



FAMILY SELF SUFFICIENCY
INFORMATIONAL SESSION

GET STARTED TODAY!

Change Your Life & Invest In Yourself!



WELCOME TO THE FAMILY SELF-SUFFICIENCY INFORMATIONAL SESSION!

Agenda:

- Getting to know you
- FSS Manager Introductions
- FSS Program Overview
- Application Information
- Apply today!



Family Self-Sufficiency (FSS)
PROGRAM

WHAT IS FSS?

- The Family Self-Sufficiency (FSS) program of the Lake County Housing Authority is a *voluntary* 5-year case management program which assists families to obtain suitable employment and achieve financial independence.

<https://vimeo.com/338260366>



FSS PROGRAM GOAL

“The Head of Household will seek and maintain suitable employment specific to his or her individual skills, education, job training and available job opportunities in the area which would have enabled a higher degree of economic self-sufficiency.”

- ❖ **To become free of welfare cash assistance.**
- ❖ **Seek and maintain suitable employment.**



CASE MANAGEMENT



- Helps families to access services they may need to overcome barriers to employment.
- Recommends activities to strengthen and improve your finances.
- Addresses challenges that may hold you back from achieving your goals.
- Assists in the creation of an Individual Training & Service Plan (ITSP) in order to achieve your goals.
- Holds you accountable via scheduled meetings with your FSS manager to monitor progress towards your goals.

INDIVIDUAL TRAINING & SERVICE PLAN GOALS

The ITSP focuses on three key areas – these are what you want to achieve at the end of your Contract of Participation:

Financial Objective

- ❖ Become prepared for homeownership.
- ❖ Establish a savings account.

Employment Objective:

- ❖ Advance at your current job.
- ❖ Choose a career.

Educational Objective:

- ❖ Obtain a degree.
- ❖ Obtain a vocational certificate.



GOAL SETTING TIPS

1. Focus on the goals that motivate you.

2. Set SMART Goals

- Specific
- Measurable
- Attainable
- Relevant
- Time Bound

3. Stick with it!

Goal Setting



CONTRACT OF PARTICIPATION

- 5 year contract
- 2 year extension - the reason for the extension must be caused by something that was beyond the control of the family.
- Two examples of reasons for granting an extension would be serious illness or involuntary loss of employment.
- Program is voluntary but once enrolled, we need each participant ready for the commitment.
- 3 strike rule



ESCROW ACCOUNT

- Escrow is a financial incentive for participation in FSS.
- As you work to fulfill your goals towards self-sufficiency, the desire is that your EARNED income will increase. When your EARNED income increases, your portion of your rent increases as well resulting in funds for your escrow account.
- Your FSS manager will share with you the progress of your escrow account during the Contact of Participation dates.
- The funds in the escrow account are awarded at the end of your contract if you meet graduation guidelines.
- Not all participants are eligible for an escrow account.



ESCROW CALCULATION

INITIAL SITUATION: No employment income

Total Tenant Portion (TTP)

\$50

Landlord

\$500

(Contract Rent)

LCHA Subsidy

\$450

ESCROW CALCULATION

TWO YEARS LATER: Employment income increases the TTP to \$300

Total Tenant Portion (TTP)

