

Sioux City Housing Authority
Family Self Sufficiency Program
Participant Handbook



**“Every person has a purpose, helping you plan and build for your
future is ours”**



Welcome!

You have made a very exciting decision to move towards self-sufficiency on the Sioux City Housing Authority's Family Self Sufficiency Program.

Family self-sufficiency (FSS) is a Housing and Urban Development (HUD) program that encourages communities to develop local strategies to help voucher families obtain employment that will lead to economic independence and self-sufficiency. The program was established in 1990 by Section 554 of the National Affordable Housing Act as a policy initiative by the first President Bush.

The FSS program is an innovative program that helps low-income families enrolled in the housing voucher program to build assets, increase their earnings, and make progress toward self-sufficiency. Participants in the FSS program receive case management support to help them access work-promoting services in the community. They also build assets through escrowed savings accounts that grow as their earned income increases. Participants who successfully fulfill their responsibilities under the program and become independent of welfare assistance for at least a year may access their escrow funds for the down payment on a home, further education, capital to start a business, or other purposes.

Welcome again, we are glad you made the choice to become an FSS participant.

FSS Coordinators

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&

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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.

Term of Contract: Each participant is given a five year period to complete their contract of participation and goals. Extensions may be given in certain circumstances up to two years. Any extensions given are at the discretion of your FSS Coordinator and the Sioux City Housing Authority.

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 Sioux City 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.

FSS Escrow Savings Account

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

Establishing an Escrow Account: During the enrollment process for FSS, the participant and family will undergo an interim income reexamination. This income review will establish the baseline for future escrow matches. 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 we previously paid the landlord and do not anymore, goes into your escrow account.

Not Eligible for Escrow: No escrow accounts will be earned when the family's share of rent increases due to income sources such as child support, disability payments, welfare, etc. that are not the result of employment

Interim Disbursements: An FSS participant is allowed to request an interim withdrawal from their escrow savings account. Families are allowed only 2 withdrawals during their time on the FSS program. See Interim Policy pages 6-11.

Final disbursement of the escrow account: When a family has successfully completed the FSS program by meeting the terms set out in the Contract of Participation and the goals 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. Direct deposit is also available.

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).

What would you do with your escrow fund?

1. _____

2. _____

3. _____

4. _____

5. _____



FSS Interim Withdrawal Policy

Did you know your FSS escrow account may be used to help you meet your goals?

What can it be used for? Something necessary to achieve a goal in FSS

- Car repairs/purchase (ask for additional conditions for doing this)
- Non-covered school expenses for your education- books, tuition, special fees, etc.
- Uniforms, tools, or training required by an employer
- Start-up costs for a business
- Down payment on a house

What can't it be used for?

- Rent, utility payments, daycare, credit cards, or other creditors

What are the strings?

- You must be working towards the goals you have identified in your FSS contract. The purchase must be goal related. You must have been in regular contact with your caseworker.
- You must have earned escrow by increasing your earned income while on FSS. This is a withdrawal from your escrow and will be deducted and affect your final balance.
- You can withdraw money only two times before the final disbursement.
- You can withdraw up to 50% of the money in your account.
- You must be in good standing with the housing authority and your landlord. The FSS family will not be allowed to receive any money from the escrow account if they owe money to the housing authority.
- You will be asked to contribute 5% of your own money toward the purchase/cost (i.e. for a \$500 car repair, you would pay \$25).
- Requests must be made and approved prior to the purchase. Must provide at least 2 estimates of cost.
- The request must be made on our request form and all requested documents must be provided at the time of request or the request will not be processed.
- Depending on the request, most payments will be made directly to the provider of the service.

Request for Interim Withdrawal of FSS Funds

Participant Name: _____ **Date:** _____

Please attach at least two estimates of your request (non vehicle)

Amount of Purchase/Payment: _____

- 1) How will the funds you are requesting be used? Funds withdrawn early from escrow accounts must be used in a manner consistent with the completion of your FSS contract.

- 2) How will this money further your ability to become self-sufficient?

- 3) Please discuss one specific goal outlined in your FSS contract that you have successfully completed.

