

FAMILY SELF SUFFICIENCY OVERVIEW

- THE PURPOSE OF THE FSS PROGRAM IS TO PROMOTE THE DEVELOPMENT OF LOCAL STRATEGIES WHICH COORDINATE USE OF SUBSIDIZED HOUSING PROGRAMS WITH PUBLIC AND PRIVATE RESOURCES, IN ORDER TO ENABLE FAMILIES TO ACHIEVE ECONOMIC INDEPENDENCE AND SELF SUFFICIENCY
- DEVELOPMENT OF THE SERVICES AND ACTIVITIES UNDER THE FSS PROGRAM NEEDS TO BE COORDINATED TO AVOID DUPLICATION OF SERVICES
- REFERS RESIDENTS TO SUPPORTIVE SERVICES, INCLUDING JOB TRAINING, FINANCIAL MANAGEMENT, AND CHILD CARE IN ORDER TO FACILITATE SELF SUFFICIENCY
- ASSIGNS A CASE MANAGER TO EACH PARTICIPANT AND AN INDIVIDUALIZED TRAINING AND SERVICES PLAN IS DEVELOPED TO MEET THE FAMILY'S NEEDS

BENEFITS OF THE PROGRAM

- PROGRAM CAN END DEPENDENCE ON WELFARE
- RECIPIENTS WILL RECEIVE TRAINING TO IMPROVE THEIR JOB-MARKET SKILLS
- ASSESSES NEEDS OF INDIVIDUALS AND ASSISTS WITH FINDING OF RESOURCES TO FULFILL THESE NEEDS
- INDIVIDUALIZED TRAINING AND SERVICES PLAN WILL BE DEVELOPED SPECIFICALLY FOR EACH FAMILY'S NEEDS
- SEMINARS ON OTHER RELATED ISSUES SUCH AS CHILD CARE, FINANCIAL MANAGEMENT, AND PARENTING
- POSSIBILITY OF ESCROW ACCOUNT AVAILABLE AFTER COMPLETION OF CONTRACT
- RESIDENT PEER SUPPORT COMMITTEE

OBLIGATIONS OF THE FAMILY

- A FIVE YEAR CONTRACT OF PARTICIPATION LISTS THE SERVICES AND ACHIEVEMENTS TO WHICH THE FAMILY AND HOUSING AUTHORITY HAVE AGREED AND COMMITS THE FAMILY TO SPECIFIC INTERIM AND FINAL GOALS
- PROGRAM REQUIRES THE ENTIRE FAMILY TO BE INDEPENDENT OF WELFARE ASSISTANCE FOR 12 MONTHS IN ORDER TO FULFILL CONTRACT
- HEAD OF EACH FAMILY COMMITS TO SEEKING AND MAINTAINING EMPLOYMENT

FSS IMPLEMENTATION PROBLEMS

- AGENCIES TEND TO OPERATE IN A VACUUM - FOCUS ON OWN INDIVIDUAL PROGRAMS
- INTER-AGENCY DUPLICATION OF EFFORTS
- INCONSISTENT REGULATIONS BETWEEN PROGRAMS
- MUST GET SERVICE COORDINATION IN AREAS WHERE THERE ARE FEW SERVICES

NHHFA FAMILY SELF SUFFICIENCY PROGRAM

THE FAMILY SELF SUFFICIENCY PROGRAM

* The Family Self Sufficiency Program (FSS) is established by the Housing Authority to promote self-sufficiency among participating families, by including the provision of supportive services to those families.

* Family Self Sufficiency mobilizes HUD housing assistance to leverage public and private sector resources that can help residents of assisted housing achieve economic independence.

* The use of housing as a stabilizing force permits the families to invest their energy in other efforts including employment, education and job training that are necessary to achieve self sufficiency.

* The theme of Family Self Sufficiency is to empower people to take control of their lives by becoming independent, productive members of their communities.

* By combining HUD's housing assistance programs with a package of support services, FSS can help families obtain the skills they need to achieve financial independence and the pride that goes with it.

PROGRAM COORDINATING COMMITTEE DEFINITION

* The Program Coordinating Committee (PCC) has the function of assisting in securing commitments of public and private resources for the operation of the Family Self Sufficiency Program.

RESPONSIBILITIES AND ROLE OF THE PCC COMMITTEE

* The Program Coordinating Committee has an advisory role. However, they are the key to tapping into community resources. The community resources will enable the Housing Authority to provide the necessary services without being the provider of those services.

* The members of the committee do not have to be the head of the agency, department or business, but can be staff who are assigned to act as a resource.

* The responsibilities are to obtain commitments from social service providers who will perform the hands on service provision.

* The committee members should be willing to assist in expediting and coordinating agreements between the Housing Authority and potential service providers.

FAMILY SELF SUFFICIENCY

What is the Family Self Sufficiency Program (FSS)?

By combining HUD's housing assistance programs with a package of support services, FSS can help families obtain the skills they need to achieve financial independence and the pride that goes with it. As a result, families are able to leave the welfare system or low paying jobs and achieve economic self-sufficiency. The Housing Assistance is used as a stabilizing force to permit families to invest their energy into other efforts, including employment, education and job training that are necessary to achieve self-sufficiency.

How does it work?

Families must first meet the general eligibility requirements for the Section 8 Rental Assistance Program.

A coordinator will be assigned to link the family up to the providers who will perform the hands-on service provision. The coordinator will discuss the family's goals and expectations prior to formulating an Individual Training and Services Plan designed to meet the self-sufficiency goals.

A formal Contract of Participation (sample can be found at the end of this documentation) is signed between the family and the Housing Authority. Please review this document carefully, and call your Program Monitor with any questions you may have.

What are the BENEFITS in participating?

An escrow savings account may be available.

Individual Training and Services Plan will be designed specifically for your family needs.

What are the RISKS in participating?

The Family Head must seek and maintain employment as a condition of continued participation. In addition, one of the requirements for receiving the escrow account is that FSS families must remain independent of welfare assistance for one year prior to the end of the contract of participation. Failure to comply with the terms and conditions of the contract of participation, which includes compliance with the assisted lease could result in a possible forfeiture of escrow savings, the termination of supportive services, and the termination of Housing Assistance.

