



Family Self Sufficiency

Contra Costa County

2018 Participant Guide

Contra Costa County Housing Authority

Welcome to the Family Self-Sufficiency Program

F.S.S. Members,

We are so excited about the plans for this program. We want you to get excited with us. Excited about the many opportunities you have each day to move forward in the direction of your goals. We want you to be excited to find that job that allows you to thrive!

This program is about commitment and careers. You must resolve to be committed to your goals and take every honest step possible to arrive at your chosen destination. We will support you. We will encourage you. We will listen. We cannot take this journey for you but we can ride shotgun. The FSS program is about attitude, effort, and growth, integrity, saving, breaking down barriers, grasping opportunities, and taking risks. You have to risk failure to succeed. You have to risk stepping out of the familiar (your comfort zone) to reach the goals you have articulated on your Contract of Participation (COP). Nothing comes easy. But you can succeed. You just have to be willing.

Success is Planned!

Regina Davis
Program Manager
Housing Choice Voucher Program

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What are the program's goals?

4

Using housing as a platform for growth while guaranteeing that participation in no way jeopardizes rental assistance

3

Making actual tools available to every community for relieving the need for subsidies

2

Fixing the bridge to educational, career and homeownership opportunities.

1

Overcoming barriers that prevent families and communities from reaching economic stability



The FSS program enables HUD-assisted families to increase their earned income without jeopardizing their rental assistance. This gives HUD-assisted families the ability to pursue growth, overcome social and economic barriers, and achieve economic stability thus relieving communities of a need for welfare.

Once an eligible family is selected to participate in the program, the Housing Authority, and the head of each participating family execute an FSS Contract of Participation that specifies the rights and responsibilities of both parties. The family and their FSS Coordinator will then create an Individual Training and Service Plan (ITSP) which details the family's long and short term goals and makes a plan for linkage to the supportive services needed to achieve economic self-sufficiency. The term of the FSS contract is generally 5 years.



Specific

S



Measurable

M



Attainable

A



Relevant

R



Time Based

T

SPECIFIC: Who What Where When and Why. An unspecific goal would be "Get in shape". A specific goal would be "apply for a scholarship at the YMCA on Friday and begin cardio 3 days per week once approved, to get in shape"

MEASURABLE: How Much, How Many, How Will I Know when it's accomplished. An un-measurable goal would be to "get employment help". A measurable goal would be to "Attend 3 employment workshops at EB Works within 30 days.

ATTAINABLE: How Can This Goal Be Accomplished, Is This Realistic Given My Constraints. It is not helpful to be told "you need to be a doctor in 5 years. A helpful plan would be "connect to childcare, transportation and financial aid services in order to complete college and apply to medical school within 3 years.

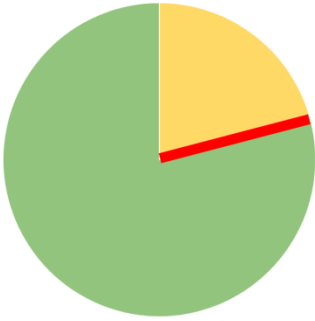
RELEVANT: Does taking this step get me and my family closer to our long term goal? How?



TIME BASED- A time-based goal will tell you what to do today, what to do weeks from today and what to do months from today.

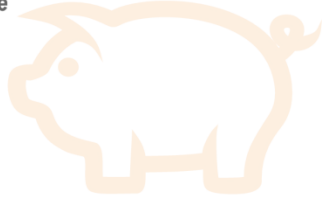
You and the FSS coordinator will create and update the ITSP

HOW DOES THE F.S.S. ESCROW ACCOUNT WORK?

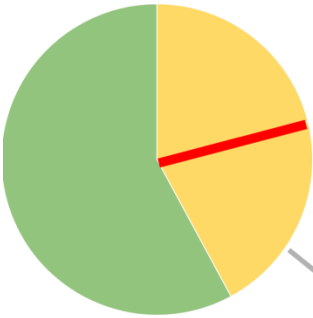
...Day one of the F.S.S. Contract of Participation





-  The portion of the rent that you are paying at the starting line
-  The portion of the rent that the Housing Authority is paying at the starting line



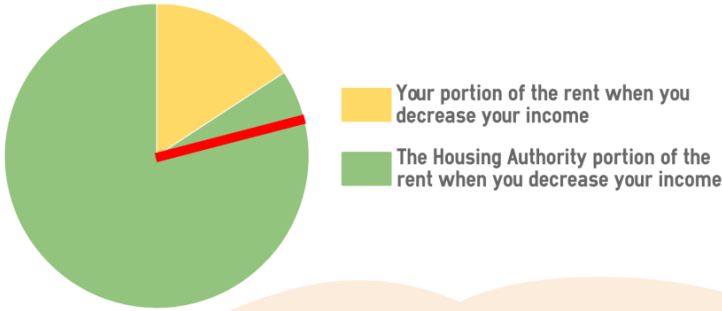
...Later, the F.S.S. member **increases** the household earned income over the starting line



-  Your portion of the rent when you increase your earned income
-  The Housing Authority portion of the rent when you increase your earned income



...what if three months after that increase, the F.S.S. family household income decreases below the starting line? Example: job loss or employer cut back hours



*the money you've saved stays in the escrow but you stop earning more until you increase your income and that increase gets you back over the starting line



A statement showing the escrow accrual is provided to each family at least annually. Remember there is no money added to the saving account (escrow) unless the family increases their earned income.