- 4) What alternative sources of funding have you investigated to meet your need?

- 5) I hereby request \$_____ from my escrow account established by the Sioux City Housing Authority as a result of my participation in the FSS Program. I understand that any funds withdrawn from my escrow account must be used in a manner which will allow me to complete my FSS Contract. I agree to provide all documentation requested by the FSS Coordinator. I understand I must furnish the actual receipts within seven days of the purchase. **It is my intention to complete my FSS Contract.**

Request for Interim Withdrawal from Escrow for Vehicle Purchase/Repair

- Family must be working towards their goals currently to be eligible to withdraw money.
- In general, only one withdrawal per family will be allowed.
- Family must provide copy of current and valid driver's license (i.e. must be from Iowa).

REPAIRS

- 1) For repair, provide copy of title and current registration (must be registered to family).
- 2) For repair under \$250, provide one estimate of repair from a professional mechanic.
- 3) For repair over \$250, provide two estimates of repair AND a copy of the blue book value of the car showing that the value of the car is higher than the repair. (www.kbb.com)

PURCHASES

- 1) For purchase, provide the VIN number and the mileage from the dealer/owner and verification of the current blue book value (www.kbb.com) of the vehicle you are proposing to purchase. You must also provide the proposed purchase price. (If the mileage provided on the request and the mileage on the title are significantly different, the withdrawal must be denied by the housing authority.)
- 2) The family must provide evidence that they have visited at least 2 other car lots/websites in the metro area to find the best price on a comparable car.
- 3) The family must provide written evidence if any warranty is provided on this car from the dealer/owner.
- 4) Provide written evidence of the estimated fuel economy. (www.fueleconomy.gov)
- 5) Unless the family has more than five members, no car getting less than 20 mpg can be approved.
- 6) Unless there are extenuating circumstances (i.e. a wheelchair ready van for a person with disabilities) no vehicles with more than 125,000 miles can be considered.
- 7) Family must provide evidence of where the balance of the purchase price will come from – this can be a letter from a family member, copy of a savings account, financing from the company, etc.
- 8) If the family is financing the vehicle, family must provide evidence of the budget and how they will afford the vehicle.
- 9) The family must provide written evidence of cost of automobile insurance from an insurance agent and indicate in their budget how they will afford the vehicle.

Understand that the Sioux City Housing Authority will make a decision once ALL information is provided to us within SEVEN days. If you make a downpayment and we cannot approve your purchase, we will not be held liable.

Additionally, our payments cannot be made for approximately two weeks as we must process through the city accounting system.

A copy of the title must be provided to the Housing Authority within seven days of our payment and registration within 30 days. Car must be titled in your name.

Request for Interim Withdrawal of FSS Funds (Vehicle purchase)

Participant Name: _____ **Date:** _____

Amount of Purchase/Payment: _____

- 1) How will the funds you are requesting be used? Funds withdrawn early from escrow accounts must be used in a manner consistent with the completion of your FSS contract.

- 2) How will this money further your ability to become self-sufficient?

- 3) Please discuss one specific goal outlined in your FSS contract that you have successfully completed.

- 4) **What alternative sources of funding have you investigated to meet your need?**

- 5) I hereby request \$_____ from my escrow account established by the Sioux City Housing Authority as a result of my participation in the FSS Program. I understand that any funds withdrawn from my escrow account must be used in a manner which will allow me to complete my FSS Contract. I agree to provide all documentation requested by the FSS Coordinator. I understand I must furnish the actual receipts within seven days of the purchase. **It is my intention to complete my FSS Contract.**

Signature

Date

Please attach the following to your Request:

Copy of current and valid driver's license

VIN number and mileage of car from dealer/owner.

Proposed purchase price and verification of price (www.kbb.com)

Written evidence of estimated fuel economy (www.fueleconomy.gov)

Written evidence of where balance of purchase price will come from (savings, family member, tax return, financing, etc.)

Written evidence of cost of insurance

Written evidence of warranty if any

For Housing Authority Use:

Contract Dates:

Started: _____

Expires: _____

Escrow Information:

Escrow Balance: _____

Maximum of available (50% of balance): _____

Amount of Purchase: _____

5% family contribution: _____

Amount approved: _____

The Family Self-Sufficiency Program grants this interim escrow withdrawal.