What is the Contract of Participation?

The Contract describes the resources and appropriate supportive Services which will be made available to the family under FSS, and the activities to be completed by the family participants. It is an agreement which allows for the Housing Authority to terminate or withhold FSS supportive services and escrow amounts if the family fails to comply with the Contract requirements. It includes the rights and responsibilities of the FSS family and the Housing Authority.

How does the escrow account work?

When a participating family becomes employed when they previously were not; or when the family starts out with employment income and has an increase in the employment income an escrow account will be established for the family. A portion of the increases in the family's rent because of increases in earned income will be credited to the FSS escrow account in accordance with HUD requirements. The FSS family will be given a report on the amount held in the escrow account on an annual basis.

What are my obligations under FSS?

By signing the Contract of Participation, the family agrees to fulfill the obligations to which it has committed itself no later than 5 years after entering the contract. It requires the head of household to seek and maintain suitable employment throughout the term of the contract including any extensions to the contract.

Can I receive an extension of my Contract?

The Housing Authority may grant in writing an extension of up to two years beyond the original five year term for good cause such as serious illness or involuntary loss of employment. The FSS family must request the extension in writing and include a description of the need for the extension. The Housing Authority must determine if good cause exists for granting the extension.

When will my Contract terminate?

The Housing Authority may terminate the Contract of Participation for the following reasons:

- The Mutual Consent of the parties.
- Failure of the family to honor the terms of the contract.
- Achievement of self-sufficiency by the family.
- Expiration of the contract term and any extension.
- The family's withdrawal from the program.
- By any other act that is deemed inconsistent with the purpose of the FSS program.

Can I continue to receive Rental Assistance after termination of the Contract of Participation?

If the FSS family is unable to become self-sufficient at the end of the term of the Contract of Participation, the family will retain it's current Section 8 subsidy and will no longer be considered a FSS family.

Can I move and still participate in FSS?

A participating family can choose to continue to participate in the Section 8 program but move to another jurisdiction after signing the Contract of Participation. This may be done only after the first year of the Contract of Participation has been completed.

The family must demonstrate to the satisfaction of the Housing Authority that they will be able to fulfill its responsibilities under the contract at the new place of residence.

**U.S. Department of Housing and Urban Development
Section 8, Public Housing and Indian Housing Programs**

**FAMILY SELF-SUFFICIENCY PROGRAM
CONTRACT OF PARTICIPATION**

This Contract of Participation for the Family Self-Sufficiency (FSS) Program is between

_____, Housing Agency (HA),

and

_____, head of the FSS family. The FSS family includes everyone in the household, and is referred to in this contract as "family".

Type of FSS Program.

The family is a participant in the:

- ☐ Section 8 Rental Certificate or Rental Voucher FSS Program
- ☐ Public Housing FSS Program
- ☐ Indian Housing FSS Program

Purpose of Contract

The purpose of this contract is to state the rights and responsibilities of the family and the HA, the resources and supportive services to be provided to the family, and the activities to be completed by the family.

Term of Contract

This contract will be effective on _____.

This contract will expire on _____.

The HA can extend the term of the contract up to 2 years if the family gives the HA a written request for an extension and the HA finds that good cause exists for the extension.

Resources and Supportive Services

During the term of the contract, the HA will try to provide the resources and services listed in the individual training and services plans. If the resources and services are not available, the HA will try to substitute other resources and services. However, the HA has no liability to the family if the resources and services are not provided.

FSS Escrow Account

The HA will establish an FSS escrow account for the family. A portion of the increases in the family's rent because of increases in earned income will be credited to the FSS escrow account in accordance with HUD requirements.

Listed below are the family's annual income, earned income, and family rent when the family begins the FSS program. These amounts will be used to determine the amount credited to the family's FSS escrow account because of future increases in earned income.

Annual Income	_____
Earned Income	_____
Family Rent (Total Tenant Payment or, for rental vouchers, 30% of monthly Adjusted Income)	_____

The HA will invest the FSS escrow account funds in HUD-approved investments.

The HA will give the family a report on the amount in the family's FSS escrow account at least once a year.

If the family is participating in the Section 8 program and moves outside the HA's jurisdiction under Section 8 portability procedures, the HA may transfer the balance of the family's FSS escrow account to another HA.

Withdrawal of Funds from FSS Escrow Account

The HA may permit the family to withdraw funds from the FSS escrow account before completion of the contract if the family has completed specific interim goals, designated by the HA, and needs some of the FSS escrow account funds to complete the contract (example: to pay for school costs).

The HA will pay the head of the family the amount in the family's FSS escrow account, less any amount owed to the HA, when:

- (1) the HA determines that the family has completed this contract, and,
- (2) at the time of contract completion, the head of the family provides written certification to the HA that no member of the family is receiving welfare assistance. Welfare assistance means income assistance from Federal or state welfare programs including AFDC, SSI that is subject to an income eligibility test, Medicaid, food stamps, and general assistance. Welfare assistance does not include transitional Medicaid or child care for JOBS participants or SSI payments to guardians of disabled children.

If the head of the family leaves the assisted unit, the remaining family members may, after consulting the HA, name another family member to receive the FSS escrow account funds.

Loss of FSS Escrow Account

The family will not receive the funds in its FSS escrow account if:

- (1) the contract of participation is terminated,

- (2) the contract of participation is declared null and void; or
- (3) the family has not met its family responsibilities within the times specified as stated in this contract.

Family Responsibilities

The head of the family must:

Seek and maintain suitable employment after completion of the job training programs listed in the individual training and services plan. The HA, after consulting with the head of the family, will determine what employment is suitable based on the skills, education, and job training of that individual and available job opportunities in the area.

The head of the family and those family members who have decided, with HA agreement, to execute an individual training and services plan, must:

Complete the activities within the dates listed in each individual training and services plan.

Provide the HA and HUD with information about the family's participation in the FSS program in order to help the HA and HUD evaluate the FSS program. This could include information regarding employment, job interviews, training, educational attendance, and other FSS services and activities.

All family members must:

Comply with the terms of the lease.

If receiving welfare assistance, become independent of welfare assistance and remain independent of welfare assistance for at least 12 consecutive months before the contract expires.

