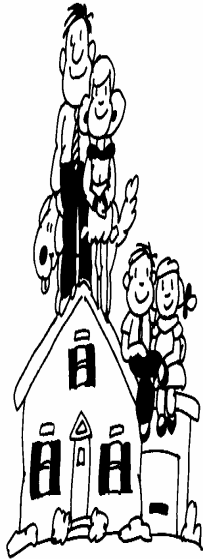


# RESIDENT INFORMATION HANDBOOK

## For the Transitional Families and Family Self-Sufficiency Program of the Charlotte Housing Authority<sup>1</sup>



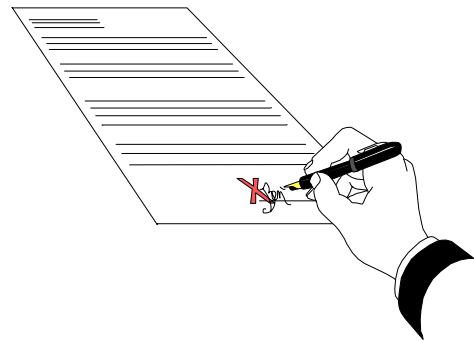
### PURPOSE

The purpose of the Transitional Families Program (TFP) is to help families receiving housing assistance move up and out of public and assisted housing. This is accomplished through the coordination of services and resources which enable families to achieve the economic and social independence necessary to make the transition back to the private housing market.

### PARTICIPANT SELECTION

Anyone currently receiving housing assistance through one of the programs managed by the Charlotte Housing Authority or anyone on the waiting list for housing assistance is eligible to apply for the TFP; however, preference is given to families already residing in public housing. Applicants are required to meet additional family composition, employment and income guidelines established for specific TFP programs depending on the nature of those programs.

Applicants are screened regarding past credit, criminal and rental history. The credit and rental history provides important information regarding potential barriers to economic independence and home ownership and the type of services which will be required to assist the participant. While not everyone accepted into the TFP will have perfect credit, a history of criminal activities or disturbances by family members can be grounds for excluding a family from the program.



### CONTRACT OF PARTICIPATION

Participating families must enter into a "*Contract of Participation*". The contract spells out the appropriate "supportive services" that the participating family will receive under the TFP. The contract will also spell out the responsibilities of a participating family, including the conditions or causes for termination from the TFP. A family must fulfill the

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<sup>1</sup> Written for the Housing Authority of the City of Charlotte, NC by John G Hayes, Ph.D.. Copyright 1992. For further information contact Dr. Hayes at john@hayes-pa.com.

training and other obligations under the *Contract of Participation* or the TFP may withhold or terminate supportive services resulting in forfeiture of their escrowed savings and their TFP unit.

The *Contract* requires all adults in the household, who are not handicapped or disabled, to seek and maintain training or employment during the course of the family's involvement in the TFP.

Employment must reflect the person's training and skills.

If the person is enrolled in training programs, the person must maintain a satisfactory status in the program in order to continue to be eligible for involvement in the TFP. Participants must also attend monthly training sessions held by the TFP staff.



## **ESCROWED SAVINGS ACCOUNTS**

The TFP seeks to encourage participating families to save while enrolled in the program. Two types of savings are supported -- individual voluntary savings accounts and mandatory escrowed savings. All TFP Programs encourage voluntary savings; only the Gateway, Family Self-Sufficiency and Stepping Stone programs provide escrowed savings.

In Gateway and Family Self-Sufficiency, a portion of the family's rental payment is set aside in a savings account for the family. The amount of savings will depend on the amount of rent paid by the family and the cost of maintaining the apartment and operating the program. Quarterly escrow statements will be issued to families under these programs. Participants with rental payments of \$500 per month can accumulate \$6,000-\$10,000 in savings over a five year period.

In the Stepping Stone Programs, the escrow accounts accumulate at a rate of \$15.00-20.00 per month for the first year and increases at a rate of \$15.00-20.00 per month annually for subsequent years. This amount is paid in addition to the regular monthly rent. Participants will accumulate approximately \$3,100 in savings if they participate in the program for a full 60 months.