Signature

Date

This grant was paid to: _____ Family _____ Vendor _____

on date: _____

Request for Interim Withdrawal of FSS Funds (Vehicle repair)

Participant Name: _____ **Date:** _____

Amount of Purchase/Repair: _____

- 1) How will the funds you are requesting be used? Funds withdrawn early from escrow accounts must be used in a manner consistent with the completion of your FSS contract.

- 2) How will this money further your ability to become self-sufficient?

- 3) Please discuss one specific goal outlined in your FSS contract that you have successfully completed.

- 4) **What alternative sources of funding have you investigated to meet your need?**

- 5) I hereby request \$_____ from my escrow account established by the Sioux City Housing Authority as a result of my participation in the FSS Program. I understand that any funds withdrawn from my escrow account must be used in a manner which will allow me to complete my FSS Contract. I agree to provide all documentation requested by the FSS Coordinator. I understand I must furnish the actual receipts within seven days of the purchase. **It is my intention to complete my FSS Contract.**

Signature

Date

Please attach the following to your Request:

Copy of current and valid driver's license

For repair, copy of current title and registration – must be owned by family

For repair under \$250, one estimate of repair from professional mechanic.

For repair over \$250, two estimates of repair and a copy of the blue book value of the car showing the value is more than the repair. www.kbb.com

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 caseworker if you are unable to move forward due to a barrier or a referral that was given in regards to that obstacle.

Newsletter: FSS staff will provide newsletters generally monthly 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

Monthly Contact: You are required to contact your caseworker **EACH MONTH** by the 15th of that month. This contact can be in person, by phone, or by e-mail. On the back of this handbook is the contact information for the FSS workers. 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** your income and family member changes to your FSS caseworker within seven (7) days either by phone, email, or assistance check.

Obtain Credit Reports/Scores: Each FSS participant is required to complete a credit check by obtaining a credit score and report. These are available for only a small fee at Consumer Credit Counseling. This agency offers this great service far below what other agencies or businesses charge to run the same report. Each participant will be required to get this credit check each year while on the program.

Consumer Credit Counseling
715 Douglas St.
252-1861 ext. 47

Complete Mandatory Progress Reports: Generally in October or November 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 Sioux City Housing Authority (SCHA) to receive Family Self-Sufficiency funding from HUD, we are required to provide statistics regarding our FSS program. Your participation is appreciated.

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.

Fair Housing

Under the Fair Housing Act, residents of the United States are entitled by law to safe and decent housing. The Civil Rights Act prohibits discrimination in housing because of a person's: Race, Color, Religion, National origin, Sex, Disability, Familial status. In addition, Iowa State Code and Sioux City Human Rights Code prohibit housing discrimination due to a person's sexual orientation or trans-gender or bi-sexual.

How do you recognize Housing Discrimination	
Under the Fair Housing Act, It is Against the Law to...	Based on these factors...
<ul style="list-style-type: none"> • Refuse to rent to you or to sell you housing • Tell you housing is unavailable when in fact it is available • Show you apartments or homes in certain neighborhoods only (Steering) • Advertise housing to preferred groups of people only • Refuse to provide you with information regarding mortgage loans, deny you a mortgage loan, or impose different terms or conditions on a mortgage loan • Deny you property insurance • Conduct property appraisals in a discriminatory manner • Refuse to make certain modifications or accommodations for persons with a mental or physical disability, including persons recovering from alcohol and substance abuse, and HIV/AIDS-related illnesses • Fail to design and construct housing in an accessible manner • Harass, coerce, intimidate, or interfere with anyone exercising or assisting someone else with their fair housing 	<ul style="list-style-type: none"> • Race • Color • National Origin • Religion • Sex • Familial status (families with children under the age of 18, or who are expecting a child), or • Handicap (if you or someone close to you has a disability) • Sexual Orientation • Transgender • Bi-sexual