If participating in the Section 8 program, live in the jurisdiction of the HA that enrolled the family in the FSS program at least 12 months from the effective date of this contract and comply with the family obligations under the Section 8 rental certificate or rental voucher program.

Corrective Actions for Failure to meet Family Responsibilities

If any member of the family does not meet his or her responsibilities under this contract, the family will not receive the money in its FSS escrow account and the HA may:

- 1) stop supportive services for the family,
- 2) terminate the family's participation in the FSS program, and
- 3) if the family is participating in the rental certificate or rental voucher program, terminate the Section 8 assistance, when allowed by HUD requirements.

HA Responsibilities

Attempt to obtain commitments from public and private sources for supportive services for families.

Establish an FSS escrow account for the family, invest the escrow account funds, and give the family a report on the amount in the FSS escrow account at least once a year.

Determine which, if any, interim goals must be completed before any FSS escrow funds may be paid to the family; and pay a portion of the FSS escrow account to the family if the HA determines that the family has met these specific interim goals and needs the funds from the FSS escrow account to complete the contract.

Determine if the family has completed this contract.

Pay the family the amount in its FSS escrow account, if the family has completed the contract and the head of the family has provided written certification that no member of the family is receiving welfare assistance.

Completion of the Contract of Participation

Completion of the contract occurs when the HA determines that:

- (1) the family has fulfilled all of its responsibilities under the contract; or
- (2) 30 percent of the family's monthly adjusted income equals or is greater than the Fair Market Rent amount for the unit size for which the family qualifies.

Termination of the Contract of Participation

The HA may terminate this contract if:

- (1) the family and the HA agree to terminate the contract;
- (2) the HA determines that the family has not fulfilled its responsibilities under this contract;
- (3) the family withdraws from the FSS program;
- (4) an act occurs that is inconsistent with the purpose of the FSS program; or
- (5) the HA is permitted in accordance with HUD requirements.

The HA may declare this contract null and void if the resources and services necessary to complete the contract are not available.

The HA must give a notice of termination or nullification to the head of the family. The notice must state the reasons for the HA decision to terminate or nullify the contract.

If the contract is terminated or declared null and void, the family has no right to receive funds from the family's FSS escrow account. The HA must close the family's FSS escrow account and may use the funds for purposes in accordance with HUD requirements.

If the family is participating in the Section 8 program, the HA will terminate the contract if the family moves outside the HA's jurisdiction under Section 8 portability procedures and enters the FSS program of another HA.

If the family is participating in the Section 8 program, this contract is automatically terminated if the family's section 8 assistance is terminated in accordance with HUD requirements.

Conflict with the Public or Indian Housing Lease

If part of this contract conflicts with the public or Indian housing lease, the lease will prevail.

Compliance with HUD Regulations and Requirements

The contract of participation must be interpreted and administered in accordance with HUD regulations and requirements. Terms and figures, such as the income and rent amount on page 2, are subject to correction by the HA for compliance with HUD regulations and requirements. The HA must notify the family in writing of any adjustments made to the contract.

Signatures:

Family

(Signature of head of family)

(Date Signed)

Housing Agency

(Name of HA)

(Signature of HA Official)

(Official Title)

(Date Signed)

Sample FSS Program Individual Training and Services Plan

Thelma Green, a public housing resident living in Washington, DC, is the head of a family consisting of herself and her 3 year old daughter Suzanne Green. At the time of Thelma's enrollment in the FSS program, the family was receiving Aid to Families with Dependent Children (AFDC). Thelma and the PHA signed the FSS Contract of Participation on December 15, 1993, so the contract has an effective date of January 1, 1994 and an expiration date of December 31, 1998. Prior to execution of the FSS Contract of Participation, Thelma completed a career assessment interview and test through the local public school system's counseling office. The attached training plan was developed in conjunction with that career assessment interview and testing. Her plan includes the interim goals of completion of her General Equivalency Diploma (GED), completion of emergency medical technician (EMT) certification as well as the mandatory interim goal of becoming independent of welfare assistance for at least twelve consecutive months before the end of the contract. Her final goal is to obtain and maintain employment as an EMT. The FSS coordinator was able to locate child care for Suzanne Green in a Federally funded day care center where payment is on a sliding fee scale. However, throughout the training period and first year of employment, the cost of Suzanne's day care will be fully covered by a Federally funded grant. The local transportation authority has agreed to provide a transit pass for Thelma and other FSS program participants during their training periods, which in Thelma's case is through completion of the EMT certification.

**Family Self-Sufficiency Program
Individual Training and Services Plan**

Name of Participant: Thelma Green (Head of family)

Social Security #: 123-45-6789

FINAL GOAL/S: Obtain and maintain full-time employment as an Emergency Medical Technician (EMT)

Signatures:

Family

Housing Agency

Thelma Green
Participant

Alice Brown
HA Representative

12-15-93
Date

12/15/93
Date

Interim Goal # 1: Obtain General Equivalency Diploma (GED)

Date Accomplished: _____

<u>Activities/Services</u>	<u>Responsible Parties</u>	<u>Date/s</u>
Begin GED classes	Thelma Green/ DC public schools	1/30/94
Complete GED	Thelma Green/ DC public schools	7/31/94
Provide child care for Suzanne	Thelma Green/ ABC Day Care Center	ongoing
Provide Metro subway pass	Transit Authority	1/30/94 - 12/15/95
Personal counseling	PHA/Department of Human Resources/Thelma Green	ongoing

Comments: Transit passes to be provided through completion of EMT certification.
Day care provided free through 1/14/97, the end of the 1st year of employment.
Subsequent day care cost based on a sliding scale according to income.

Interim Goal # 2 : Obtain Emergency Medical Technician (EMT) Certification

Date Accomplished: _____

<u>Activities/Services</u>	<u>Responsible Parties</u>	<u>Date/s</u>
Apply for financial aid for EMT training	Thelma Green	6/1/94
Receive job readiness and interview skills training	Thelma Green/PHA	8/14/94
Begin EMT Training	Thelma Green/ DC ambulance service	9/1/94
Complete EMT Training	Thelma Green	6/30/95
Begin EMT provisional employment	Thelma Green	7/15/95
Pass EMT certification	Thelma Green	12/15/95
Provide child care for Suzanne	Thelma Green/ ABC Day Care Center	ongoing
Provide Metro subway pass	Transit Authority	1/30/94 - 12/15/95
Personal counseling	PHA/Department of Human Resources/Thelma Green	ongoing

Comments: FSS coordinator will assist in preparing application for financial aid for EMT training. See comments under interim goal #1 for information regarding child care and transportation.