Increases in the family's rent as a result of increased earned income during the family's participation in the program may result in a credit to the family's escrow account. Remember any family members' earned income that increases can result in an escrow credit (that's because everybody's income is used to calculate your rent portion) but only the Head of Household is able to complete the requirements for graduation (being awarded the Escrow). The more your family earns the more HUD puts in the Escrow Account. Remember, you don't save the money, HUD does.

Once a family successfully graduates from the program, they are provided the escrow funds and may use it for any purpose. Many families use these funds for future homeownership, car purchase/repair and business development.

Do's

Don'ts

1

Complete the employment goal stated in your 5 year plan

2

Consult with you F.S.S. worker at least quarterly

3

Connect to the providers listed in your 5 year plan and attend FSS events

4

Accomplish and update interim goals

5

Be flexible

6

Maintain full time (32 hours or more) employment so that you can graduate

7

Make graduation plan and spending plan for Escrow

1

Be out of compliance with your lease agreement

2

Leave HACCC within the first year of your initial contract

3

Have any member of your household receive cash assistance for at least the 12 months prior to graduation

4

Keep old goals you no longer want

5

Let other members of your household forget to get involved

6

Expect to get more than you've put in

7

Ever get discouraged!

In order to graduate, the head of the household must have completed their ITSP and the Contract of Participation. Families will only be awarded the funds from the savings account (escrow) when the head of household has graduated. CCHA only benefits when the escrow is awarded to participants and not forfeited to HUD.

Read your Contract of Participation for all of the terms of graduation. The 4 basic graduation criteria are: the head of household is employed full-time (32 hours) for a year, all members of the household are off of cash assistance for year, ITSP goals are completed and contact with the FSS team was maintained.

How do I request graduation?

Prior to your graduation date, certify in writing that:

- 1) you have completed all of your ITSP goals
 - 2) that the household is 12 months free of cash-assistance
 - 3) that you wish to graduate
 - 4) whether or not you wish to remain on the HCV program.
- Submit this letter to your FSS Coach!



If the family has provided all verifications and completed the goals,

A final Escrow Audit is completed

Your F.S.S. Coach audits the file to ensure that the member has maintained the program requirements (Example: all annual Progress Reports are in the file, client is in good standing with the HCV program) and has provided verifications (proof) for all goals that were completed throughout participation

Come to the office to pick up the check!



COMPLETED A GOAL?

Send your FSS coach verification!

CONTRA COSTA COMMUNITY COLLEGES

Contra Costa Community College District

500 Court Street, Martinez, CA 94553

Telephone: 925-229-1000

Fax: 925-370-2019

Website: www.4cd.edu

Contra Costa Community College

2600 Mission Bell Dr, San Pablo, CA 94806

Telephone: (510) 235-7800

Website: www.contracosta.edu

Las Positas Community College

3000 Campus Hill Drive Livermore, CA 94551

Telephone: (925) 424-1000

Website: www.laspositascollege.edu

Diablo Valley Community College

321 Golf Club Rd, Pleasant Hill, CA 94523

Telephone: (925) 685-1230

Website: www.dvc.edu

Los Medanos Community College

2700 E Leland Rd, Pittsburg, CA 94565

Telephone: (925) 685-1230

Website: www.losmedanos.edu

*For Additional Community Colleges outside of Contra Costa County visit:
californiacommunitycolleges.cccco.edu

*For a directory of Trade Schools in the Bay Area visit:
www.tradeschoolsincalifornia.org

SUPPORT FOR MEMBERS GOING TO COLLEGE

First Five

Website: www.first5coco.org

Support for Childcare providers to set and meet educational goals

Opportunity Junction

Website: www.opportunityjunction.org

Road Map to College in partnership with Los Medanos College for students between 18 and 24 years of age

* Contact any college/ community college and ask for the Student Services counselor or department to inquire about programs they might have that can help you achieve your academic goals.