How do you recognize Housing Discrimination Cont.	
Under the Fair Housing Act, It is Against the Law to...	Based on these factors...
<ul style="list-style-type: none"> • Refusal to negotiate for housing • Setting different terms, conditions, or privileges in sale or rental housing • Discriminatory advertising or statements • For profit, persuading owners to sell or rent (blockbusting) • Denying access to or membership in a facility or service (such as multiple listing service) related to the sale or rental of housing 	<ul style="list-style-type: none"> • Race • Color • National Origin • Religion • Sex • Familial status (families with children under the age of 18, or who are expecting a child), or • Handicap (if you or someone close to you has a disability) • Sexual orientation • Transgender • Bi-sexual

If you feel you have been discriminated against, there are many ways to file a complaint:

1. You can contact the Sioux City Human Rights Commission, 405 6th St. 4th Floor of City Hall, 279-6985
2. You can file a complaint online by visiting: http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_op/p/online-complaint
3. You can call toll-free to 1 (800) 669-9777 or TYY 1-800-927-9275, or mail a complaint at

U.S Department of Housing and Urban Development
 Region VII Office of Fair Housing, Gateway Tower II
 400 State Avenue
 Kansas City, Kansas 66101-2406

Contact your caseworker if you would like to discuss this topic or receive more information. Other Protections are provided by Iowa Landlord Tenant Law. See "Guide to Renting in Sioux City."

Deconcentration

Families are encouraged to move into neighborhoods without high numbers of rental units or large numbers of very low-income families. Your housing voucher gives you the opportunity to live anywhere. Consider moving to areas of greater economic opportunity and neighborhood amenities. The benefits to your family include:

- Access to good services, especially to good schools
- Presence of adults who can serve as good role models
- Absence of negative influence from peers, especially teenagers
- Informal networks through which to gain access to services and employment
- Low levels of crime and violence
- Physical access to jobs

HUD regulations encourage PHAs to help Section 8 program participants to move to lower poverty, less racially segregated neighborhoods. Families are encouraged to move into neighborhoods without high numbers of rental units or large numbers of very low-income families.

SCHA encourages voucher holders to move into neighborhoods outside of areas of poverty or minority concentration. SCHA considers the following census tracts to be areas of poverty or minority concentration: 12, 13, 14, 15, and 36.

A map of Sioux City and the location of these census tracts can be found in our office or in your Orange book you received when you became a Section 8 participant.

Here are some resources to help you find housing.

1. www.iowahousingsearch.org
2. www.gosection8.com
3. "Siouxland Rental Housing" Facebook page

Easy Steps to Financial Stability

Step one of starting FSS is 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. You also have the opportunity for financial counsel at your appointment with Consumer Credit Counseling. *Have your questions ready.* They can help.

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.
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 (NO A.T.M. CARD).
12. Do not spend what you do not have.
13. Organize bills by month or company.
14. Do not put a note or any other reminder of what your P.I.N. number is on your cards.
15. Be mindful of your entertainment spending.
16. 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.

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.

Why would you otherwise strive for a high credit score?

Insurance providers can base your premiums on credit scores, and employers also look at credit scores when hiring. Your credit history follows you forever.

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 decreases your credit score?

Applying for store credit cards each application puts a point on your credit score every time. Not paying your bills on time.

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.

How small expenses add up

The small amounts we spend may not seem like much, but it adds up to **BIG BUCKS** in a year! Check your

Think about how much and how often you spend money on items such as: soda, candy, lattes, cigarettes, video

	Item Cost	Monthly Cost	Annual Cost
Items you buy 1 time per week	\$.50	\$2.00	\$26.00
	\$1.25	\$5.00	\$65.00
	\$3.00	\$12.00	\$156.00
	\$5.00	\$20.00	\$260.00
	\$10.00	\$40.00	\$520.00

Items you buy 3 times per week	\$.50	\$6.00	\$78.00
	\$1.25	\$15.00	\$195.00
	\$3.00	\$36.00	\$468.00
	\$5.00	\$60.00	\$780.00
	\$10.00	\$120.00	\$1,560.00

Items you buy 5 times per week	\$.50	\$10.00	\$130.00
	\$1.25	\$25.00	\$325.00
	\$3.00	\$60.00	\$780.00
	\$5.00	\$100.00	\$1,300.00
	\$10.00	\$200.00	\$2,600.00

Items you buy everyday	\$.50	\$15.00	\$182.50
	\$1.25	\$37.50	\$456.25
	\$3.00	\$90.00	\$1,095.00
	\$5.00	\$150.00	\$1,825.00
	\$10.00	\$300.00	\$3,650.00

Spending Plan (a.k.a. Budget)

Recently, we took a survey of our participants. Several said they would be interested in budgeting. We would like to help you!