\$350

Landlord

\$500

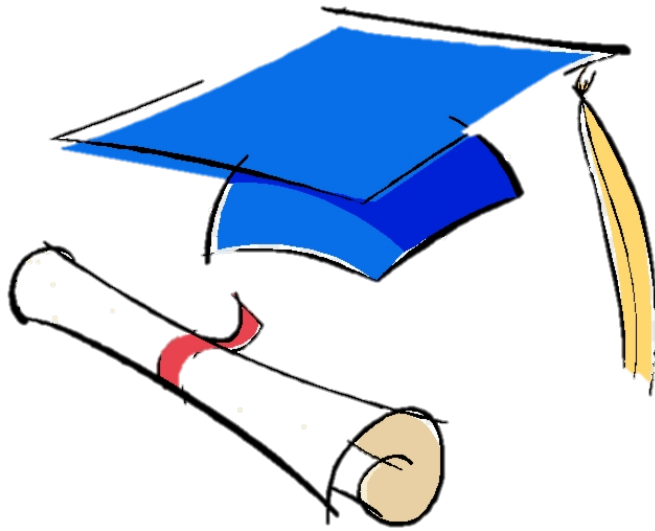
LCHA Subsidy

\$150

\$200 will go into the escrow account



GRADUATION



- Requirements:
 - Maintain suitable employment
 - 12 consecutive months without welfare assistance (TANF) before the expiration date of the Contract of Participation.
 - All goals completed with proper documentation
 - Be in good standing with your landlord and LCHA

EXAMPLE OF A SUCCESSFUL GRADUATE

- Joe enrolled in the FSS program with motivation to become self-sufficient and conquer his barriers as he was a homeless father of 2. Joe needed assistance in seeking employment and resources. Joe did not have a car however he overcame his barrier and did not let that stop him from achieving his goal. Joe took public transportation to his new job and began saving money.
- Joe kept in communication with his FSS manager, attended workshops, turned in all documentation and found employment.
- By the 5th year, Joe was off welfare assistance, increased his earned income, and completed all his goals.
- Joe graduated successfully from the FSS program and received an escrow check in which he shared he plans to use on a down payment for a car!



EXAMPLE OF AN UNSUCCESSFUL GRADUATE

- Sally was an FSS participant who worked full time and earned escrow as her earned income increased over time.
- For the first 3 years she was compliant-turned in documentation, attended meetings and kept in communication with her FSS Manager.
- During the 4th and 5th year, Sally stopped attending meetings, did not turn in any documentation and her goals were incomplete.
- FSS manager reached out via mail and telephone, however Sally did not respond to any form of communication.
- Therefore, Sally was terminated from the program for non-compliance and incomplete goals. Due to her lack of participation, Sally **forfeited** the balance of the escrow account.



LCHA IS A HUD-APPROVED HOUSING COUNSELING AGENCY

Certified Housing Counselors Provide No-Cost Education & Expert
Advice On Various Issues Including But Not Limited To:

- ❖ Tenant's Rights
- ❖ Fair Housing
- ❖ Home Pre-Purchase Counseling
- ❖ Affordable Housing
- ❖ Budgeting
- ❖ Credit Counseling



****These Services Are Offered To ALL Residents of Lake County ****

Please contact housingcounselor@lakecountyha.org if interested in any of these services