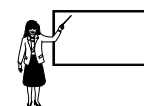
The amount of savings will depend on how long the family stays in the program before deciding to move to the private market. We encourage families to make the transition to the private market whenever they are financially stable. This may be in two years or may take the entire five years.

## **SUPPORTIVE SERVICES**



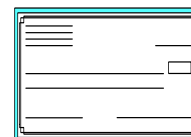
The TFP will make available or coordinate a variety of services for the participating families under the Contract of Participation. These may, but are not required to, include the following services:

1. Child care that provides sufficient hours of operation and serves an appropriate range of ages;
2. Affordable transportation as necessary;
3. Remedial education;
4. Secondary or post-secondary educational opportunities;
5. Job or vocational training, preparation and counseling;
6. Job placement assistance;
7. Substance abuse counseling and referral;
8. Training in homemaking and parenting skills;
9. Training in money management and debt repair;
10. Counseling in home ownership responsibilities;
11. Housing search strategies and mortgage lending practices;
12. Training in home maintenance and repair.



## RENT

All TFP participants pay rent. However, rent schedules for each program are different.



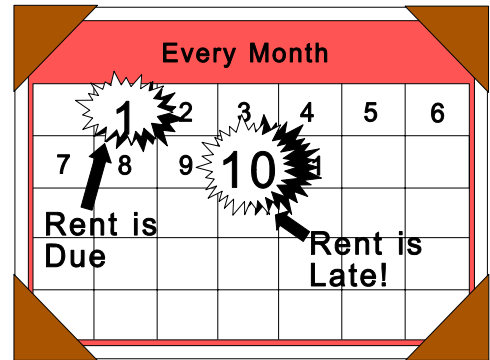
Stepping Stone participants pay fixed rents based on the costs associated with their development. Rents do not vary with income or employment circumstances; there is no subsidy or rental assistance available for residents if they cannot make the rental payment. Escrow savings cannot be used for this purpose either. It is important, therefore, that residents maintain employment under this program.

Gateway, Family Self-Sufficiency, Bootstrap and Homeless Families participants pay rent based on 30 percent of their total family income adjusted annually. While rents can be adjusted downward in the case of economic difficulties, such adjustments are temporary and could result in the family losing any escrowed savings accumulated within the program.

## RENT COLLECTION

All TFP participants are required to pay rent on the 1st of every month. Rent paid after the 10th of the month is considered late and *reflects negatively on the participating family when applying for loans in the future*. In addition, three late rent payments could result in termination of the family from both the TFP and their housing if they are late a fourth time in a 12-month period.

As a rule, rent may be paid by mail to the Central Offices located at 1301 South Boulevard or it may be dropped in a drop box at the rear entrance of the offices at 1301 South Boulevard. If you decide to mail your check, you should allow a couple of extra days for the rent to be received. This means that rent should be mailed no later than the 7th or 8th of the month in which it is due in order not to be late.



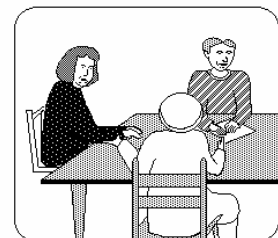
Because you are enrolled in a program aimed at assisting you to move up and out of assisted housing, you should make every attempt to pay your rent and other charges before the 10th of the month. Establishing a positive track record by making all payments on time during your enrollment in the TFP will assist you in obtaining that loan when you are ready to leave the program. Lenders will look very closely at when you pay your bills during this period.

## RESIDENT MANAGEMENT RELATIONS

**Grievances.** All participant grievances and complaints will be handled informally and quickly. Decisions will be made in writing. Should the participant continue to be dissatisfied with the action of the program or Authority, the participant will have recourse to a formal hearing regarding the matter.



**TFP Grievances:** If a participant is concerned about his or her status or some action undertaken by TFP staff, the participant has the right to request a conference with the TFP Program Manager. The request must be in writing and describe the reason or action that caused the request to be made. The manager will hear the complaint within 10 days after it is received. The participant will receive a written decision or response within 5 days after the conference.

