

Success Stories



Maria and Pedro came to the U.S. four years ago. Due to their limited English skills, they struggled to find jobs that would support their family. The Family Self Sufficiency Program gave them support and financial assistance. They completed ESL classes through Southeast Community College, and Mary obtained her associates degree from SCC in accounting. They are now U.S. citizens, have full-time jobs and hope to become homeowners in the near future.

Kent and Dora liked their public housing unit, but had dreamed about becoming homeowners. They both had good jobs, but struggled to save money for a down payment. They joined the Family Self-Sufficiency Program and developed a plan to become homeowners. Because of their involvement in FSS, they were eligible for GHA's homeownership program, which provides down payment assistance for their new home.

Stephen was already attending classes at SCC when he heard about the FSS Program. With support from the program, he transferred to UNL and completed his bachelor's degree in education. He now enjoys his full-time job as an elementary teacher, and his family no longer receives any public assistance.

(Fictional stories are based on real stories of FSS participants.)

Am I eligible?

You may be eligible for the FSS Program if you:

- Have a Guttenberg Housing Authority Housing Choice Voucher (Section 8)
- Want to improve your family's financial situation
- Want to invest in your future
- You must sign a five-year contract to participate

*Setting goals + working hard
toward a better future
with the support of the FSS Coach = Success*

Get Started Today!



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FSS Coordinator

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 6900 Broadway
Guttenberg, NJ 07093

*Take one step closer to providing the
future you want for your family.*

STEP UP



Guttenberg Housing Authority Family Self Sufficiency (FSS) PROGRAM

To offer hope and opportunity
to families and individuals

How Does FSS Work?

INQUIRY TODAY!

About the Program

The FSS Program is a five-year, self-paced, voluntary program designed to assist Housing Choice Voucher participants achieve economic independence. Participation requires a personal commitment by each individual to develop goals that will lead to self-sufficiency. In exchange, participants will receive supportive services and the opportunity to earn an escrow savings account.

These goals may include:

- Education
- Specialized Training
- Job Readiness and Job Placement Activities
- Career Advancement Objectives
- Mentoring
- Budget/Credit Repair
- Home Buyer Education

Goals for each participating family member are set in individual training and services plans attached to the FSS participation contract.

Escrow Account

The incentive of the FSS Program is a special escrow account that is set up for each participant. As the participant's earned income goes up, the rental subsidy remains the same, with the remaining money deposited monthly into a savings account. This account is held for to the participant and will be disbursed upon graduation from the program. While participating, families may borrow from their savings account once the FSS family has fulfilled at least one interim goal * to help meet the needs of their personalized goals.

*Other restrictions may apply.

Requirements

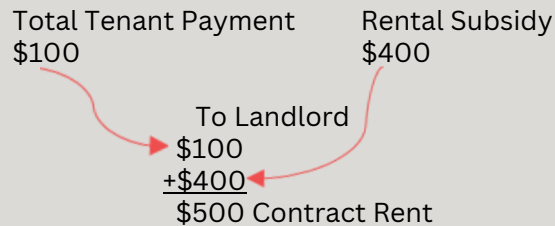
Participant must:

1. Seek and maintain suitable employment. Must be employed and be Welfare-free of cash benefits at the expiration of the FSS contract.
2. An adult who chooses to be the head of FSS household and have willingness and ability to meet program requirements.
3. Work closely with a case manager to develop and carry out personal goals individualized by the participant.

Example of Funding the Escrow Savings Account:

At Contract Signing:

No employment income, contract rent is \$500.



At First Reexamination:

Employment income increases tenant payment to \$300; contract rent is still \$500.



If you would like to learn more about GHA's Family Self Sufficiency Program, complete the following and mail to GHA, 6900 Broadway, Guttenberg, NJ 07093

Date: _____

Head of household: _____

Address: _____

Phone: _____

Language spoken at home: _____



I understand this does not enroll me in the program, but I will receive additional forms to complete. A visit by a Family Self-Sufficiency coordinator will be scheduled to fully explain the program and, at that time, I can decide if my family would benefit from this program. This is a voluntary program that does not affect my eligibility for housing.

For more information about the FSS Program, please contact:

Guttenberg Housing Authority
Family Self-Sufficiency
6900 Broadway, Guttenberg, NJ 07093

Phone: 201-861-0901

Email: lchia@guttenbergha.org

