

Family Self-Sufficiency Newsletter

West Valley Housing Authority Housing Choice Voucher Program

Volume 1, Issue 1
November 2014

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Special points of interest:

- Are you ready for your Inspection?
- Dental Help
- Dallas Adopt-A-Family
- Escrow Account

Lori's Story!

The Family Self-Sufficiency (FSS) Program is a program you can join when you are on the Section 8 HCV Program. FSS is a voluntary program where you outline personal goals in a 5 year contract. Clients need to be able to set attainable goals and work on them with close one-on-one case management.

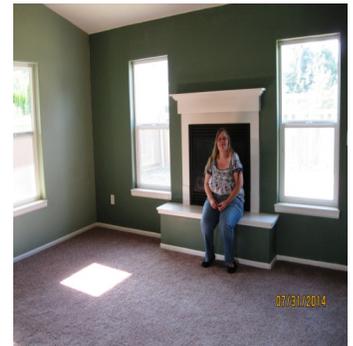
Lori came to my office to sign up for FSS in April of 2010 and was skeptical that her goal of becoming mortgage ready would never be realized. She had a poor credit score, lots of unpaid debt, and never thought she could buy a home. Lori had a good long term job and I believed

that she could reach that goal of home ownership.

During our quarterly meetings, Lori was achieving the goals that she set at each of those meetings. She pulled a credit report and started calling each and every creditor that was showing up on her credit report to see if she could come to some sort of settlement.

This took about a year of work but Lori made sure that each creditor sent her a letter stating the debt was paid off each time she paid one.

She used her taxes very wisely and made strategic moves to get her debt paid



off. She paid off her vehicle and she watched her credit score increase overtime. Her score increased from 553 to 725 after working on paying off debt. You must have at least a 650 for lenders to consider you for a loan.

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What is FSS?

Family Self-Sufficiency is FSS and if you are on the Section 8 Housing Choice Voucher Program (HCV) you can join this program.

It is a 5 year voluntary program and the two mandatory requirements to complete the contract are:

- To seek and maintain suitable employment
- To be welfare free 12 month prior to graduation, this means "cash" assistance.

Some goals you may want to set for your self are cleaning

up credit, finishing school, buying a new car, or even homeownership. You may need to take classes, attend workshops, or work with local employment office to build skills.

If you are interested, contact:

Sheri Bechner, ext. 22





You save \$3000 it is matched with \$9000 to give you \$12,000 to spend on your savings goal

IDA Account, "Am I ready?"

An IDA account is a matched savings accounts for a specific goal in homeownership, education, or starting your own business.

Program Requirements

West Valley Housing Authority has a designated amount for Individual Development Accounts (IDA's) available to all participants on housing. The match rate is 3:1 the maximum savings is \$3,000 in 3 years. You save \$3,000 and it is

matched with \$9,000 of **FREE** money to be used toward your savings goal.

Eligibility Requirements

- Must be at least twelve years old
- Household net worth must not exceed \$20,000, excluding one vehicle and a primary home.
- Adjusted gross annual

income of the household must not exceed the 80% of the area median income by county of residence, or 80% of state median income, 200% poverty based on household size.

- Must show proof of three months of continuous savings prior to opening an account.

If you have questions, contact Sheri Beehner, IDA Specialist at 503-623-8387 ext. 22



Do you need dental help?

If you are underinsured for dental and you have pain, you can call Living Hope Church and get on their waiting list for the Dental Van.

Living Hope partners with Medical Teams International to bring a free dental van to our city. In addition to dental care, they care for the whole person, praying

with, loving and serving those who come for appointments and their family and friends that wait with them. You will be treated with respect, love and care.

The dental vans cannot do regular hygiene or cleanings but, if you are in pain, you should call. They can perform some fillings, and ex-

tractions. If you are not sure that they can serve you, feel free to call **Heather Wright at Living Hope Church, 503-623-6890 and leave a message with your name and contact phone number.** Someone will return your call. Don't wait! The waitlist is created so the van can be scheduled. There are no walk-in appointments.



What is an escrow account?

With the FSS Program, the HA establishes an escrow account on your behalf. When you sign your contract for FSS, a "baseline" figure is taken of what your income is at that time.

Once you start earning an income from a job, at your next Interim Change or An-

nual Recertification, your rent will go up due to the increased earned income. When that happens, the landlord gets the additional rent from you and the HA puts what we are not sending to the landlord on your behalf into an escrow account that can be distributed after you

graduate from the FSS Program. This money can be used for your goal that you outlined for your family.