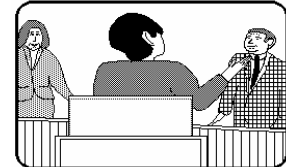


If the participant is still unsatisfied with the manner in which the matter is handled, he or she may ask for a hearing with the Director or Assistant Director of Resident Services. This request must be in writing and must be received within 5 days after the date of the Program Manager's written decision. A formal hearing will be held within 30 days after receipt of the request. A written decision will be given within 5 days after the hearing; the decision is final unless it involves the decision to terminate a participant from the program.

If the matter concerns termination from the program, the participant may request

a formal hearing before the TFP Grievance Committee. This request must be in writing and submitted within 5 days after the date of the letter or written decision telling the participant that they will be terminated from the program. The decision of the Grievance Committee is final, except in the case where termination from the program also means termination of housing assistance; in the latter case, the participant also has recourse to the CHA Grievance Policy and Procedure as discussed below.

**Housing Grievances:** All resident grievances regarding management, maintenance, lease terminations, late charges, repair charges and similar actual or proposed adverse actions by the Authority are governed by the Authority's grievance procedure. Residents have 5 *working days* from the date of notification of the adverse action to request a hearing regarding the matter. Failure to request a hearing within that time frame constitutes a waiver of the resident's right to an administrative hearing under the policy. However, the resident may still contest the matter in civil court. A copy of the policy is available in the management office or upon request.



**Residents' Organization.** The TFP encourages residents to organize for the purpose of assessing and monitoring the concerns in their developments. Residents' Organizations are actively involved in helping to find solutions to those concerns. For example, residents have organized to support tutorial programs for their children or study groups for persons involved in educational programs. If transportation is an issue, the Organization could encourage car pooling and sharing of transportation to and from training or events.



**Planning Teams.** Resident input is important to the TFP and the Housing Authority. Once a month, the officers of the development and TFP program meet with the TFP staff, manager and other staff of agencies assigned to their specific program/development. The purposes of these meetings are to surface any concerns regarding the day-to-day conditions in the development and to develop strategies for addressing those concerns. Planning Teams have the right to request input from any department or organization (such as the police, DSS, etc) that is deemed necessary to be involved in addressing their concerns.

### ***Safe Neighborhood Awareness Program***

Neither the manager nor the police can protect you from crime at all times. The most effective crime prevention tool is for neighbors to watch out for one another. As part of the Residents' Organization, we encourage you to identify key people in each building who can become part of a SNAP Team to help plan security events and programs for your community. We would like you to become part of that team.



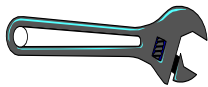
Safe neighborhoods are a SNAP if we work together and keep watch for one another.

### **LEAVING ON VACATION**

To insure protection of your home and reduce the chance of damage or theft to your home, you should notify the SNAP Team, the manager and the CHA investigators (336-7620) whenever you plan to be away from your home for any reason. Please be sure that all windows are closed and locked. Leave your porch lights burning.



### **MAINTENANCE AND REPAIR**



The maintenance philosophy relies on the concept that routine and preventive maintenance programs are cost effective means of reducing total maintenance expenses. Inspections will be done on a regular basis by the manager and at least once a year by the Maintenance staff.

It is essential that residents report needed repairs immediately. Anything that needs fixing must be reported as soon as it is noticed. You can call 336-5200 from 8:00 am - Noon and 1:00 pm - 5:00 pm Monday through Friday (except holidays) to report repairs.

Repair requests are to be telephoned directly to the Central Maintenance Work Order Office (336-5200). Residents lacking telephones should report the repair to the office or use a neighbor's telephone.

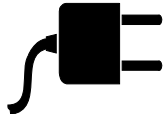


Only emergencies will be handled after normal working hours (5:00 pm) and on weekends and holidays. You may call 336-

5210 to report an emergency repair during those times.

Repairs are scheduled according to the degree of seriousness or importance. Emergencies will be repaired within as soon as possible. Routine repairs should be completed in the order that they were received.

## CONSERVING UTILITIES

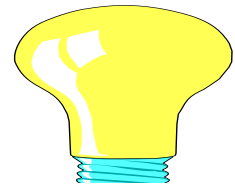


You have a responsibility to conserve utilities. Conserving utilities not only keeps your costs down, but also insures that scarce resources are not wasted.