ADULT EDUCATION **CENTERS**

Acalanes Adult Education

1963 Tice Valley Blvd
Walnut Creek, CA 94595
Telephone: (925) 280-3980
Website:
www.acalanes.k12.ca.us

Antioch Adult Education

820 West 2nd Street
Antioch, CA 94509
Telephone: (925) 779-7490
Website: [www.
antioch.k12.ca.us](http://www.antioch.k12.ca.us)

Liberty Adult Education

929 Second Street
Brentwood, CA 94513
Telephone: (925) 634-2565
Website:
www.libertyadulthood.org

Loma Vista Adult Education

1266 San Carlos Ave,
Concord, CA 94518
Telephone: (925) 685-7340
Website: [mdae-mdusd-
ca.schoolloop.com](http://mdae-mdusd-ca.schoolloop.com)

Martinez Adult Education

600 F St, Martinez, CA 94553
Telephone: (925) 228-3276
Website:
[www.businesstrainingcenter.
org](http://www.businesstrainingcenter.org)

Pittsburg Adult Education

1151 Stoneman Avenue
Pittsburg, CA 94565
Telephone: (925) 473-4460
Website:
www.pittsburg.k12.ca.us/paec

Pleasant Hill Adult Ed

1 Santa Barbara Road,
Pleasant Hill, CA 94523
Telephone: (925) 937-1530
Website: [mdae-mdusd-
ca.schoolloop.com](http://mdae-mdusd-ca.schoolloop.com)

West Contra Costa Adult Education (Alvarado)

5625 Sutter Street
Richmond, CA 94805
Telephone: (510) 559-2660
Website: www.wccae.info

West Contra Costa Adult Education (Sierra)

6028 Ralston Avenue
Richmond, CA 94805
Telephone: (510) 231-1453
Website: www.wccae.info

JOB SEARCH WEBSITES

Cal Jobs

Website: www.caljobs.ca.gov

Job Posting search engine (Bay Area Job Bank)

Bay Area Careers

Website: www.caljobs.ca.gov

Hometowns Jobs Contra Costa County portal

Berkeley Career Center

Website: <https://career.berkeley.edu/Infolab/JobSites>

Extensive Data base of job search site databases and industry specific meta-database

C.C. Community College Career Center Website:

www.collegecentral.com/contracosta/Student.cfm

Bay Area job, training and Internship postings

Mills College Career Center

Website: google "Mills college recommended search engines"

Extensive Data base of job search site databases and industry specific meta-database

Worklooker

Website: <http://www.worklooker.com/>

Data base of link to all City and Counties job postings page

Private Job Search Sites

www.craigslist.com, www.indeed.com, www.monster.com

*Remember never to respond to requests or correspondence from these websites asking you to send/ wire money or asking for your personal/ financial information

ONLINE EMPLOYMENT SUPPORT

Gateway To Careers

Website: www.gatewaytocareers.com/jobseekers-guide

Job Posting search engine (Bay Area Job Bank)

Online portal for Employment Assessments, Job Searching,



America's Job Center of California/ EASTBAY Works connect people with opportunities for employment. Staff at the centers can help job seekers with career planning and assessment, job training, and transition solutions to re-enter the workforce. Workshops are offered on basic computer skills, social networking, job search, résumé development, and interviewing. Please see the calendars below for workshop and assessment schedules. The centers also offer high-speed Internet access, photocopiers, fax, and telephones for use in your job search - all at no cost

Antioch Job Center (Call to confirm site operation)

4545 Delta Fair Blvd Antioch, CA 94509

Telephone: (925) 706-4830

Brentwood Job Center

281 Pine Street Brentwood, CA 94513

Telephone: (925) 634-2195

Concord Job Center

4071 Port Chicago Hwy, Suite 250

Concord, CA 94520

Telephone: (925) 671-4500

San Pablo Job Center

2300 El Portal Drive, Suite B

San Pablo, CA 94806

Telephone: (510) 412-6740

*Find a monthly calendar of activities at each Job Center by going to www.wdbccc.com and following the "job seeker" link

OTHER EMPLOYMENT SUPPORT

Opportunity Junction

3102 Delta Fair Blvd Antioch CA 94509

Telephone: (925) 776-1133

Website: www.opportunityjunction.org

Job Training and Placement Program (administrative careers), Road Map to College (accessing college Career Technical Education), Career Counseling and Placement Assistance (individualized) Technology Center (including computer and ESL classes), Do-It-Yourself Tax Assistance.

Experience Unlimited

4071 Port Chicago Hwy #250 Concord, CA 94520

Telephone: (925) 602-0166

Website: www.euccc.org

Experience Unlimited (EU) is a no-fee career resource center and job search networking group. EU is sponsored by the California Employment Development Department (EDD) and supported by EU volunteers. The Contra Costa Chapter of EU (EUCCC) serves the needs of professionals in the Central Contra Costa area, roughly centered in Walnut Creek. EU members have access to workshops, job listings, networking events, office facilities, resume assistance, interview practice, support groups, Resume Writing and Document Preparation, Videotaped Interview Practice and Salary Negotiation.

New Horizons

199 Parker Avenue Rodeo, CA 94572

Telephone: (510) 799-2916

Website: www.newhorizonscdc.com

Specialized training and job placement services. Classes include: Typing Tutorial Program, Computer Resource Center Resume Class Life Skills Development Job Search Interview Techniques Class Expungement Workshop, Bay Area Training Corporation and GED preparation.

