

# Family Self-Sufficiency

## How can FSS benefit HABG residents and families?

The FSS program is designed to assist families with achieving self-sufficiency through Housing Assistance Case Management and Supportive Services. The FSS program coordinator serves 50 families within the Housing Authority of Bowling Green to with Employment, Education, Money Management, Basic Life Necessities, and Homeownership.

### Employment

Individuals in need of employment can receive assistance through the Family Self Sufficiency Program by working with coordinator to do job search along with Job & Life Skills Training. This training will give you skills through resume writing, properly filling out a job application and practice on mock interviews to develop professionally for employment. Furthermore, the FSS program provides job counseling as well as other workshops to assist with other job opportunities.

In addition, those residents who obtain employment can also benefit from the FSS program's Escrow Accounts. FSS Escrow Accounts are established when there is an increase in the household which can contribute from an increase in income wages. The increase can benefit from a pay raise with a current job or new employment. If there is an increase in salary, then that will also illustrate an increase in one family's rent (living in Public Housing). The increase in rent that normally goes into Housing Authority funds will go towards an escrow account (similar to a savings). If a resident was not working and finds a job, there will be an increase in income which will bring an increase with their rent as well (income based apartments). Whatever the increase is in the rent is what the FSS program stores in that family's escrow each month.

For Example: Participant pays in rent a month: \$50.00

Due to increase in salary rent increases:     -\$250.00

The actual increase is what goes in escrow: \$200.00

At the time of your contract completion the Escrow Account can be used for the following: 1. College Tuition, 2. Starting a Small Business, or 3. Down Payment towards purchase of home.

### Money Management

You will be able to obtain a free credit report and receive assistance with repairing your credit. This FSS coordinator can also assist you by setting up a budget and teaching you how to manage your money. The FSS coordinator will assist participants with credit repair. Once your credit has improved or you have obtained sufficient credit, then you may qualify for homeownership.

Budgeting is an important part of becoming self-sufficient. There are 6 areas of focus with ways to budget your finances:

- 1). Determine Your Monthly Net Income, Instead of Gross Income (What you bring Home: paycheck)
- 2). Determine Your Bills (Rent, Utilities, Insurance, Car payment, etc.)
- 3). Keep Your Receipts (Document spending)
- 4). Set an Allowance for Self (Fun Money: only a certain amount for the month)
- 5). Set Goals for Your Money (Think about Savings accounts, emergency funds, Credit Repair, etc.)
- 6). Evaluate Quarterly Progress (Illustrates Growth with Finances)

## **Education**

Any family who wants to pursue their education can with assistance through the FSS program. The FSS coordinator provides and teaches educational trainings in several areas of necessity for all families interested. One example is computer class training which is provided twice a week for HABG residents as well as other constituents throughout community. In addition, there are great partnerships with other agencies within the community to assist participants with FREE GED courses, ESL courses, and College Enrollment, etc.

## **Basic Life Necessities**

Individuals in need of assistance with childcare, transportation, clothing, health and dental care and food for their household can receive support in those areas. The FSS coordinator will work to provide all basic daily necessities for all families in need.

## **Homeownership**

Families interested in purchasing a home can receive training that teaches those individuals how to get a home as well as maintain one after the purchase. There are certified homeownership counselors at the Housing Authority of Bowling Green who can assist anyone with the purchase of owning your own home. In order for participants to be successful in the area of the Homeownership component, the requirements consist of:

- One on One Counseling
- Increase Credit Score
- Approval for Loan

### **Family Self Sufficiency Coordinator Duties and Responsibilities:**

- Administers the Family Self-Sufficiency program, including creating and implementing program policy and regulations in accordance with HUD regulations.
- Communicates with low-income public housing residents and the community about the FSS program; conducts outreach to potential participants.
- Provides personal, financial, employment, and educational counseling and assistance to individuals.
- Analyzes and prepares needs assessments for the FSS program; executes the Contract of Participation, conducts home visits and evaluates progress of participants in the program.
- Coordinates all referrals for social services, follow-up to be sure FSS participants receive needed services and provide job and Life Skills training and job development as needed.
- Work with the program coordinating committee as outlined in the FSS Action Plan, serve as a secretary to keep minutes, prepare all PCC reports, and arrange for all PCC meetings.
- Work with local business and industry to assist FSS participants to obtain employment and with local community and faith-based organizations to see that they obtain supportive services.
- Work with the HABG REACH HIGHER, Service Coordinator Programs, After-school Learning Centers, HUD ROSS Elderly/Disabled program (through HABG Hospitality House, to assist FSS participants with the necessary areas for self-sufficiency.
- Prepare monthly progress reports for the HABG Board of Commissioners, quarterly PCC reports, and HUD reports every six months.
- Meet monthly with HABG program coordinators to ensure that FSS participants are receiving needed services from HABG job training and educational programs.
- Maintain individual participant files and will complete the Contract of Participation, FSS enrollment/Personal Needs Assessment Plan and the Individual Training and Service Plan with FSS families.
- Review Escrow Accounts activity and prepare a report for each family every six months.
- Meet with each participant quarterly to review progress and assist participants to achieve their goals.
- Performs other duties as required to assist participants for success.