**Water.** Only use enough water to do the chore you are doing. Ensure that facets are completely shut off and do not drip. Call in a work order if any facet drips or commode continues to run after flushing. The washing of cars on property is prohibited. Outside facets are not to be used for sprinklers for play at any time.

**Electricity.** Shut off all lights in rooms not in use. Do not use electric hot plates or frying pans; use the stove, instead.

**Heat and Cooling.** Keep the thermostat set at 72 degrees. An over-heated or over-cooled house is not a healthy house. Keep doors and windows closed when cooling or heating.



Change the filters on the furnace and/or air conditioners at least quarterly. Never store anything near or around the furnace.

**Broken Windows.** Repair broken windows immediately. This is the greatest source of energy loss.

## YOUR LEASE

Your lease is your contract with the TFP and the Authority. Read your lease carefully. If you do not understand anything in your lease, consult your manager or a TFP staff member.

The lease explains your obligations and what you can expect from the manager.



## PERIODIC REVIEW

Federal law requires that we inspect your unit and review family composition and income at least annually. TFP policies require semi-annual reviews of your educational, training and employment status.

The head of house is responsible for supplying all necessary information required for such review. You need to keep all documents related to the review handy so that you don't have to go looking for them for your next I.E.P.

## COMMON RULES

### Use of your dwelling.

**Modifications to the apartment.** You may not modify the apartment in any manner. This means you cannot paint the apartment or apply wallpaper without the written permission of your manager. You cannot add a ceiling fan without written permission.

**Appliances.** You must use only those appliances which are furnished with the apartment.

**Businesses.** The TFP encourages resident employment activities. Residents wishing to operate a business from their apartment must have approval from the Manager before opening a business. The business must not interfere with the use of the apartment as a place of residence; this means that the activity cannot replace the use of any room for members of the family. Other rules apply:



1. The business must conform to housing codes.
2. The resident must obtain all appropriate licenses.
3. The resident must present profit and loss sheets on a regular basis.
4. Annually, the resident must provide a copy of their tax form for verification of income.



**Guests.** The only people who can live with you are those who are listed on your lease. You or your family members may have over-night guests, but if they stay more than two days or visit every weekend, you must report them to the manager. "*Permanent guests*" are not permitted. A permanent guest is one who keeps clothes at your apartment, uses your address for identification and mail or tells others that they live in your apartment.



You are responsible for the behavior of any guest or visitor to your household while they are on property. If a guest creates a disturbance or damages property, you remain responsible for helping us correct the problem or obtaining payment for any repairs resulting from your guest's activities.

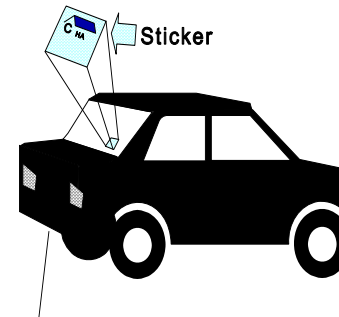


**Subletting or Renting Part of Your Apartment.** You **may not** rent or sublet any part of your apartment to another person or family.

**Parking.** You *must have a permit to park* on Authority property. Permits can be obtained from the manager of the property where you live. Failure to obtain a permit could result in a \$25 fine and/or your car being towed at your expense.

Clean the right hand corner of rear window. Peel the Sticker from the paper and press into place as shown.

Guests are required to write your address on a sheet of paper and place the paper on their dash in the front window. This will help us know where to go to find the owner should we need to have the vehicle moved in an emergency. If your guest fails to place the address on the dash, the car may be towed at the owner's expense.



There are no parking spaces assigned to residents and their guests. However, only persons with handicapped stickers/tags may park in handicapped slots. Parking in a handicapped slot carries a \$100 fine.

**Abandoned or Non-Working Vehicles.** No one likes to see abandoned or junked vehicles in front of their apartments. They are hazards and take up valuable parking spaces. Abandoned vehicles and vehicles with flat tires, missing or expired license plates or invalid inspection stickers will be towed at the owners expense after an adequate warning.