Jewish Vocational Services

Throughout Bay Area

Telephone: (415) 391-3600

Website: www.jvs.org/job-seekers

Training programs for health care, financial services, technology and employment/ job search skills

St Vincent De Paul

Telephone: (925) 439-5060

Website: www.svdp-cc.org/

24-week curriculum includes: career interest assessments, resume preparation, interview training and practice, financial literacy, computer skills, workplace conduct, life skills, stress management, job search and planning, mentoring, utilization of area resources including East Bay Works, One-Stop Centers and SparkPoint Paid, part-time 24-week job experience in retail and/or truck driving, including: Job training at the Pittsburg and/or Pleasant Hill St. Vincent de Paul Thrift Stores, cashier Operations, retail/Display Operations, customer Service Training, warehouse Operations, baler Equipment Operations, fork Lift Truck Operations, trucking/Transportation, pick up and Delivery of furniture/household goods and training/Job Experience may include additional focus areas based upon employer needs.

CTE/ ROP

Throughout Contra Costa County

Telephone: (925) 427-2404 (Industrial Training)

Telephone: (510) 231-1442 x27431 (Medical Training)

Website: www.cccoe.k12.ca.us/stsvcs/rop

CTE/ROP offers career training opportunities for adults who need to upgrade existing skills, or acquire new ones. The CCCOE offers programs in: Health and Human Resources and Industrial/Engineering Technology.

Trades Women

Throughout Bay Area

Email: womenintrades2@gmail.com

Website: www.tradeswomen.org

Timely information on current and on-going apprenticeship openings with actual apprenticeship announcements that include: application date/time, where and how to apply, minimum qualifications, a list of documents you will need when you make application, and other pertinent information and also pre-apprenticeship trainings.

Department Of Rehabilitation

Throughout Bay Area

Telephone: Contact you local Job Center for referral

Website: www.rehab.cahwnet.gov/

For disabled adults, DOR provides consultation, counseling, and vocational rehabilitation and works with community partners to assist the consumers they serve. Apply for services online, or for additional resources and/or to schedule an appointment with a DOR counselor

Senior Service Employment Program

Telephone: (925) 602-9456

Website: www.ehsd.org

The Senior Community Service Employment Program (SCSEP) is the largest federally-funded program specifically targeting older adults seeking employment and training assistance. SCSEP is locally funded by the Employment & Humans Services

Department's Aging & Adults Services Bureau. The program helps seniors by providing work-based job training, promoting economic self-sufficiency and well-being, and providing community service to local non-profit and government agencies. •Be 55 years of age or older •Live in a household with income no more than 125 percent of the federal poverty level

Monument Impact

Throughout Bay Area

Email: womenintrades2@gmail.com

Website: www.tradeswomen.org

Participants are able to create specific action steps to achieve identified goals in employment or vocational training. Two paths;

- 1) Job seekers who speak intermediate English can join our 8 week Employment Readiness Program to learn the steps to be successful in their job search in addition to employment related terminology.
- 2 Individuals who are looking to pursue a vocational training in health, construction/trades or information technology receive wrap-around services by becoming Success Concord participants.

CHILDCARE/ PARENTING HELP

The Contra Costa Child Care Council

Website: www.cocokids.org

Address: 1035 Detroit Ave, Concord, CA 94518

Telephone: (925) 676-5442

The Contra Costa Child Care Council offers multi-faceted programs and services to improve the lives of children and families. It dedicates its work toward the vision that Contra Costa's children are nurtured, healthy and achieve their full potential.

C.O.P.E. Family Support Center, Inc

Website: www.copefamilysupport.org

Address: 2280 Diamond Blvd, Concord, CA 94520

Telephone: (925) 689-5811

C.O.P.E. Family Support Center, Inc. is a non-profit organization providing family support services and educational opportunities for all families in Contra Costa County. The agency's mission is to prevent child abuse and strengthen family relationships through comprehensive support services that empower parents, encourage healthy relationships and cultivate nurturing families.

First Five

Website: www.first5coco.org

Address: 1485 Civic Court Ste 1200 Concord, CA 94520

Telephone: (925) 771-7300

First 5 Contra Costa helps young children start school healthy and ready to learn by offering program and activities focused on children during their first five years of the child's development.

AFFORDABLE COMPUTER/ INTERNET ACCESS

Comcast Essentials

Website: www.internetessentials.com

Discounted internet connection and low cost computers, laptops and tablets for low income household.

AT&T Access

Website: www.att.com/shop/internet/access/

Discounted wireline home Internet service to qualifying households

CREDIT/ DEBT AND HOMEBUYER COUNSELING

Community Housing Development Corporation

Website: www.CHDNR.org

Address: 1535 A Fred Jackson Way, Richmond CA 94801

Telephone: (510) 412-9290

CHDC offers a First Time Homebuyer Counseling, Down Payment and Real Estate cost assistance, Financial Fitness education and counseling for repairing credit and improving money management and CC-Match---a matched savings program.

Operation Hope

Website: www.operationhope.org/oakland

Telephone: (510)535-6700

Financial literacy education and empowerment programs and services for developing customized action plans for business development, credit score improvement and home-buying

SparkPoint

Website: www.SparkPointCenters.org

Address: 3105 Willow Pass Road Bay Point, CA 94565

Telephone: (925) 252-2300

SparkPoint Centers offer services that can help improve your credit by consolidating debt, improving budgeting and teaching you how credit scores are calculated and more!