Interim Goal # 3 : Obtain full-time EMT job and become independent of welfare assistance for at least twelve consecutive months prior to December 31, 1998.

Date Accomplished: _____

<u>Activities/Services</u>	<u>Responsible Parties</u>	<u>Date/s</u>
Begin permanent EMT employment	Thelma Green	1/15/96
Become independent of welfare assistance	Thelma Green	1/14/97
Provide uniforms	Springer Uniform Company	7/10/95
Provide child care for Suzanne	Thelma Green/ ABC Day Care Center	ongoing
Provide Metro subway pass	Transit Authority	1/30/94 - 12/15/95
Personal counseling	PHA/Department of Human Resources/Thelma Green	ongoing

Comments: Springer Uniform Company will provide two uniforms at no cost. See comments under interim goal #1 for information regarding child care and transportation.

SAMPLE STRATEGY FOR IMPLEMENTATION OF FSS PROGRAM

A. Needs Assessment - by case manager

- 1. Personal Action Plan developed**
 - a. Each family member assessed**
 - b. Determine goals and barriers to achieving FSS**
 - c. Determine services needed by family**
 - d. Case conference - to set up delivery of services**

B. Delivery of Support Services

- 1. Case manager maintains data of what services are needed and rendered.**
- 2. Case manager maintains minimum of weekly contact with family.**
- 3. Case manager is responsible for building a supportive rapport with the participants, providing guidance and support as the participants implement their Personal Action Plans.**
- 4. The case manager and the Section 8 representative determine compliance with the Personal Action Plan.**
- 5. The Program Coordinating Committee oversees the operation of the program and resolves interagency issues.**

(Questions should be used for Case Management, not Tenant Selection.)

PERSONAL NEEDS ASSESSMENT
Self-Sufficiency Index for Social Service System

Intent: To determine the respondent's knowledge of available Social Services and his/her ability to appropriately utilize the system when necessary.

Primary Question: What kind of help from programs or groups are you getting now?
or have you gotten in the past?

<u>Follow up Questions</u>	<u>Case Manager Notes</u>	<u>Response #</u>
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**Knowledge of Social
Services Available**

1. What city services are you familiar with?

**Appropriate Utilization of
Social Services**

2. What agencies are you/have you worked with in Social Services?
For what purposes did you use these services?

Total Score of Responses: _____

Responses:

- (1) Not using services available; unaware of what services exist; does not recognize any need for involvement with social service system; where such need exists, denies need.
- (2) Uses few services available; shows little awareness of what services exist; sees little need for involvement with social service system, though such need may exist.
- (3) Uses some services available; seems aware of some services that exist and can use them appropriately; sees need for occasional involvement with social service system and sometimes judges need appropriately.
- (4) Uses needed services appropriately; is aware of some services that exist; believes in involvement with social service system when needed and is able to judge need appropriately.
- (5) Does not need assistance from social service system; appropriately uses services available as needed; is knowledgeable about what services exist and how to use them; believes social service system could be useful when needed and is always able to judge appropriately.

PERSONAL NEEDS ASSESSMENT
Self-Sufficiency Index for Future/Motivation

Intent: To determine if the respondent has realistic plans for the future or is able to adequately maintain or improve his/her quality of life.

Primary Question: How would you like things to be? (in the future?)
What do you want most from life?

<u>Follow up Questions</u>	<u>Case Manager Notes</u>	<u>Response #</u>
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Practicality of Goals

1. What plans are you making to achieve goals?

Optimism of Goals

2. Do you feel that you can achieve your goals if you follow certain steps?

Articulation of steps

3. What steps do you or will you need to take to achieve your goals?

Total Score of responses: _____

Responses

- (1) Takes no steps to actively improve or maintain quality of life; has no future plans and/or denies need for plans or extremely unrealistic plans.
- (2) Seldom takes steps to improve or maintain quality of life; has few or vague plans for the future; often has unrealistic plans.
- (3) Takes occasional steps, sometimes unrealistic, occasionally active; occasionally develops and pursues plans to improve or maintain quality of life.
- (4) Usually plans appropriately to improve or maintain quality of life; usually has realistic plans; frequently develops and pursues plans.
- (5) Actively plans and takes appropriate steps to improve or maintain quality of life; always has active realistic plans and practical approach.

PERSONAL NEEDS ASSESSMENT
Self-Sufficiency Index for Support Systems

Intent: To determine if the respondent has available, appropriate support systems when problems occur with which she needs help.

Primary Question: Who do you go to for help when you are having problems?

<u>Follow up Questions</u>	<u>Case Manager Notes</u>	<u>Response #</u>
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Available Support

1. Do you have close friends, relatives, neighbors? (Receive help from social service agencies?)

Appropriate Use of Support

2. How often do you talk with others about problems?
3. For what kind of problems?

Quality of Support

4. Do you find those you talk with helpful? Does it make you feel better?

Total Score of Responses: _____

Responses:

- (1) Exhibits no social support systems; completely isolated; does not discuss problems with anyone; receives no emotional support from family, friends, or others.
- (2) Seldom utilizes social support systems; often isolated; rarely discusses problems with anyone; rarely receives emotional support from family, friends or others; choice of support often inappropriate.
- (3) Occasionally utilizes social support systems; sometimes discusses problems and receives emotional support from family, friends, or others; rarely isolates self; support choice usually appropriate.
- (5) Possesses broad social network; appropriately discusses problems and receives emotional support from family, friends, or others; never isolates self; support choice is always appropriate.

PERSONAL NEEDS ASSESSMENT
Self-Sufficiency Index for Social Activity/Recreation

Intent: To determine the degree to which the respondent is involved in recreational or social activities and interaction with others.

