



**Housing Choice Voucher
Family Self-Sufficiency Program**
1635 Western Avenue, Cincinnati, Ohio 45214
(513) 421-8190

**Please keep this with your Family Self-Sufficiency Program Contract of Participation
INFORMATION REGARDING MANDATORY GOAL COMPLETION**

Dear Family Self-Sufficiency Participant:

This letter is to remind you that the goal of the Family Self-Sufficiency (FSS) program is to promote total self-sufficiency through gainful employment which, among other things, allows you to pay more of your own rent. As a participant of FSS, you have the opportunity to work with FSS staff to set goals that will assist you in progressing toward economic self-sufficiency.

In addition, FSS offers an incentive for increasing your earned income by making contributions to your escrow account. The amount of money deposited in escrow depends upon the amount of your increased contribution to rent due to an increase in your earned income since joining FSS. In order to qualify for the escrow funds, you must meet **all** mandatory requirements for the successful completion of the FSS contract. Those requirements are:

1. Head of household has maintained suitable employment (at least 30 hours per week on the last day of the contract).
2. All family members are independent of welfare assistance*. In addition, all family members must have remained independent of welfare assistance for at least 12 consecutive months.
3. Family has fulfilled its responsibilities under this contract. This includes being in good standing with Section 8 and in compliance with the lease agreement, with no current or anticipated debt owed to the landlord.
4. Meet the personal goals listed in your Individual Training and Service Plan.

Each goal that you set must have a focus that promotes your economic self-sufficiency. This includes being ready to set new goals each year and being accountable during the FSS Annual Review for explaining how you worked to achieve your previous goals.

Please keep in mind that the **personal goals** you set in your **Individual Training and Services Plan** are carefully reviewed when you apply for the escrow funds. If you establish a goal in your Plan and do not achieve that goal by the end of your contract, CMHA has the right to deny you the funds in the escrow account. As you accomplish each one of your goals, keep proof of that accomplishment.

It is important that the **personal goals** you make are **SMART** goals (see reverse side). The FSS team works to support you in making **SMART** goals and climbing your self-sufficiency ladder. The goals that you set are the rungs in your ladder to self-sufficiency; be sure that they are strong and solid.

If you should have any questions regarding your goals or if you need to amend any of your goals, please contact your FSS Program Coordinator

Sincerely,

Family Self-Sufficiency Program Manager

SMART GOALS

In an effort to assist our FSS families in successfully completing their FSS contracts, we are providing information on how to establish **SMART** goals.

SMART GOALS ARE:

▪ SPECIFIC

Specific goals identify exactly what you want to accomplish. For example: if your goal is to do better on your job, that is not really specific. A specific goal would be to get a pay-increase or achieve a promotion.

▪ MEASURABLE

Measurable goals are concrete and can be measured through a specific accomplishment. If your goal is to get your GED, you can measure that goal by taking and passing the GED test.

▪ ATTAINABLE

Goals should be slightly out of your grasp, but not too far. If your goal is to maintain employment and you have already been working for a year, that goal has already been achieved. Make a goal that you have to work to achieve, not one you already have.

▪ REALISTIC

Because you establish yearly goals, they should be goals that you can realistically reach in a year's time. If your goal is homeownership, and you know that you have credit issues, then consider a goal to attend credit counseling or to pay off a specific debt.

▪ TARGETED

Targeted goals are goals that have a clear objective. To get control of your finances is not a targeted goal. Targeted goals ask the question: How? Targeted goals help you to break large goals down into smaller, more manageable ones. For example: to create and stick to a budget would be a targeted goal. Then take the time to track your spending based on your budget.

If you are having trouble coming up with goals to set, here are a few suggestions:

1. **Create or update your Resume.** Even if you already have a job, it is important to have your resume ready. No job is guaranteed and should you lose your job tomorrow, you won't lose valuable time creating one. **If you don't have a job, it will be mandatory that you create a resume as one of the goals in your Individual Services Plan.**
2. **Save money regularly.** Make your goal to put away a specific amount of money every pay period in a savings account.
3. **Obtain your GED.** If you don't have your GED, this is the perfect opportunity to work on that goal!
4. **Update employment skills.** Take some free computer classes or enroll in a short-term training program to update your skills or gain new ones.
5. **Pay off debt.** Pull a copy of your credit report and start paying off creditors that are owed. This will improve your credit score.
6. **Create and follow a written budget.** Your FSS program coordinator can give you examples of budgets. It is up to you to follow your budget in order to cut down on spending.
7. **Improve employment (get a better-paying job, raise or promotion).** Apply for a promotion on your current job, or apply for another job with a different company. Never leave your job unless you have already been offered another job (in writing!).
8. **Take classes that will help with economic self-sufficiency.** There are lots of free classes on financial management, budgeting, retirement planning, homeownership, and many more. Take advantage of them!



Remember, SMART goals are the steps up your ladder to success!