*Ask your employer if they offer E.A.P. (Employee Assistance Program). If your employer offers this benefit, it may provide 1 to 1 financial counseling

Habitats For Humanity of the East Bay

Website: www.habitatetsv.org

Telephone: (510) 803-3371

Pre-purchase Housing Counseling to help you determine if homeownership is the right choice for you. We provide guidance on the requirements and qualifications and how to apply for homeownership.



Boost your credit score by creating a budget, using money management tools, and learning how your credit score is calculated.

Increase your income by finding a career, succeeding in school, and getting free tax preparation year round.

Build your assets and plan for success through savings plans, free and low cost banking services, and first-time homebuyer assistance.

FOR INFORMATION:

BAY POINT: 925-252-2300 **RICHMOND** 510-779-3200 **SAN PABLO** 510-231-6873



What if Saving was as easy as Spending?

The Consumer Financial Protection Bureau released the **Your Money Your Goals** Toolbox for financial empowerment!
VISIT: WWW.CONSUMERFINANCE.GOV

- Goal-Setting
- Savings Plans
- Income Spending
- Cash Flow Tools
- "When Cash Is Short" Cheat Sheet
- the Home-buying Budget Worksheet
- Credit Report checklist.

ADDITIONAL ONLINE EMPLOYMENT RESOURCES

Disabled workers:

www.projecthired.org

Finance jobs:

www.chargeforward.com

www.financialjobs.com

www.fjn.com

Government jobs:

www.spb.ca.gov (local)

Federal:

www.fedjobs.com

www.fedworld.com

www.govjobs.com

Healthcare / Biotechnology:

www.biospace.com

www.hcnetwork.com

www.medzilla.com

Law

www.lawjobs.com

Marketing & Corporate Communications:

www.norcalbma.org

www.svama.org

www.sfama.org

www.marketingjobs.com

www.svpma.org

www.aipmm.com

Project Marketing and Product Management:

www.svpma.org

www.aipmm.com

Writers:

www.stc-siliconvalley.org

Miscellaneous:

resumeblog.blogspot.com

www.Goto-SiliconValley.com

Non Profit:

www.idealists.org

www.guidestar.org

Technology &

Telecommunications:

www.at-tch.com

www.computerjobs.com

www.dice.com

www.telecomcareers.net

www.volt.com

Women Professionals:

www.womenforhire.com

www.womenworking2000.com

Resources for Independent Contractor / Small Business

www.entrepreneur.com

www.guru.com

www.msquared.com

www.score.org

Salary Information:

www.salary.com

Major Recruiting Firms:

www.brilliantpeople.com

www.futurestep.com

www.heidrick.com

www.kforce.com

www.roberthalf.com

www.russellreynolds.com

www.spencerstuart.com

www.spherion.com

Sites for MBA:

www.mbaglobalnet.com

Sites for Executives:

www.execunet.com

www.netwhare.com

LOANS TO BUY/ REPAIR CAR

Ways To Work

Telephone: (510) 221-2523

Website: www.CHDCNR.org/ways-to-work/

Loans to repair/ purchase a car for low income households seeking employment

VOLUNTEER OPPORTUNITIES

Hands On Bay Area

Website: www.handsonbayarea.org

A volunteer opportunity calendar of events throughout the Bay area for individuals and groups.

Volunteer East Bay

Website: www.volunteereastbay.org

Volunteer Center connects volunteers to non-profit organizations in Alameda and Contra Costa County-for individuals and groups

Habitats For Humanity

Website: www.habitatsbsv.org

Volunteer at Habitat for Humanity construction site

Volunteer Match

Website: www.volunteermatch.org

Volunteer Match is a searchable database of volunteer opportunities in the Bay Area

ONLINE EDUCATIONAL SUPPORT

Khan Academy

Website: www.khanacademy.org

Learn for free about math, art, computer programming, economics, physics, chemistry, biology, medicine, finance, history, and more

My G.E.D. Class

Website: www.mygedclass.com

Links to resources for studying all GED test subjects--reading, language arts, social studies, math, vocabulary and science

*Remember that these online tools are meant only to supplement in person learning. Attending a school is the best way to learn this material

SMALL BUSINESS DEVELOPMENT

SparkPoint

Website: www.SparkPointCenters.org

Address: 3105 Willow Pass Road Bay Point, CA 94565

Telephone: (925) 252-2300

SparkPoint offers training on starting your own business.

