given to the Tenant and even if no one is present in the Apartment at the time of entry.

**9. Termination of Agreement by CHA:**

CHA may terminate this Agreement and request in writing that the Tenant stop using and/or remove an Appliance from the Apartment. Termination of this Agreement may be due to the Tenant’s violation of its terms, non-payment of Usage Fee or for some other reason, to be determined at CHA’s sole discretion. If the Tenant fails to stop using and/or remove the Appliance from the Apartment or fails to pay the Usage Fee, such failure shall constitute a breach of CHA’s Rules and Regulations. If this agreement is terminated for non-payment of usage fees, CHA will commence a proceeding to terminate tenancy for breach of rules and regulations.

**10. Termination of Agreement by Tenant:**

Regardless of the desire of the tenant to remove the air conditioner, once the unit is installed the charge is in effect for the entire year or can be paid in full by the tenant for the costs incurred for the installation and the utility charged.

I, the undersigned, hereby certify that I have read and understand the rules, regulations and restrictions that are set forth in this Agreement.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



UNITED STATES MILITARY ACADEMY  
**WEST POINT**



# West Point Middle School STEM Workshop

For 6<sup>th</sup> and 7<sup>th</sup> grade students  
at West Point  
25-28 May 2015

This unique middle school program offers students the opportunity to participate in hands-on science, technology, engineering, and mathematics activities taught by Academy faculty and cadet mentors.



Join us to experience fun and learning at the Nation's first school of engineering.

Registration will be open

10 Feb – 10 Mar

To apply:

<http://www.rsvpbook.com/WESTPOINTSTEM>

Or for information:

[usma.stem@usma.edu](mailto:usma.stem@usma.edu)



Cohoes  
Housing  
Authority

# Help for families.....

WIC is a supplemental Food Program that provides free nutrition education and healthy foods for pregnant women, new mothers and children under the age of five. WIC provides "food vouchers" to qualified individuals which can be used to purchase foods such as cheese, juice, vegetables, bread, milk, eggs, peanut butter (or dried beans), cereal and formula.

The WIC Program helps families:

- Feed their children right during critical periods of growth and development
- Learn healthy eating habits
- Increase breastfeeding and duration
- Decrease early childhood anemia



WIC has clinics conveniently located in Albany and Cohoes (2nd, 3rd, and 4th Wednesday). Legal residency or U.S. citizenship is not required to receive WIC benefits. Currently in Albany County WIC is only serving a small fraction of eligible families. If you think you or someone you know is eligible please call 1-800-522-5006.

We have brochures and income guidelines at the office if you would like more information.

## GETTING AHEAD IN A JUST-GETTIN'-BY WORLD"

Living paycheck to paycheck?

Want a better life for your family but can't seem to overcome certain obstacles?

Looking for support and tools to make changes?

A Getting Ahead group is forming now and will meet Wednesday evenings from 6:30-7:45 at the Vineyard Church, 121 Remsen St. for 14 weeks. We discuss everything from work to rent to kids. Group meetings are private and casual. Childcare is provided.

If you are interested, please contact:

Brittney Hunt, Cohoes Bridges Coordinator, at: (518) 935-3381, or

Kathy Kavanaugh, at (518) 869-6520

**Make sure we've got your number and email address!**

*Please be sure to provide updated phone numbers to the office in case we need to notify you of any emergencies. Many times we don't have time to send out letters and the phone is the only way to contact you in a hurry.*



# Important notice...

On January 17, 2014, the President signed the Department of Housing & Urban Development 2014 Appropriations Act. Section 210 of the Act amended The United States Housing Act of 1937 to create new rules for flat rents for public housing residents. Section 210 requires Public Housing Authorities (PHAs) to comply with the new requirements by June 1, 2014.

The 2014 Appropriations Act requires PHAs to establish flat rents at no less than 80% of the fair market rent (FMR). The current CHA Flat Rents are well below the threshold recommended. As a result, in order to be complaint with the 2014 Appropriations Act the Flat Rents will increase effective June 1, 2014. Please refer to the chart below for the New CHA Flat Rent Schedule:

### Effective 6/1/2014 New Flat Rent:

#### Saratoga Sites and Roulier Heights:

1BR	528.00
2BR	646.00
3BR	709.00
4BR	810.00

#### Manor Sites

(heat included):	
2BR	697.00
3BR	869.00
4BR	926.00
5BR	1013.00

### 2015 Flat Rent Schedule

#### Saratoga Sites and Roulier Heights:

3BR	806.00
4BR	848.00

#### Manor Sites

(heat included):	
5BR	1064.00

## Attention CHA Tenants



Starting April 1st, the Cohoes Housing Authority will be reinstating the HUD regulation that every tenant (unless exempt) need to complete 8 hours of community service per month. Contact the Office if you have any questions.