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, pop or water from Kum and Go, 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 HyVee – 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!

Name: _____

Date: _____

Monthly Spending Plan Worksheet

Monthly Expense	Budgeted Amount	Actual Spent
Fixed Expenses		
Housing		
Rent or Mortgage		
Mid American Energy		
Water, Sewer, Trash		
Telephone (land line)		
Telephones <i>cell phones</i>		
Renter's Insurance		
Other:		
Transportation		
Gas		
Car Payment		
Car Insurance		
Car Repairs and maintenance		
License Plates and Registration Fees		
Public Transportation or Taxi		
Parking		
Other:		
Insurance		
Health <i>(medical and dental, if not payroll deducted)</i>		
Life		
Disability		
Other:		
<i>Childcare</i>		
Childcare or Babysitters		
Child Support or Alimony		
Fixed Expenses Sub-Total		
Flexible Expenses		
Food		
Groceries		
School Lunches		
Work-Related <i>(lunches and snacks)</i>		
Coffee, pop, candy		
Other:		
Home Maintenance and Furnishings		
Cleaning Supplies		
Lawn Care		
Other:		
Medical		
Doctor		
Dentist		
Prescriptions		
Other:		
Savings		
General Fund		
Emergency Fund		
Vacation Fund		
Clothing		
Laundry and Dry Cleaning		
Other:		

Monthly Expense	Budgeted Amount	Actual Spent
Education		
Tuition		
Books, Papers and Supplies		
Newspapers and Magazines		
Lessons (<i>sports, dance, music</i>)		
T shirts, school fees, book orders, misc. items for kids at school		
Other:		
Donations		
Religious or Charity		
Other (<i>if not payroll deducted</i>):		
Gifts		
Birthdays		
Major Holidays		
Other:		
Personal		
Barber or Beauty Shop including haircuts, nails, pedicures, etc.		
Toiletries		
Children's Allowances		
Tobacco Products – cigarettes/chew/cigars, etc.		
Beer, Wine, Liquor		
Other:		
Entertainment		
Movies, Sporting Events, Concerts, Theater, Etc.		
Video Rentals		
Internet Service		
Cable/Satellite TV/Dish		
Restaurants and Take-Out Meals (fast food)		
Gambling or Lottery Tickets		
Fitness or Social Clubs		
Vacations/Trips		
Hobbies or Crafts		
Other:		
Miscellaneous		
Checking Account Fees, Money Order Fees, Etc.		
Pet Food		
Pet Supplies		
Pet licensing and veterinarian bills		
Postage		
Pictures and Photo Processing		
"Mad" Money		
Other:		
Flexible Expenses Sub-Total		
Indebtedness Expenses		
Debts		
Student Loan		
Credit Card (monthly minimum*)		
Credit Card (monthly minimum*)		
Credit Card (monthly minimum*)		
Medical Bills		
Personal Loan		
Traffic fines		
Garnishments (total amount _____)		
Savings account		
Other:		
Indebtedness Sub-Total		
Total Monthly Expenses (fixed + periodic fixed + flexible + indebtedness)		

Monthly Expense	Budgeted Amount	Actual Spent
Income		
Total Monthly Net Income		
Additional Savings		
Amount Left Over for Savings (total monthly net income - total monthly expenses)		

For expenses incurred more or less often than monthly, convert the payment to a monthly amount when calculating the monthly budget. For instance, convert auto expense that's billed every six months to a monthly amount by dividing the six-month premium by six. This money should be kept separate from your other money so it's available when the bill becomes due.