Contra Costa Small Business Development Center

Website: www.ContraCostaSBDC.org

Address: 300 Elinwood Way, Suite 300

Telephone: (925) 602-6806

Counseling for small business owners

MENTAL HEALTH

Mental Health Access Line 1-888-678-7277

Contra Costa Crisis Line 1-800-833-2900

Social Security Benefits Advocacy 925-602-9360

Family Advocate for Mental Health 925-521-5121

LEGAL AID

Bay Area Legal Aid

Mon/ Thurs 9:30am to 3 pm; Tues/Wed from 9:30am to 1pm

Telephone: W. County : (510) 250-5270 E. County : (925) 219-3325

Ticket Amnesty Program (PROGRAM IS SUSPENDED)

Telephone: 925-957-5645

Website: www.courts.ca.gov/trafficamnesty.htm

CUTTING COSTS

Cut Cable Today

Information on alternatives to cable www.cutcabletoday.com

Life Line Phone

Affordable Cell and Landline service www.californialifeline.com

CLOTHES

Princess Project

Website: www.princessproject.org

Telephone: (415) 269-6667

The Princess Project promotes self-confidence and individual beauty by providing free prom dresses and accessories to high school teens who cannot otherwise afford them.

Wardrobe for Opportunity

Website: www.wardrobe.org/programs

Telephone: (510) 452-4502

WFO hosts two private boutiques from which we and our professional stylists offer low-income job-seekers image workshops, professional clothing and professional image coaching to the men and women of our community. These services help our clients gain a more positive sense of self and empower them to become confident applicants and successful employees.

RESOURCES DATABASE

Aunt Bertha

Website: www.auntbertha.com

Our users and clients in all 50 states - in the biggest cities and in the smallest towns - use Aunt Bertha to find and refer to free and reduced cost services for themselves or their clients.

211 Contra Costa County

Website: <http://cccc.bowmansystems.com>

Telephone: 211

211 is the national, toll-free, three-digit phone number to call for information about all kinds of local health and social services. Calls are answered 24 hours per day, 365 days per year by trained information and referral specialists at the Contra Costa Crisis Center.

FSS Escrow Savings Account

One of the incentives for participating in the FSS Program is the ability to earn money in an escrow savings account.

Establishing an Escrow Account: Around the same time as enrollment into FSS, the participating family will complete an interim or annual income reexamination. This income review will establish the baseline (or starting line) for future deposits into this account. Once on the program, if the participants earned income increases over the beginning amount (as stated on the Contract of Participation) and the total tenant payment is above the level as stated on the Contract of Participation, the family may be eligible for an escrow match. In most cases, the amount the Housing Authority is "saving" when you pay more of the rent, is the amount that goes into your escrow account. If the family was not participating in FSS, those "savings" would go towards assisting other families or giving vouchers to additional families from the waitlist.

Rent Calculation: The family rent portion for an FSS family is calculated the same way as it would be for a non-FSS family. The only difference is, the FSS family has an opportunity to have money put into an account for them every time they pay their rent. You do not get money put into an escrow account for signing up. Money may only be put into the escrow account only if you 1) sign up and 2) increase your earned income after you sign up.

Not Eligible for Escrow: No escrow accounts will be earned when the family's share of rent increases because of an increase in income sources such as child support, disability payments, welfare, adoption assistance, etc. This is not income resulting from active employment.

Final disbursement of the escrow account: When a family has successfully completed the FSS program by completing all requirements of the Contract of Participation and the goals in the service plan (ITSP), they will be eligible for the total amount of money in their escrow account. There are several forms of documentation which must be provided in order to receive your escrow money. One of which is verification that all goals have been completed. It is best that the family provided these at least annually, but preferable as the goals are completed.

Escrow and Taxes: You are not required to claim any escrow withdrawal or final payment on your income taxes. (See HUD memo dated 5-8-92).

Contract of Participation

The Contract of Participation (COP) is a document that each participant must sign when beginning their participation with the FSS program. This document along with your goals called an Individual Training and Service Plan (ITSP) outlines the steps and responsibilities you will take as you complete your program. Refer to the copy given to you at enrollment or ask your FSS coach for a copy!

Term of Contract: Each participant is given a five year period to complete their contract of participation and goals.

Individual Training and Service Plan: Details the steps needed to complete those goals. Certain goals may have timelines or due dates attached to them in order for timelines to be completed.

Modifying the Contract: The contract of participation is able to be modified when both the participant and the Housing Authority are in agreement.

Failure to Comply: Participants who fail to comply with the FSS responsibilities may have their contract terminated and/or denied future participation in the FSS Program.

Failure to comply with FSS will NOT affect your rental assistance. If your Housing Choice Voucher (HCV) assistance is terminated, your FSS program Contract of Participation (COP) will also be automatically ended.

Main Objective of FSS Program and the contract: Seek and maintain suitable employment after completion of the participant's goals.

What would you do with your escrow fund?

1. _____

2. _____

About the Program

Needs Based Assessment: Each participant will meet one on one with an FSS coordinator to complete an assessment. This meeting will evaluate and identify obstacles or barriers that may have prevented you from previously achieving your goals.

Referrals to Community Resources: In many instances the completion of your Needs Based Assessment will determine any barriers in your life that you may need to address through a formal or informal referral to other community agencies. If FSS staff is unable to assist you with those barriers they will make recommendations and referrals to other agencies in the area that may be able to help you. No service or resource can be promised as funding for agencies always change. Please always touch base with your FSS coach if you are unable to move forward due to a barrier or a referral that was given in regards to that obstacle.