Primary Question: What do you do when you are not in school or working? (If not in school/training/work) What to you do all day?

<u>Follow up Questions</u>	<u>Case Manager Notes</u>	<u>Response #</u>
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Social Involvement

1. How often do you meet with other people?
2. Do you prefer being alone to being with others?

Interest in Activities

1. Do you have hobbies or engage in sports or clubs?
2. Do you attend classes or job search activities?

Total Score of Responses: _____

Responses:

- (1) Never participates in activities such as sports, clubs or interest groups; does not socialize with others; prefers being alone; inactive.
- (2) Seldom participates in activities; rarely socializes with others; is in no regular club or group; often prefers being alone; rarely active.
- (3) Occasionally participates in activities; belongs to one club or group; sometimes socializes with others; occasionally prefers being alone; occasionally active.
- (4) Often participates in activities; belongs to two clubs or groups; often socializes with others; rarely prefers being alone; often active.
- (5) Frequently participates in several activities; belongs to several clubs or groups; regularly socializes with others; enjoys frequent contact with others; extremely active.

PERSONAL NEEDS ASSESSMENT
Self-Sufficiency Index for Employment, School/Training

Intent: To determine whether or not the respondent is engaged in appropriate work, job search, school or training given his/her background and current situation.

Primary Question: What are you doing about employment? School or Training? If relevant ask how do you handle child care?

<u>Follow up Questions</u>	<u>Case Manager Notes</u>	<u>Response #</u>
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For Someone Unemployed
Appropriateness of Job Search
School or Training Plan

1. How often do you look for work?
2. What jobs can you do? Were you doing?
3. How will you get the job/school/training that you want?

For Someone Employed
Stability of Employment

1. Will your job be continuing?
2. How do you get along with your boss?
3. How often do you miss work? What reasons?
4. Are there changes you would make in your employment situation?

For Someone in School
Stability of school Situation

1. Will you be continuing in school?
2. How often do you miss school?
3. How are your grades? (Passing/Failing)?
4. What do you plan to do after leaving school?

Total Score of Responses: _____

Responses:

- (1) Totally uninvolved in productive employment/school relationship; unemployed or not in school; taking steps to become employed or enter school or training; has no interest in changing situation.
- (2) Under employed or in dead end job; rarely attending school or training; taking too few or non productive steps to obtain appropriate employment or enter school or training; little interest in changing present situation; in danger of failing if in school or being dropped if in training.
- (3) Sporadic employment or school/training attendance; starts and stops job or training programs; inconsistent grades in school; inconsistent approach to job seeking; moderate interest in changing present situation.
- (4) Regularly employed or attending school or training; takes steps to maintain job or training; receiving passing grades in school; good realistic interest in changing situation for the better (i.e., job with more opportunity for advancement, more specialized training); taking necessary steps to locate appropriate employment.
- (5) Employed appropriately based on skill and adequately performing in school or attending appropriate school or training; has long range realistic plan to better employment situation.

PERSONAL NEEDS ASSESSMENT
Self-Sufficiency Index for Health

1. Do you have any medical problems?
 - a) If so, what are they? Are you on any medication?
 - b) Are you under doctor's care?
 - c) Where do you go for medical care?
 - d) How often?
2. What about your child(ren)?
 - a) If so, what are they? Is child(ren) on any medication?
 - b) Where does you child(ren) go for medical treatment?
 - c) When was the last visit?
3. Do other family members of your household have medical problems, like diabetes, hypertension, etc?
4. Is there any history of mental illness in family? or Has any family members sought some type of counseling?
5. Do you or any member of your household use illegal drugs? or Are you or any member of your household experiencing substance abuse?

PERSONAL NEEDS ASSESSMENT
Self-Sufficiency Index for Transportation

Intent: To determine the degree of mobility a respondent has based on transportation available and ability to use it.

OBSERVATIONS:

Excellent 4 pts Good 3 pts Fair 2 pts Poor 1 pt

Adequacy of Transportation _____

Access to Transportation _____

Affordability of Transportation _____

A) Total Score: _____

Primary Question: How do you get where you need to go? How often do you get out?
What do you want most from life?

Follow up Questions

**Case
Manager Notes**

Response #

Adequacy of Transportation

1. What types of transportation do you use?

Access to Transportation

2. Where can you get public transportation
from where you live?

Affordability of Transportation

3. Are you able to pay for the bus tickets,
metro tickets, gasoline (whatever applies)?

**Knowledge of Transportation
Alternatives**

4. How do you get assistance in using
transportation?

B) Total Score of Responses _____

C) Total Score of Observations A) and Responses B) _____

Response:

- (1) Immobile; unable to drive; public transportation inaccessible or inappropriate for client's needs; receives no assistance with transportation from others.
- (2) Frequently immobile; seldom able to utilize public transportation; receives little or inappropriate assistance with transportation from others.
- (3) Occasionally immobile; sometimes unable to drive or utilize public transportation; occasionally receives appropriate assistance with transportation from others.
- (4) Usually mobile; rarely unable to drive or utilize public transportation; seldom relies on others inappropriately for assistance with transportation.
- (5) Highly mobile; able to drive or utilize accessible public transportation by self; appropriately uses transportation assistance programs and others as needed.

PERSONAL NEEDS ASSESSMENT
Self-Sufficiency Index for Financial Independence/Dependence

Intent: To determine how well the respondent appears to be managing financially given amount of income received and expenses?

Primary Question: How are you doing with money and paying for all of your expenses?

<u>Follow up Questions</u>	<u>Case Manager Notes</u>	<u>Response #</u>
-----------------------------------	--------------------------------------	--------------------------

Adequacy of Personal Resources

1. Do you have enough money for necessities?

Access to Other Resources

2. Do you receive financial assistance from family, friends, the City or federal government?

Judgement in Use of Resource

3. Does your budget allow money for entertainment, insurance, loans, recreation?

Ability to Plan Wisely

4. Do you often run out of money?

Total Score of Responses: _____

Response:

- (1) Unable to provide basic necessities (food, clothing, shelter); in need of financial assistance; not using available resources - destitute; grossly misuses available funds/resources.
- (2) Marginally able to provide basic necessities; often in need of financial assistance; often misuses available funds/resources; few resources available.
- (3) Minimally able to provide basic necessities; occasionally in need of financial assistance; occasionally utilizes available funds/resources appropriately; some resources available.
- (4) Usually able to provide basic necessities without problems; seldom in need of financial assistance; rarely relies on outside resources; may have little or no reserve; usually appropriately utilizes available funds/resources.
- (5) Financially independent, self-supporting; no financial difficulties; able to provide basic necessities and extras; has plan and/or savings for potential financial emergency; always appropriately uses available funds/resources.