**Washing or Working on Vehicles.** Other than minor repairs of one's vehicle, you are not permitted to either work on vehicles or wash vehicles on Authority property. These activities carry a \$25.00 fine for each offense.

**Deadly Weapons.** The Housing Authority does not permit the display or carrying of deadly weapons except by law enforcement personnel on its property. While you may have a weapon inside your apartment, that weapon must be stored safely so that it cannot be fired by a child or by accident. The display of weapons in an argument may result in the loss of your apartment.

**Use, Possession or Sale of Controlled Substances, Including Alcohol.** The use, possession or sale of controlled substances on or near authority property is strictly prohibited. The Authority considers use of controlled substances, including alcohol, a serious problem. You place your apartment in jeopardy if you, family members or guests use, possess or sell drugs or alcohol on CHA property.



The Authority does not permit use of any controlled substances in its common areas, community centers, offices or parking lots. Alcoholic beverages may not be consumed on our property. If one must drink, it must be done within one's own apartment; do not permit alcoholic beverages to be taken outside your apartment into the halls, walkways, common area or parking lots.

NO DRINKING



ON CHA PROPERTY

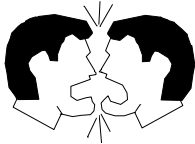


**Criminal Activities and Threats.** Your lease prohibits you, family members and guests from engaging in illegal or criminal activities, especially if such activities threaten the safety or well-being of other residents and staff. Threats to neighbors and staff are considered a serious breach of one's lease. Similarly, other criminal activities committed on or near our property can result in termination of the lease.

**Consideration for Your Neighbors.** Many of your neighbors work and have school-aged children. They must get their rest in the evenings to be ready for school or work. They cannot do so if you, your household members or guests party, talk or play stereos, radios or TVs loudly.



Please play your music or TV quietly *at all times* of day or night. No one appreciates your music as much as you do.



Arguments will occur from time to time. We have counseling programs aimed at helping you work those problems out before they become so great that they disturb your neighbors or result in your getting hurt. You should see your manager for information about these programs.

**Use of Play Grounds.** The play areas are for youths who live in the community, not for adults or persons who do not live in the development unless they are the guest of a resident and that resident is present.

Play grounds are available for use from 8:00 am until 10:00 pm. The play areas are closed after 10:00 pm to everyone.

**Common Areas and Parking Lots.** Common areas and parking lots are not gathering places for people. Hallways, areas between buildings, parking lots and other such areas often lend themselves to convenient points of contact between residents. These brief encounters are encouraged and positive. However, they often disturb other residents and should be kept brief.

After 10:00 pm, no one should be in the common areas or parking lots except to go from one's car to one's apartment or from one apartment to another apartment. Persons standing in common areas are subject to being cited for a lease violation or arrested for trespassing.

**Pets.** You are not allowed to keep dogs, cats or other larger animals in our apartments. Birds and fish are acceptable pets.



**Garbage and Trash.** Proper disposal of garbage is important for both health and appearance reasons. Residents must keep their own garbage and trash cans inside their apartments and not on their porches. These receptacles should be emptied into the dumpsters provided by the Authority on a regular basis. You must pick up all trash that falls beside the dumpster and do not leave items or trash bags next to the curb or dumpster.

**Yard Care.** All residents are responsible for the appearance of yards and

common areas. Toys, trash, cans, bottles and glass should be picked up whenever they are observed lying in the yards. The Authority will insure that the yards are mowed and trimmed; you must insure that the yards are kept clean.

We encourage you to plant flowers and plants around your apartment to improve the appearance of the units. Such planting should not interfere with the maintenance of the yards, however.

Please check with the manager regarding where you can plant and ways which you can help beautify the grounds and landscaping of the development.



**Porches and Appearance.** Old furniture, grills, boxes, cans, tires, clothing and the like should not be stored on one's porch or balcony or under walkways. Porches and balconies should be neat and clean in appearance.

**Barbecue Grills.** City ordinance prohibits the operation of grills near any apartment building. Too many apartment fires are caused by the operation of these grills. The current ordinance prohibits the keeping of any grill on one's porch or in one's storage shed. Please cooperate with us by insuring that you do not violate this ordinance.