# Moving Out?

## Information that you need to know before you leave the Housing Authority

### 1. GIVE PROPER NOTICE TO VACATE.

Resident must give proper notice to vacate, as required in the lease.



**2. PAY ALL RENT DUE.** Resident must pay all rent and other charges, fees, and amounts due and owing to Owner by the date of move-out.

**3. LEAVE APARTMENT WITH NO DAMAGE.** The apartment must have no damage beyond ordinary wear and tear. Ordinary wear is any kind of damage or deterioration to the apartment, fixtures, linoleum, tiles, walls, windows, blinds, or appliances that naturally occurs over the useful life of the item, but was not caused by excessive or unreasonable use and treatment by the residents and occupants. Ordinary wear and tear does not include damage caused by resident's negligence, misuse, or abuse of the apartment.



**4. CLEAN APARTMENT.** Resident must thoroughly clean the apartment before move-out, including but not limited to, such items as kitchen appliances (including stove, oven, and refrigerator);

bathroom fixtures and tiles; closets; balconies; and floors.

### 5. FILL IN HOLES IN WALLS AND DOORS.

Resident must fill in all nail holes and other holes in walls and doors.

**6. REMOVE ALL DEBRIS AND DISCARD.** Resident must remove all garbage and debris from the apartment and discard it.

**7. REMOVE ALL BELONGINGS.** Resident must remove all belongings from apartment.

### 8. SCHEDULE AND COMPLETE PRE-MOVE-OUT INSPECTION.

Resident must contact management to schedule a pre-move-out inspection before resident's move-out date.



**9. RETURN KEYS.** Resident must return all keys.

**10. LEAVE FORWARDING ADDRESS.** Resident must leave management a forwarding address for the return of Resident's security deposit and other necessary correspondence.

# Around the CHA...

## Saratoga Sites tenants.....



Last week, we discovered that a tenant from Saratoga Sites had disposed of these tires by throwing them over the fence. Do you want to look out your window everyday and see this? We don't want you to either. It's obvious to us that this tenant doesn't care how their home or surroundings look. Well, we do and we know that a majority of our tenants do too. We are asking tenants that if you see another tenant displaying this type of behavior, to please report it to the office and report them. We want all of our tenants to have a nice place to live.

### Don't forget?

Don't forget you must have a working smoke detector in your apartment. There must be one on every level and in each bedroom. Report any problems to the office immediately. If found disconnected or missing it you could receive a 30 day notice to vacate.



### Let's Play Ball ...

At the park that is.



Baseball is not to be played in the courtyards. Please report anyone who is violating this rule. The next window broken could be yours and you will be responsible for the repair.

## PICNIC TABLES

The Cohoes Housing Authority provides the picnic tables and the clothes lines as a convenience to the tenants. We expect that ALL tenants will be allowed to use them. They are not there for specific apartments or specific tenants. Please have common courtesy and do not keep clothes on the lines for longer than needed so that other tenants cannot hang their clothes out. Also, do not monopolize the picnic tables, they are there for everyone. If we continue to get reports of problems with these items we will remove them and therefore remove the problem.



## Spring Clean-Up

Spring is here and when the snow melts everything looks dirty. Please help by raking and picking up papers. By raking and cleaning up the spring flowers bloom more easily. Let's all help make a good impression. If you need rakes call the office. Remember it's your home, so keep it clean!

We do not accept post dated checks. If you send in a check it will be processed the day we receive it. We are unable to hold the checks until the due date.

## Emergency Notification Call System

The Cohoes Housing Authority was the first area agency to start a new system to help notify our tenants of emergencies, snow removal, or important messages that we feel you need to know quickly and as efficiently as possible. If we have your up to date phone number you will be called as long as their is an available person in the CHA to make the notification. This is a courtesy call, not a guarantee. Please call the office for any changes in telephone numbers, license plates or emergency contacts so you will be included in our system.

## Kids Get Depressed Too



Depression is a serious condition that occurs in children as well as adults. Would you recognize depression in your child? Would you know what to do about it?

Checking for depression should be a routine part of your child's annual exam, but it may be difficult for a doctor to discover it during that brief time. You need to know the signs:

- Frequent sadness or crying
- Hopelessness
- Recurring physical symptoms such as headaches or stomachaches
- Increased irritability or anger
- Fascination with violent games
- Low self-esteem
- Causing trouble at school
- Weight loss or gain

If you suspect depression, speak to your child's doctor, who is there to help. If depression is diagnosed, medication and therapy may be recommended.

Make sure your child has a well visit every year and watch for signs of depression. If your plan includes mental health benefits through United Behavioral Health, call UBH at 1-888-320-9584 or go to [www.liveandworkwell.com](http://www.liveandworkwell.com) for more information and help find a mental health professional.

Run your clothes washer only when they are full.  
**You can save up to 1,000 gallons of water a month.**