PERSONAL NEEDS ASSESSMENT
Self-Sufficiency Index for Housing

Intent: To determine if the respondent's housing is adequate, stable, affordable and well-minded

OBSERVATIONS:

	Excellent 4 pts	Good 3 pts	Fair 2 pts	Poor 1 pt
Life Safety/Cleanliness				
Access/Security				
Maintenance				
Rent/Utilities				
Size/Overcrowding				
Stability				

A) Total Score: _____

Primary Question: What kinds of things would you like to change about your housing situation?

<u>Follow up Questions</u>	<u>Case Manager Notes</u>	<u>Response #</u>
-----------------------------------	--------------------------------------	--------------------------

Life Safety/Cleanliness

1. Is your current housing situation adequately clean, rodent free and fire proof?

Access/Security

2. Is your current housing situation safe for you and your children? If not, why not?

Maintenance

3. Do you need help with household repairs/chores?

Rent/Utilities

4. Are the rent and utilities affordable?

Size Overcrowding

5. Is there enough space for everyone who lives in the home?

Stability

6. Do you need to move? Why?

B) Total Score of Responses: _____

C) Total Score of Observations A) and Responses B) _____

Response:

- (1) Totally inadequate housing arrangements; unstable housing situation; very unsafe; very overcrowded; must move and has no viable plan of where to go; dwelling in major disrepair.
- (2) Marginally adequate housing arrangements; often unstable housing situation; unsafe; usually overcrowded; must move and seldom has realistic, complete plan for this; dwelling in moderate disrepair.
- (3) Minimally reasonable housing arrangements; occasionally unstable housing situation; somewhat unsafe; somewhat overcrowded; occasionally must move and has some viable plan for this; dwelling occasionally in disrepair.
- (4) Usually adequate not overcrowded, stable housing situation; reasonably safe; seldom needs to move and plans reasonably for this when necessary; dwelling adequately maintained.
- (5) Totally adequate, uncrowded, safe and stable housing situation; either no plans for moving in near future or well worked out plans; dwelling always well maintained.

To: Dean

From: Robin

Subject: Family Self Sufficiency Program

We are scheduled to meet sometime this week to discuss the improvements which are necessary for this agency to run a successful Family Self Sufficiency Program. The following is a narrative of the problem and a discussion of the proposed solutions:

Problem:

Current contracted out Case Management has not resulted in the amount of activity needed or the depth of services needed for the participants in the Family Self Sufficiency program. Case plans are extremely slow in being submitted to NHHFA. As of April 13, 1994 only twenty five case plans have been submitted out of the sixty requests forwarded to the Case Management agencies. In addition, the services provided appear not to be comprehensive enough for our clients. The FSS volunteers have had to fill in as extensive supplements to the case management, reducing their ability to work on other aspects of the program and the efficiency of the program. Our minimal contract with these agencies is understandably not a priority item.

In order to comply with HUD requirements, the Case Management role should include the dual responsibilities of coordination of services needed for individual clients and as a social worker to monitor family compliance with the Contract of Participation. The self-esteem of the FSS participants must be taken into consideration, since the greatest fear is the fear of failure. Many of the participants have had first-hand prior experience with failure, and the fear is even greater for these participants. The most successful programs have included a Case Manager who maintains close contact with the families throughout the Contract period, and unfortunately our current Case Managers are unable to provide this extensive support.

At this time we have been offering the FSS program to only those residents who have the ability to go to Littleton or Manchester to receive Case Management services. This has limited the availability of the program to those most in need. The majority of the clients we are currently serving in the FSS program were already independently on their way to gaining economic self sufficiency. However, the program is intended for all interested participants in the Section 8 program, and we must expand our services to include all. In HUD regulation, a State or multijurisdictional Section 8 PHA must over a reasonable period of time implement the FSS program in areas where the majority of Section 8 certificate and voucher participants live.

HUD will measure the success of the FSS program in multiple ways, including one or more family members obtaining a job for the first time or obtaining better jobs, families getting off welfare, family members obtaining a high school or higher education, families whose income increases to a level where 30 percent of monthly adjusted income equals or exceeds the applicable Existing Housing FMR, and families becoming independent of housing subsidies.

Suggested Solutions:

We have a strong commitment in developing our own program and to operating a successful program. In order to obtain our goals for the FSS program it has become evident that we must centralize our services, offer more comprehensive services, and retain more control of the Case Management. One Case Manager is needed who has the primary task of concentrating on the FSS participants needs.

There are several options we would like to explore. The first being to hire a Case Manager to be on staff. There is a greater likelihood for retaining control if our own staff personnel are used, and we would be able to insure that our expectations are being met. This proposal would be cost effective. The program will be expanding as we are awarded new units, and the possibility great that we should have a FSS program of 200 households rather than the 50 households we originally thought. Our current case management contracts out for the 50 at a cost of \$14,040 a year. We could employ a full time case manager with a caseload of approximately 200 with a salary range for a grade 5 level. The unfortunate issue involved in this proposal is a lack of office space. This is a valid issue, however the success of the FSS program should not be dependent upon an issue which is well within the control of the Authority if they should choose to address it.

Another, but less desirable option which could be explored would be to contract out for a single Case Manager whose primary responsibility would be to service our agency. In order to alleviate some of the issues we have with our current case management set up, they would need to be independent from other agency associations. For the Authority, the possible advantage of this option is the ability to service our clients as we should without adding additional staff. However, there would be less control than if the individual was a staff member, and we may again run into the some of the same difficulties we are currently experiencing. We would have to make sure there is a method of compliance if the individual is not performing up to expectations. The expense of contracting such an individual would be higher than a staff member.