## MAINTAINING YOUR APARTMENT

**Inspect The Apartment Before You Move In.** The apartment you are moving into is supposed to have passed inspection according to the Housing Quality Standards established by the Federal Government. However, *you and your manager* should inspect the apartment prior to moving in. If there is any damage, unsatisfactory condition or missing item, it should be noted on the Move-In Inspection Form. Do not sign unless these deficiencies have been written on the inspection sheet. The manager should give you some idea of when you can expect to have those items fixed. Keep a separate list of items for yourself. Write the date next to each item of when they get fixed. This will be your record of what was not done when you get ready to move.



**Inspect the Apartment Again After You Move In.** Sometimes we don't see everything until after we have moved in. You should make a list of everything you found wrong during the first week in the apartment. Keep a copy of the list and give a copy to the manager at the end of the first week.

**Report Repairs Immediately.** We cannot emphasize this requirement too often. You must report repairs as soon as you see them. Don't put it off for fear that it will cost you. We would rather have the problem fixed than to let it continue for a long time.

**Keep The Floors Clean.** Cleaning and waxing your floors regularly will keep them in good condition. Clean any spills on the carpet immediately. Use a spray carpet cleaner, like Resolve or DD-Seven, and a brush to clean the spill or stain from the carpet.



Vinyl floors should be washed with a mild soap in lukewarm water, then rinsed and wiped dry. If you use a water soluble wax, you will have better luck keeping the wax from building up and yellowing.

**Keep Stoves/Ranges Clean.** You should clean the top surfaces, grates and drip pan every time you cook. Lifting the stove top and cleaning the drip pans will mean that you have less work to do in the future and your stove will work better.



You should clean your oven at least once a month. More often, if you bake every day.

**Plumbing Fixtures.** Your kitchen and bathroom will stay looking nice if you treat them nice. Clean the stainless steel with soap and hot water every day.

Don't dump grease or bones down your drains, even if you have a garbage disposal. Grease merely clogs your plumbing.

Report any stopped up and/or dripping faucets or pipes immediately. Fixing a leak right away is easy and cheap. Fixing rot and decay caused by such leaks is hard and expensive.

**Bathrooms.** The bathtub should be cleaned immediately after using. Clean the wash basin regularly.

Do not pour hot water into the commode. The hot water may crack the bowl.

## Do's & Don'ts

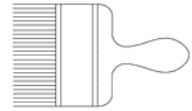
Make sure that you use a shower curtain which hangs inside the tub when you shower. The curtain must be closed all of the way to prevent leakage out onto the bathroom floor.

Report any cracks in the tile around the bathtub immediately. If the cement around the tub or tiles is cracked or missing, damage from the shower will occur.

**Walls.** Walls will get dirty periodically, especially if you have children. Wash hand prints and dirt from the wall using a mild detergent and lukewarm water

immediately. Do not rub hard or it will remove the paint.

We all like to decorate our homes. However, as we noted above, you cannot paint or wallpaper your apartment without written approval from your manager. The manager must approve the color of the paint or the type of wallpaper, if permissible.



Do not use tape or stick-on picture hangers on the walls at any time. Picture hangers which use small nails are the best because the holes can be easily repaired before painting.

**Furnace.** Do not store anything next to, in front of or on the furnace. This creates a fire hazard.

Be sure that all heat registers are cleaned periodically and that nothing blocks the air flow.

**Refrigerator.** Keep your refrigerator clean inside and out. Clean the shelves, bottom and sides weekly with lukewarm, soapy water. Add a tablespoon of baking soda to the water for freshness.

Do not use sharp objects to remove ice from the freezer. If you need help defrosting the refrigerator, please call your manager.

**Insect Control.** Roaches and other bugs thrive in a dirty, unkept environment. You can eliminate bugs by keeping your apartment as clean as possible. The Authority has its own pest control program, however, you can do more by keeping your apartment clean than any spray or powder can do.