THE FSS COMMUNITY

❖ Quarterly Meetings



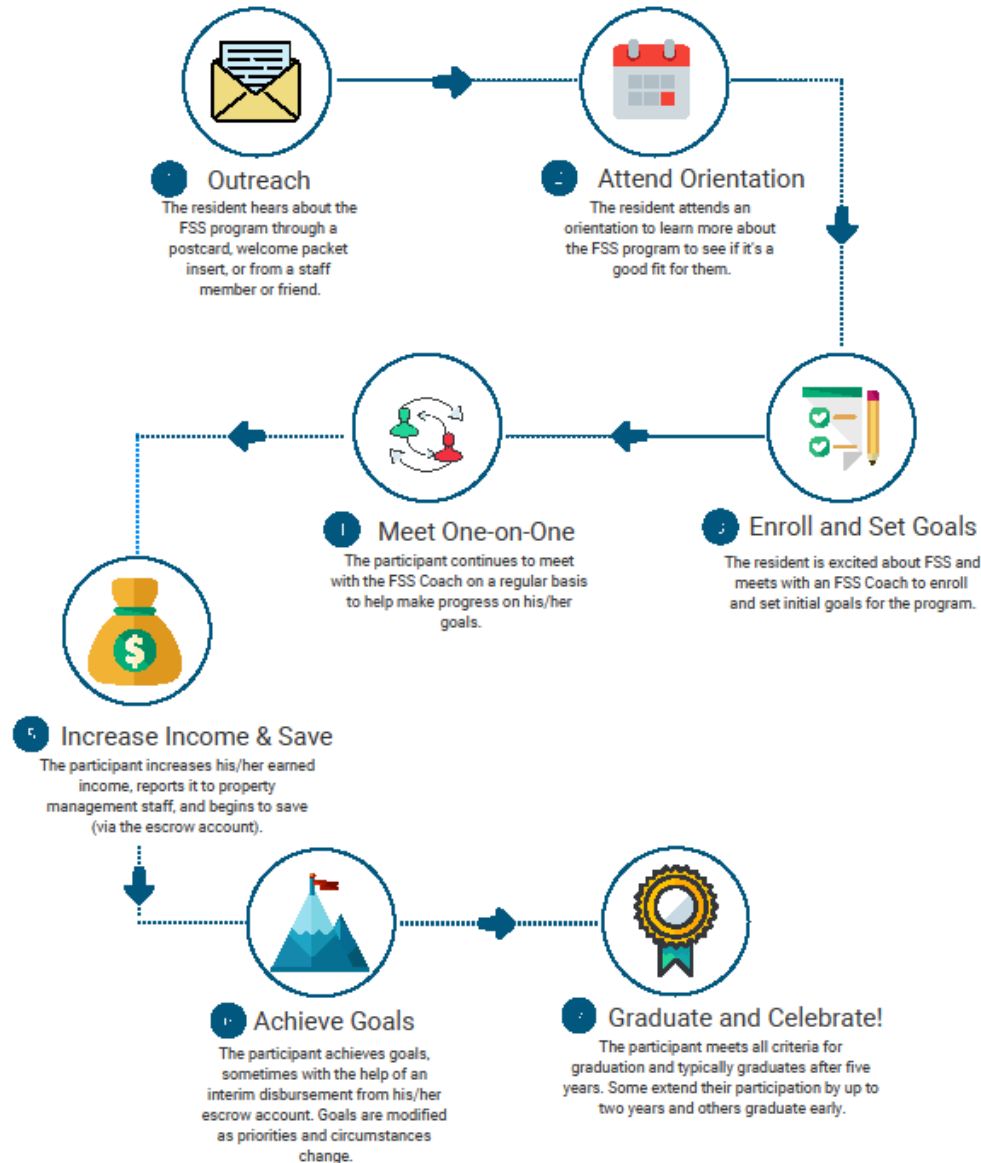
❖ Information on Special Events/Community Events


WHAT HAPPENS NEXT?



Steps in the

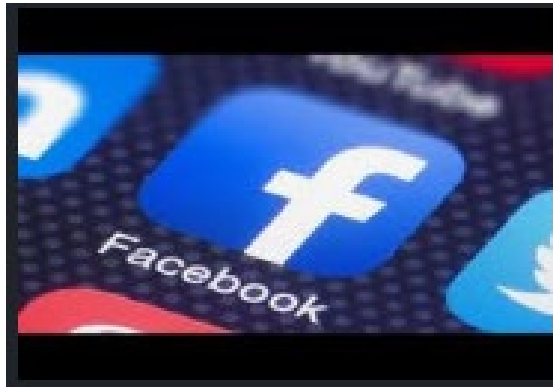
FSS Participant Journey



- 1. Complete the FSS Assessment – TODAY**
 - 2. An FSS Manager will reach out to you to schedule a date and time to meet in order to go over your Contract of Participation, Case Management Agreement, Assessment and will assist you in the development of your Individual Training & Services Plan (ITSP).**
 - 3. You will meet as scheduled with your case manager to go over your FSS goals.**
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Like us on Facebook!

<https://www.lakecountyha.org/family-self-sufficiency-program>



CONTACT US

- Jelena Milunovic: (847)223-1170 ext 2520
jmilunovic@lakecountyha.org
- Felipe Cortez: (847)223-1170 ext 2020
fcortez@lakecountyha.org
- Yanitza Montemayor: (847)223-1170 ext 2160
ymontemayor@lakecountyha.org



Check out helpful information on
our website:
www.lakecountyhousing.org



**Next FSS Informational
Session February 11,
2020**



THE HARDER YOU WORK FOR
SOMETHING, THE GREATER YOU'LL
FEEL WHEN YOU ACHIEVE IT.

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