Funding of the Case Management should not be an issue. The Section 8 FSS supportive services must be funded from sources other than current Section 8 administrative fees or housing assistance payments. However, FSS supportive services and administration could be considered "housing purposes" in connection with Section 8 operating reserve.

As you are aware in order to comply with Federal Regulation, the Authority must administer a Family Self Sufficiency for our Section 8 Existing participants. We have the deep desire to service the participants in the most effective manner possible. These households are taking an incredible risk to participate in the program, and we must not let them down.

MEMORANDUM

TO: Robin
FROM: Laurie *LJ*
DATE: November 16, 1994
SUBJECT: FSS Marketing Plan


- Market from local towns (primarily Seacoast area) first due to availability of services. (Vicki has many contacts there)
- Send "red" brochure to FSS applicants "Window of Opportunity" this could be designed by the Vista Volunteers and will include a prepaid postcard to return within 7 days.
- Prepare list of those positive responses
- Send "red" poster announcing next meeting at meeting provide handouts-use Q's & A's from Quadel Handbook at meeting, have lottery with raffle tickets & draw participants right there. Have winner(s) complete application which can be mini assessment tool.

(If someone is not able to attend meeting due to work or school, name will be placed in lottery as long as they called within 7 days)
- Case Coordinator/Manager visits client at home if unable to come to our office. Provides client with sample contract and service plan, and completes an assessment.
- Second meeting to write out goals
- Third meeting in which Program Monitor attends and Contract and Case Plan are signed.

This may seem like a lot of work up front, however, if we put a lot of time in at this stage, we will know if the client is really interested and the client is given plenty of opportunity to back out.

January 3, 1995

To: Robin
From: Laurie, Vicki
Re: FSS Marketing




It appears as though the first marketing process will take approximately 3 months from first mail out to signing of case plan/COP. If we market 10 tenants per quarter it will be possible to increase FSS participants to 90 by the end of the calendar year.

While the original marketing plan is in the works, Vicki will be contacting the I Team and other service agencies in Sullivan County to set up FSS informational meetings and attempt to recruit PCC members. Sullivan county does not have any participants at this time, so it should be easy to market 10 in that area.

It is hoped to begin marketing in that area the last week of March/first week of April. Utilizing the same marketing scheme as outlined on page 1, the process should be completed by the end of June.

The next target area(s) could be Belknap/Merrimack beginning in July - September, ending the year with Cheshire county, October-December. This will give the Authority time to let KHA know that we will be marketing for our FSS program as Keene has a very active FSS program, we may want to avoid Keene, itself and concentrate on the surrounding towns).

MEMORANDUM

TO: Robin
FROM: Laurie, Vicki 
DATE: January 4, 1995
SUBJECT: FSS Marketing Plan

- Vicki will notify participating and prospective PCC members and agencies in the Conway and Seacoast areas, that we are about to market in their area for FSS participants. (She has been "cultivating" them for future use).
- We will market for 5 (five) tenants from the Conway area, and 5 (five) from the Seacoast area. To do this Patty is developing our "marketing brochure" and we will send it on January 6th to all tenants in Carroll & Rockingham counties.
- Those tenants returning their "yes I'm interested" response will be sent our "FSS Program Meeting Announcement" (also developed by Patty). Our first meeting will be held during the second week of February - at a site located by Vicki in each county. (Two separate meetings)
- The meeting will be attended by Vicki and myself and possibly the Vista's, and will serve as an informational meeting to provide details about the program. The meeting will end with a lottery in which we will draw the next five participants. The remainder of interested applicants will go on the newly created waiting list. (Tenant's must attend to participate! -- If a tenant calls and wishes to participate but cannot make the meeting, their name will be placed on the waiting list for the next meeting.)
- The lucky winners will meet briefly with Vicki to complete an application for the program and to set up their "Assessment Meeting".
- Vicki will complete the assessments either at the tenant's home, or at a site in their community. She plans to complete the 10 assessments during the 3rd and 4th weeks of February. At the assessment, the tenant will also be provided with a sample Contract of Participation & Case Plan, and will set their goals if possible. At this point, the tenant will decide if he or she wants to participate.

-Vicki will prepare the Case Plans during the 1st & 2nd weeks of March.

-During the 3rd & 4th weeks of March, Laurie and Vicki will meet with the clients to go over the program again, and what the tenant's commitment will mean. This is the last chance for the tenant to back out. By this time, the tenant will truly understand what their commitment to the program will involve, thus ensuring a more successful program.

-Ongoing contacts by Vicki will vary per client--some only quarterly--by phone if appropriate.

-During the 1st & 2nd weeks of April, we plan to repeat this process in Sullivan county and perhaps Cheshire. We plan to go state wide--but in small numbers to begin with.

We're taking that ball and running with it!!!!!!!!!!!!!!!

Yeeehaaa!!!!!!

FAMILY SELF SUFFICIENCY APPLICATION

_____ Housing Authority

Date _____

A. DEMOGRAPHIC INFORMATION

1. Applicant's Legal Name (Last, First, MI)		Home Phone #
2. Address (Street, City State, Zip)		Work Phone #
Mailing Address (if different)		
3. Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	4. Race - (Use Race Listed Below) <input type="checkbox"/> 1. White, Caucasian <input type="checkbox"/> 2. Black <input type="checkbox"/> 3. American Indian <input type="checkbox"/> 4. Hispanic <input type="checkbox"/> 5. Asian <input type="checkbox"/> 6. Other	Emergency Phone Number & Name _____ _____

B. EDUCATION

5. Highest School Grade Completed: (circle one) 1 2 3 4 5 6 7 8 9 10 11 12 GED College 1 2 3 4	6. Presently enrolled in: <input type="checkbox"/> High School GED <input type="checkbox"/> College Courses <input type="checkbox"/> Vocational School <input type="checkbox"/> Apprentices Program (Describe) _____ <input type="checkbox"/> Other Training Program(s)(Describe) _____
---	--

7. Have you ever been enrolled in a training or vocational course?

- ☐ Yes (if YES, list courses below indicating whether they were paid for from public or private sources, or both)
- ☐ No (If NO, go to item 9)
- ☐ Date when completed _____
- ☐ If you did not complete the course, why not?

