



Family Self-Sufficiency Program Graduates Share Their Inspiring Stories

This month we are pleased to highlight our Family Self-Sufficiency (FSS) program and its positive impact on low-income families in Santa Clara County.

The voluntary FSS program encourages participants in HACSC's Section 8 rental assistance program to work toward becoming financially independent of welfare systems. After enrolling and signing a five-year contract and goals plan, FSS program families receive support and assistance in identifying employment goals as well as accessing community resources and services.

During the contract term, participants who increase their earned income can receive cash bonuses. When the family reports a wage increase, HACSC calculates a monthly bonus amount that is deposited into an incentive savings "escrow" account that the family can receive upon program graduation. In order to successfully complete the five-year program, the head of household must be suitably employed, he/she must complete all the stated goals in the Individual Training Services five-year plan, and the household must not receive any cash aid during the last 12 consecutive months of the contract.

Since 2011, 99 people with savings in escrow accounts have completed the program. Two program graduates, Carlos and Nancy, recently shared with our Board of Commissioners how the FSS program has changed their lives. They gave us permission to share their inspiring stories with you.

Alex Sanchez
Executive Director

Extensive Rehabilitation of Poco Way Apartments Scheduled for Early 2015

The extensive rehabilitation of Poco Way Apartments, a 130-unit multifamily property in San José, is scheduled to begin in early 2015. When the property was acquired in 1996, six residential buildings and the community center were built new, and the remaining 15 buildings, originally built in 1965, were rehabilitated. The new construction, which includes sustainable technologies such as photovoltaics, is estimated to cost approximately \$11.5 million and is being financed through the use of tax-exempt bonds and 4% Low Income Housing Tax Credits. In addition to major upgrades to Poco Way Apartments, the property is being refinanced and the ownership restructured for a total project cost of approximately \$41 million. We look forward to sharing more news about this exciting rehabilitation in coming months.

HACSC Awarded 105 New HUD-VASH Vouchers

Thanks in part to our successful collaboration with the Palo Alto Veterans Health Care System in housing Santa Clara County's most vulnerable homeless veterans, on October 1 the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Veterans Affairs (VA) awarded HACSC an additional 105 new HUD-Veterans Affairs Supportive Housing (VASH) program vouchers totaling \$1,251,923 in additional funding. This brings the Agency's total available HUD-VASH vouchers to 740. Nationwide, HUD and the VA in October granted more than \$62 million to help more than 9,000 homeless veterans find permanent supportive housing. The HUD-VASH program combines rental assistance from HUD with case management and clinical services provided by the VA.



Setting and Achieving Goals

Carlos, an automotive technician, and his wife, a teacher, were living paycheck to paycheck, struggling to stay afloat. Carlos says the one thing that kept them going was their commitment to giving their three young children brighter futures. Then the auto dealership closed and Carlos was unemployed.

“When I was introduced to the FSS program, I saw the light at the end of the tunnel,” Carlos said. “This was our glimmer of hope.”

“Now as a program graduate, words cannot begin to explain what it has forged in us,” Carlos continued. “There’s a seed planted deep within us, not only to survive and thrive but also to one day be able to lend a helping hand to others.”



FSS program coordinator Dhory Sison (left) congratulates Nancy and Carlos, two recent FSS program graduates.

Carlos gives credit to what his HACSC case manager, Dhory Sison, taught him about long-term and short-term goals, financial planning, and the importance of having a savings account. “The FSS program far exceeded what we had in mind.”

Carlos is using his incentive savings fund to pay off the family’s debt, to invest in their children’s education and to save for the purchase of his first house. “My family and I are extremely appreciative of this program and the wonderful people who run it,” Carlos told HACSC’s commissioners. “I really don’t know if you realize how much impact your work has on FSS program participants, but I’m here to tell you that you have changed the lives of three beautiful angels and for that I thank you.”

Nancy, a single mom to three young girls, was working as a receptionist in a chiropractic office in Merced when she began receiving Section 8 rental assistance. After moving to San José to be closer to her immediate family, she was accepted to HACSC’s FSS program.

“I met with Dhory once a year to go over my goals and to keep me focused on what was important for me to do in order to stay on track and get ahead,” Nancy said. While in the FSS program, Nancy landed a job in property management with a homeowners association where she’s still employed, now as an assistant manager.

“I have accomplished a lot in the past five years and while I was a participant in the FSS program,” Nancy said. “I have managed to pay off some bills, get married to a great man and just gave birth to our daughter. My FSS program cash bonus is covering the down payment and closing costs for our first house. Without the help of the FSS program, I don’t think I would be where I am today. I feel that anyone on housing assistance who plans to get ahead should without a doubt get in the FSS program if that opportunity arises for them.”

HACSC’s FSS Program Snapshot

(data as of 9/23/2014)

189

Active FSS participants

500

Families on FSS program interest list

45

years old

Head-of-household average age

116

Single heads-of-household with children

3

Average number of members in household

107

Total FSS participants with escrow savings accounts

\$3,906

Average amount of escrow savings account

To learn more about the FSS program, please visit HACSC’s website.