Service Coordination: The FSS coach is a resource for you. We ask that you contact the FSS coach at least 4 times per year to update progress and check in.

Newsletter: FSS staff will provide newsletters generally throughout the year. Each newsletter contains information about things happening in the area. It will detail any important workshops you may wish to attend in addition to providing information on services offered by other agencies in town such as scholarship information, free tax preparation, summer movies, and much more. Participants are welcome to contribute to the newsletter.

Participant Responsibilities

Quarterly Contact: You are required to contact your caseworker **quarterly**. This contact can be in person, by phone, or by e-mail. Not sure what to talk about? We love to hear about how work or school is going. But we are also able to listen to other things such as you or your children's problems with school or work, resolving debt, working on recovery issues, needing help with childcare, transportation issues, etc.

Report Changes: Just as you have been doing on the regular Housing Choice Voucher (HCV), you are required to report **ALL** of your income and family member changes to your FSS caseworker within ten (10) days either by fax, email or in person.

Credit, Debt and Money Management: Each FSS participant is required to connect to 1:1 support for credit and debt management as well as budgeting. Community Based resources for this can be found in this resource guide and can be provided by your FSS Coach.

Complete Mandatory Progress Reports: Annual progress reports/questionnaires will be sent out to all participants. This progress report allows you to document all the services you received throughout the year with agencies in town. It also helps us reevaluate your progress towards completing your goals.

In order for the Housing Authority to receive Family Self Sufficiency funding from HUD, we are required to provide statistics regarding our FSS program. Your participation is required.

Feedback: We appreciate your ideas for future training or improvements to our program. This is for you and we want it to be the best it can be.

Easy Steps to Financial Stability

One of the first steps of beginning the FSS program should be getting your credit report and score. We don't care how good or bad it is at this point. We simply want you to look at it, appeal wrong information, and start working on improving it.

Best Practices:

- 1.** Pay bills on time.
- 2.** Do not let student loans default, make phone calls and work something out.
- 3.** Stay in contact with creditors about any changes in your situation.
- 4.** Do everything you can before any judgments on debt.
- 5.** Pay off debt (consider coordinating with a free financial planner to help with this)
- 6.** Establish credit.
- 7.** Make and follow financial goals.
- 8.** Learn to create, and maintain a spending plan---your FSS worker is willing to help you figure one out!
- 9.** Set financial goals
- 10.** Stay disciplined in maintaining your financial goals and budgeting.
- 11.** Have a savings and checking account and use them. Your savings account does not have to be big, \$5 a paycheck adds up!!!! But remember don't give yourself easy access to your savings account.
- 12.** Do not spend what you do not have.
- 13.** Organize bills by month or company.
- 14.** Be mindful of your entertainment spending.
- 15.** Stay away from store credit cards.

You and Your Credit Score

What is a Credit Score: It is a number, calculated from your credit history. The score reflects perceived risk to a lender, compared to millions of other consumers.

How does someone get my Information: A lender or employer can order your credit report/history from a credit bureau only after you have given them written permission to do so. Applying for store credit cards each application puts a point on your credit score every time. Not paying your bills on time.

Do you need to care about having the highest credit score? No, but the higher your credit score, the better interest rate you are likely quoted if you are shopping for a home mortgage or car loan, for example. So having a high score can potentially save you thousands of dollars in interest over your lifetime.

What if the information in the credit report is wrong?

Mistakes happen. If you know information in your report is inaccurate, call the credit bureau to dispute it and provide proof. Credit bureaus must investigate and respond to you within 30 days of your inquiry. No one can remove negative but accurate information in a credit report, however, so beware of companies that claim this.

What are the two most important things you can do to help increase your credit score? PAY ALL BILLS ON TIME EVERY MONTH!!!! This determines 35% of your credit score. LOWER YOUR BALANCE ON ALL YOUR DEBT!!! Example: If you have a credit card with a limit of \$1000 keep the balance at \$200 or less (20% of credit limit). This determines 30% of your credit score.

BEWARE OF PREDATORY AUTO LOANS!

If you go to a car lot and are surprised when they tell you that you're approved, it's because they are giving you a sub-prime (Junk) auto loan. Before taking any auto loan, we recommended first speaking to a financial planner.

BEWARE OF COLLEGE/ VOCATIONAL SCHOOLS!

If your school tells you that you will be able to get a high paying job with their six months training, and then immediately talks to you about student loans, be aware that they may be "over valuing" the worth of the degree or certification. Also, if you haven't completed a college level class in 5 years, it may be best to complete a class at an adult school or community college prior to taking 10k in loans to begin a private certification program.

Spending Plan (a.k.a. “Budget”)

Do you have a spending plan? Can we talk about one? Knowing where your money goes is a great start!

The word “Spending Plan/budget” scares people. People assume it means knowing how to be an accountant. It means I can’t buy what I need. Not really! A budget looks at your money and figures out where it goes. It is the cornerstone of YOUR financial control. It isn’t that hard to do. You don’t have to be an accountant!