This is a great way to save for a down payment on a home, pay off student loans or get the new car you need to be safe.

ARE YOU READY FOR YOUR ANNUAL INSPECTION?

Things to look for before your housing annual inspection. CALL YOUR LANDLORD to have them repaired BEFORE we visit you:

- Smoke alarms working? Are they installed properly? Test them...
- Doors and windows operable. Do they open? Do they lock? Is the exit blocked?
- Appliances working & clean? Does the hood fan & hood light work?
- Plumbing? Check under your sinks and look at your faucets for leaks. Does your sink or tub drain slowly?
- Is your house clean? Is there excessive clutter & unsanitary conditions?
- Are all of your electrical outlets and switches working? Are any of the cover plates broken? If a light bulb is burnt out—replace it!
- Is the ventilation fan in bathroom working? Does toilet work properly, no cracked seats? Soft spots?
- The **outside** of your unit is inspected as well. Any peeling paint, loose gutters, moss build up, litter picked up?
- Hot water tank free of clutter, does it have a discharge pipe?

These are just a few general items that you can look at to save time and to keep your unit from failing inspection resulting in your assistance being interrupted. Thank you!!!

Dallas Adopt-A-Family 2014

In 2013, the Dallas Adopt a Family served 200 families which included 1000 individuals and including 500 children. Families were adopted by community members and they received Christmas gifts and a food basket.

The holidays are just around the corner and we know our

community needs will be high again this year.

Sign ups are right around the corner! Watch for information to sign up.

- November 5-8th
- November 19-22

If you live in the Dallas area, please sign your family up.

This is a great program and many families are helped during one of the most expensive holiday seasons. If you know someone that needs help, please encourage them to apply. Watch for information in the paper and around town for location and times for signing up!



"Mankind is a great, an immense family. This is proved by what we feel

in our hearts at

Christmas." ~ Pope John

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Resident Advisory Board

West Valley Housing Authority is looking for program participants to serve on our Public Housing Program and Section 8 Rental Assistance Resident Advisory Board. The role of the Resident Advisory Board (RAB) is to assist and make recommendations regarding the development of various

West Valley Housing Authority Plans. Members of the Resident Advisory Board should attend two to three meetings per year. Transportation and refreshments are provided. The next RAB meeting will be scheduled in early 2015. Watch our web-site for meeting information at www.wvpha.org

If you are interested in serving on the Resident Advisory Board as a Section 8 participant, please contact:

Sheri Beehner, 503-623-8387 ext. 22

Frank Friel, 503-623-8387 ext. 28.



Resident Advisory Board (RAB)

FAMILY SELF-SUFFICIENCY
NEWSLETTER

Family Self-Sufficiency



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FIND US ON THE WEB:

WWW.WVPHA.ORG

To serve Polk County citizens by providing quality housing for those in need and to encourage their progress toward self-sufficiency.

If you are interested in the Family Self-Sufficiency Program, please contact:

Sheri Beehner,

S8 FSS Caseworker / Inspector / IDA Specialist

503-623-8387 ext. 22

sbeehner@wvpha.org

Lori's Story...continued from front page

Lori was one of my "model" clients in the FSS Program. She reported to me on a regular basis and asked questions when she was confused. Her family participated in all of the HCV FSS activities, and I got to know her whole family. Lori's struggle was not easy. She had "teenage" troubles, struggles with money, and low self-esteem. Lori told me, in the beginning, that she didn't think she could ever buy a home because her debt was too severe. I wouldn't let her talk that way. Everyone has opportunity to change their life and to make a difference in their children's lives as well.

I was also Lori's inspector for her annual inspections. I could only pass the house she was in with the minimum HQS (Housing Quality Standards') Requirements. I teased her and her girls that their house was so old it was probably haunted. Every year, when I would do her inspection, I would remind her that she could live in a much nicer house than what she was currently living in. The heating cost was so high in that house that she would have to get free wood delivered from a church just to help heat the house.

Soon after cleaning up her credit, Lori started an IDA account, - this is a 3:1 matched savings account that can be used toward homeownership. Lori also applied for a Rural Development Loan and was able to get it after a 18 month wait, but the wait paid off!

Lori has a bright future in her modern, energy efficient home. Now her fireplace is gas and there is no need for wood donations.

This is a home that she and her children can be proud of! I am very proud of her!



**Lori's new
"non" haunted
home!**