If you need help to develop a personalized spending plan please call or email:

Michele Haupt
 279-6303
mhaupt@sioux-city.org

Stephanie Mohrhauser
 279-6275
smohrhaus@siouxcity.org

Community Resources

Name	Address	Phone
Beyond the Bell	1314 West 3 rd St.	277-3600
Career Resource Center	Western Iowa Tech Community College 4647 Stone Ave.	274-8733
Child Support Recovery	520 Nebraska St.	255-2749
Council on Sexual Assault and Domestic Violence	Sioux City	277-0131
Community Action Agency of Siouxland	2700 Leech Ave.	274-1610
Consumer Credit Counseling	715 Douglas St.	252-1861 ext. 22
Crittenton Center	303 West 24 th St.	255-4321
Department of Human Services (DHS)	822 Douglas St.	255-2913
Four Directions Community Center	613 Water St.	252-0811
Goodwill Connection Center	3100 West 4 th St.	224-1390
Head Start/Early Headstart	2700 Leech Ave.	274-1610
Iowa Legal Aid	520 Nebraska St. #337	277-8686
Iowa Works of Greater Siouxland	2508 4 th St.	233-9030
Mary Treglia	900 Jennings St.	258-5137

Goodwill Connection Center

“The Goodwill Connection Center is here to help you fast forward your life. The center is open to the public and offers free services and a staff that can help you build a resume and find a job”

Walk-ins are welcome! No appointment is necessary and **the service is free of charge.**

Resources Available:

- Computer and internet access
- Resume/ Cover Letter prep
- Printing and Local Faxing
- Job Postings
- Career Exploration Tools
- Community Resource Information
- Goodwill Applications
- ESL Classes
- English Language Learning Software
- Class Room/Projection

For more information on Goodwill Connection Center:

Goodwill of the Great Plains

3100 West 4th Street

Sioux City, IA. 51103

Located inside the retail Store

712-224-1390

Hours of Operation:

Monday through Friday

10 am to 6 pm

Saturday: Closed

Sunday: Closed

Iowa Works of Greater Siouxland

The services listed below are provided FREE throughout the year, at Iowa Works of Greater Siouxland.

Job Preparation

Steps 1&2: How to Keep Positive While Job Searching

Maintaining a positive attitude during a job change while developing a career plan

Step 3: I Have a Plan Iowa

Complete I have a plan Iowa assessments and learn to navigate and research

Step 4: A Great Resume

Resume exploration and tips

Step 5: Top Job Search Strategies

Effective job search strategies in today's workforce

Step 6: Secret Interviews Tips

Learn how to handle tough questions during your interview

Application Tips

Learn to properly complete job applications

Customer Service

This class targets soft skills, essential for the workplace. Become the employee businesses are needing

Budget & Finance

Learn how to be money smart with your finances

National Career Readiness Test (NCRT)

Some employers are requesting that an potential employee take this test

For more information contact:

Iowa Works of Greater Siouxland

2508 4th St., Sioux City IA.

712-233-9030

Hours M, T, TH, F 8:30am - 4:30pm and Wednesday 9:00am - 4:30pm

Online Services: www.iowaworkforce.org

Online Job Search: www1.iowajobs.org

Food Pantry List

(Call ahead, as times may have changed)

Central Sioux City Locations			
Name	Address	Phone	Hours
First Evangelical Free Church	401 9 th St.	255-7239	Last Tue. 1-3pm 4th Wednesday. 10-12pm
First Lutheran Church	3939 Cheyenne Blvd.	239-3942	Wed. 9am to 12pm
Gospel Mission	500 Bluff St.	255-1769	Mon.-Fri. 5-6pm
Midtown Fam. Comm. Center	524 14 th St.	258-2470	Last Thur. 10-12pm Second Fri. 5-6pm
Salvation Army	1415 Villa Ave.	255-8836	9am-3:30pm
St. Thomas Episcopal Church	406 12 th St.	258-0141	Mon. and Wed. 10-12pm
Soup Kitchen	600 W. 7 th St.	258-0027	Mon-Fri. 5:15-6pm