What is a Spending Plan?

A spending plan is nothing more than a breakdown and plan of how much money you have coming in and where it goes. How can you be successful if you don’t know where it went? There are many ways to make a spending plan. Some are more complicated like writing everything down. Some are easier like put \$200 in this envelope for rent, \$100 in this envelope for utilities, \$20 in this envelope for lattes, pizza, or “mad” money. We can talk about what system will work best for YOU! There are simple web based programs, you can keep a notebook, or you can use envelopes! The biggest obstacle to creating a spending plan is overcoming the mindset that you can’t buy anything you want and only the things you “need!” While you may find you do need to cut some spending, it is impossible to know what expenses need to be cut, if any. You may also find out where the “lost” money goes!

Income

How much income do you have? This is quite easy and typically only requires you to take a look at your pay stubs, child support payments, and all other sources of income. It doesn’t sound so bad so far right? Hang onto your paycheck stubs, print outs, and bank statements for a month, if you don’t already. (You know it’s a good idea to keep those things right?)

Expenses

It’s time to take a look at your monthly expenses. Collect your regular costs such as rent, car payments, car insurance, phone bills, cable and/or internet, and utility bills. After the fixed costs, we need to look where the rest of your money goes. What do you spend on groceries, personal items, haircuts, clothing, school supplies (and those dreaded \$2 for this, \$5 for that), gifts, lattes, fast food, Red Box? We will want to dig deeper to find out where the rest of your money goes.

Spending Plan Cont.

The Bottom Line

We should now have all of the information needed to help you create your spending plan. The whole reason for creating a spending plan is to identify deficiencies and find out how to address them. Now that you know where your money goes and you can adjust your spending or saving in certain areas to improve the situation. Typically, just saving a few dollars here and there can be enough to not only make sure you spend less than you earn, but also apply a few extra dollars to things like high-interest credit card debt or your retirement savings. If you buy \$1 pop or candy bar every day, that's \$365 a year! It adds up! What else could that money pay for?

Do you have a bank account? If no, let's talk about opening one. Yes, you may need to write things down, but how much do you pay for money orders? How much can you save? If you buy 6 money orders a month, at \$.75 each – that's \$54 a year. Cash your \$400 weekly check at a Check Cashing Business – that's \$416 per year. Wow, that's almost \$500 a year! OUCH! You can online bank and pay your bills on line – no stamps and you can schedule when it gets paid so that it doesn't overdraw your account, but gets there on time! Bonus – no late fees. Do not give yourself easy access to your savings account; remember it is a savings account, try your best to keep the money in there.

The cost of credit cards

Most people look at their credit card statement and pay the minimum payment required. If the balance is \$1000 at 17% interest and you only make the minimum payment it will take you over 9 YEARS to pay that off. That's assuming you don't add any new debt to that card. Did I mention that you will pay \$857.52 in interest? Miss a payment and pay a late fee of \$25 once a year (\$225!) and you now have doubled the cost of your \$1000 purchase. You can quickly see how sitting down and talking to us about some of these things may save you money now!

Please collect your bills, income, expenses, bank statements, etc. for a month and give your FSS coordinator a call. We'll spend an hour and help you with a spending plan. We'll do it in a way that makes sense to you!

Frequently Asked Questions

Why don't I have any money in my escrow account?

Answer: Your earned income has not increased to a level beyond where it was at the time you signed your contract.

I am not working but another adult in my household is, can we graduate and receive the escrow money?

Answer: No. If you are the FSS Head of Household and you signed the Contract of Participation then you are required to complete the requirements of the Contract. However, all income from the household is used to calculate the Escrow Deposits.

What if nothing changed, do I still have to call in quarterly?

Answer: Yes. You are required to contact your caseworker quarterly by phone, email, or office visit. It is your choice on your method of contact. Your caseworker may have questions for you that help to identify issues before they become problems. It is also just a monthly check to make sure you are progressing on your goals.

Do I have to give up housing assistance when my FSS contract is completed?

Answer: No. You can continue to receive assistance as long as you are eligible.

If I decide to quit FSS, will I lose my rental assistance?

Answer: No, FSS is voluntary and there is no penalty if you decide FSS is not for you.

How do I know how much money is in my escrow account?

Answer: Check with your caseworker or you will receive an annual notification.

What are the advantages to increasing my credit score?

Answer: Potential employers/ landlords may look at your credit score. A high credit score can give you lower interest rates, and allow you more negotiation room. Current mortgage providers indicate 680 is the minimum credit score required at this time to obtain a mortgage.

MY GOALS

1)

Steps

A) _____

B) _____

c) _____

2)

Steps

A) _____

B) _____

c) _____

3)

Steps

A) _____

B) _____

c) _____

12 months left on: _____ End of Contract on: _____

RESOURCE CONTACTS

Name	Agency	Contact Info

RESOURCES NOT LISTED IN HANDBOOK

Name

Agency

Contact Info

Name	Agency	Contact Info

Housing Authority of Contra Costa County
2870 Howe Road Martinez, CA 94553