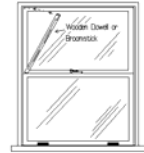


When the pest control workers come to your development, you will be asked to remove all dishes and food items from your cabinets and to cover these items with paper. Your cooperation in this will be important. If we can't spray your apartment at the same time we spray others in your building, all of the insect will come to your apartment for refuge. You don't want that and neither do we.

**Laundry Hook-Ups.** Hook-ups for your washer are provided. In some developments, we have installed dryer connections. Under no circumstances should washer be permitted to drain into the yards or other plumbing fixtures.

Clothes lines and drying yards are provided for those who do not have automatic dryers. Please help us maintain these facilities.

**Screen Doors.** Screen doors are provided to permit fresh air circulation. Ragged and torn screen doors harm the appearance of the development. Please help us take care of these doors by ensuring that they are fastened during heavy rains or winds.



**Windows.** Clean windows and fresh curtains prove to everyone that you are interested in being a resident of the community. Do not use newspapers, sheets, towels or other materials for curtains or blinds.

Report broken or cracked windows immediately. We will replace any broken window immediately both for your safety and comfort. Be sure to secure the window by placing a stick in it so that it can't be raised from the outside.

## MOVING OUT



Someday you will be moving out of the development to move into your own home. When you move, you will be making room for another family to participate in the program and to eventually move up and out of assisted housing just as you will be doing. You will want to leave your apartment in the best condition possible -- this will tell everyone what kind of person you are.

**Notice of Intent To Move.** About a month before you are ready to move, you should tell your manager and TFP counselor that you are planning to move. This will help them work with you to insure that you receive 90 percent of the escrow savings prior to your actually moving so that you can use that savings as part of the down-payment on your new home.

About two weeks before you are going to move, you should give the manager a written notice of intent to move and the date you intend to move. This will let the manager schedule a Move Out Inspection with you on your last day.

If you do not notify your manager prior to moving out, you will be charged for every day that the unit is vacant before the manager discovers that you have moved.

**Move Out Inspection.** On the day you move out, or shortly thereafter, you and your manager should inspect the apartment to note any damages or repairs which must be made and which will be charged against your security deposit or savings. You can avoid most charges by thoroughly cleaning the apartment and

removing all old furniture and trash before the inspection. Upon completion of the inspection, you should return all keys to the manager.

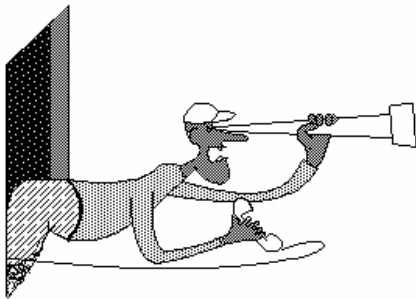
### **ALWAYS CHECK IT OUT!**

"Say, did you hear that they are going to . . ." Everybody will want to tell you what the latest bad news is -- rent is increasing; the program won't continue; Sally Sue is mad at you; etc.

Don't put your faith in rumors. If you hear talk about some new regulation that may affect you, call the manager or the TFP staff to find out the real scoop. They can tell you the real story and, if they don't know, they can find out for you.

The manager and TFP staff are here to help you. If you don't understand something concerning your lease, a bill or anything else, call the manager or the Area Manager listed on the last page for more information. They will be glad to set up an appointment to talk with you.

### **NEVER ASSUME THAT THE MANAGER KNOWS WHAT IS GOING ON**



We always hear that the manager knows what is going on but isn't doing anything about it. Please don't assume that the manager knows. The people may not behave the same way when the manager is around. They may have told the manager a story about what is going on.

It is your responsibility to report anything you observe to the manager. If someone is violating the lease or is engaged in activities which threaten the conditions in the neighborhood, the manager needs to know immediately. The manager will not reveal who gave the

information at any time unless you have given your permission to use your name in the complaint.

Sometimes we may know what is going on but cannot do anything unless people like yourself are willing to come forward and testify concerning what they observed. We have never had anyone hurt because they testified against another resident who was engaged in criminal or drug-related activities.

What we do know is that we can't make the kinds of changes that will make the community safe for everyone without your cooperation and assistance. This is a partnership between you, the manager, and the TFP. Together we can accomplish great things.