East side			
Name	Address	Phone	Hours
Community Action Agency	2700 Leech Ave.	274-1610	9am-4pm Woodbury County Residents Only
Morningside Bible Church	6100 Morningside Ave.	276-3721	3 rd Sat. of Month 1-2pm
Morningside Lutheran Church	700 Martha St.	276-2511	Mon.-Fri. 8-5pm
Redeemer Lutheran Church	3204 S. Lakeport Rd.	276-1125	Friday 9-12pm
So. Hills Baptist Church	4301 Old Lakeport Rd.	560-0739 Patti	4 th Wed. by Appt. only

Southside			
Name	Address	Phone	Hours
First Lutheran Church	3601 Dakota Ave. South Sioux City, NE.	402-494-5461	M-F 8-4:30pm
Glad Tidings Lighthouse	410 E. 10 th St. South Sioux City, NE	402-494-2185	Tues.-Fri. by Appt. Only

Program Coordinating Committee

The objective of the Family Self Sufficiency Program is to reduce the dependency of low income families on welfare assistance and housing assistance. Under the FSS program, low income families are provided opportunities for education, job training, counseling and other forms of social service assistance, while living in assisted housing, so that they may obtain the education, employment and business and social skills necessary to achieve self-sufficiency.

The FSS program has formed a Program Coordinating Committee (PCC) consisting of several area agency representatives and business partners. Through these partnerships the Housing Authority has been able to offer many existing and new services and provide educational workshops on various issues. The PCC has an advisory role.

The members of the Program Coordinating Committee meet quarterly to share information from their agencies regarding the ever-changing resources in our community. They are the key to tapping into community resources. The members of the PCC are also responsible for assisting with the improvement and updating the FSS Action Plan.

We are always looking for FSS participants to join this committee. Meetings are held quarterly for approximately 1 hour, so only 4 hours per year. This is a great way to learn about services offered in Siouxland and network with other agencies without a huge time commitment. This can also go on the participant's resume.

List of Participants

Center for Consumer Credit Counseling
Community Action Agency Siouxland
Early Head Start Program
Goodwill Connection Center
Iowa Works of Greater Siouxland
Iowa Department of Human Services
Stella Sanford Child Development Center
Iowa Vocational Rehabilitation Services
Iowa Works Greater Siouxland
Kulawik Counseling
Mary Treglia Community House
Siouxland Mental Health/Community Support Services

WITCC
Woman Aware
Sioux City Community Schools
Sioux Valley Credit Union
Iowa Legal Aid
Siouxland Food Bank

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 be working in order to graduate from the program and receive the escrow money.

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

Answer: Yes. You are required to contact your caseworker monthly by either phone, e-mail, 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 around March or April

What are the advantages to increasing my credit score?

Answer: Potential employers 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 640 is the minimum credit score required at this time to obtain a mortgage.

FSS Final Goal

The mandatory final goal must include obtaining and maintaining gainful, suitable and consistent employment.

FSS Definition of Suitable Employment

The Sioux City Housing Authority defines “suitable employment” as a lawful activity that falls into at least one of the following categories:

Employment which is verifiable for at least 32 hours per week. Employment must be with one (or more) established, legitimate business (es).

Self-employment which is verifiable and reflects net earnings (after business expense deductions) of at least 32 hours per week at the current Iowa minimum wage.

Contracted or commission employment may be considered if it meets the hourly/income requirement, is verifiable, and is being declared for tax purposes. These cases will be staffed on an individual basis for approval.

Reasonable accommodation for disabled individuals: Requests for a reasonable accommodation to the FSS program’s definition of “suitable” must be submitted in writing prior program’s completion. The statement must be supported by a written statement from the individual’s certified medical provider, which is required to include a recommendation from the medical provider as to a specific numbers of hours that the individual is able to work per week. The FSS program will consider the number of hours specified by the medical provider when determining the hours required for the client to be “suitably” employed.

In addition to the above listed criteria, “suitable” employment will be determined by the SCHHA FSS staff, after consulting with the head of the household, and will be determined based on the skills, education, and job training of the participant and available job opportunities in the area.



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