List Courses and Sponsoring Agency (if known)	Source of Funds		Number Months in Course	Years Attended	Course Completed	
	Public	Private			Yes-Date	No
(1)						
(2)						
(3)						
(4)						
(5)						

8. What sources are currently being provided by any agency (i.e., daycare, transportation, counseling) to you and/or members of your household? (Use additional sheets if necessary)

AGENCY	AGENCY ADDRESS	TELEPHONE NUMBER	SERVICE PROVIDER	LENGTH
(1)				
(2)				
(3)				
(4)				

Do you have any comments about these providers?

HOUSEHOLD COMPOSITION AND INCOME

9. If you are currently employed, list current job/occupation-if you do not have a job or occupation currently, write NA

Salary \$ _____ Per Wk. Salary \$ _____ Per Hr.	Employer _____ Occupation _____
Hours: _____ Part Time _____ Full Time _____	How Long Employed in this Position? YEARS _____ MONTHS _____

10. List previous four jobs held (if you have never been employed write N/A)

Salary \$ _____ Per Wk. Salary \$ _____ Per Hr.	Employer _____ Occupation _____
Hours: _____ Part Time _____ Full Time _____	How Long Employed in this Position? YEARS _____ MONTHS _____

Salary \$ _____ Per Wk. Salary \$ _____ Per Hr.	Employer _____ Occupation _____
Hours: _____ Part Time _____ Full Time _____	How Long Employed in this Position? YEARS _____ MONTHS _____

Salary \$ _____ Per Wk. Salary \$ _____ Per Hr.	Employer _____ Occupation _____
Hours: _____ Part Time _____ Full Time _____	How Long Employed in this Position? YEARS _____ MONTHS _____

Salary \$ _____ Per Wk. Salary \$ _____ Per Hr.	Employer _____ Occupation _____
Hours: _____ Part Time _____ Full Time _____	How Long Employed in this Position? YEARS _____ MONTHS _____

SUPPORT SERVICES NEEDS

18. If you were selected to participate in this program, what support services would you need?		
<input type="checkbox"/> Child Care	<input type="checkbox"/> Transportation Assistance	<input type="checkbox"/> Medical Care Assistance
<input type="checkbox"/> Education/GED Assistance	<input type="checkbox"/> Job Training	<input type="checkbox"/> Job Search
<input type="checkbox"/> Job Placement	<input type="checkbox"/> Career Counseling	<input type="checkbox"/> Other Counseling
<input type="checkbox"/> Other (specify)	<input type="checkbox"/> Reading Skills	<input type="checkbox"/> Math Skills
<input type="checkbox"/> Budgetary	<input type="checkbox"/> Nutrition	<input type="checkbox"/> Job Preparedness
<input type="checkbox"/> Drug/Alcohol Rehab or Counseling		
19. What kind of a job would you like to have?		
20. Do you require any accommodations for handicap accessibility? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, what accommodations do you need?		
21. Do you need TDD/TDY access to our staff? <input type="checkbox"/> YES <input type="checkbox"/> NO		

SIGNATURE (Please read and sign below)

I HEREBY CERTIFY AND AFFIRM UNDER PENALTIES OF PERJURY THAT THE ABOVE STATEMENTS ARE TRUE AND CORRECT. I UNDERSTAND THAT THE HOUSING AUTHORITY OF _____ WILL VERIFY THE STATEMENTS HEREIN, AND I HAVE NO OBJECTIONS TO INQUIRIES BEING MADE.	
<u>WARNING!!</u> SECTION 1001 OF TITLE 18 OF THE U.S. CODE MAKES IT A CRIMINAL OFFENSE TO MAKE WILFUL FALSE STATEMENTS OR MISREPRESENTATIONS TO ANY DEPARTMENT OR AGENCY OF THE U.S. AS TO ANY MATTER WITHIN ITS JURISDICTION.	
Signature of Applicant _____	Date _____

It's Up to You to Choose

YOUR PAST

Food stamps

SSI

Unemployment

AFDC

Subsidized housing

OR

YOUR FUTURE

Education

Jobs

Home Ownership

Economic

Independence

TAKE CHARGE OF YOUR LIFE

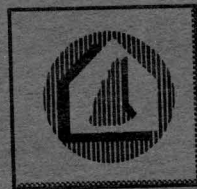
OPEN THE DOOR

RETURN THE ENCLOSED BY

January 16, 1995

Questions?

**Call Laurie Ziebert or Vicki Mello
at 1-800-439-7247**



New Hampshire Housing Finance Authority

**FAMILY SELF-SUFFICIENCY
PROGRAM**

 **YES! Tell more about the FSS
PROGRAM**

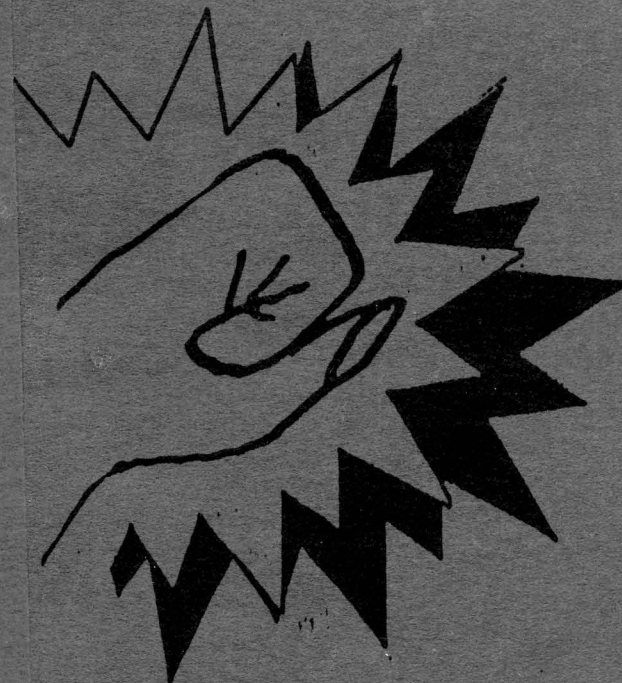
 No thanks- I'm not interested right now.

Name (Print):

Mailing Address:

Phone No.:

**OPPORTUNITY
IS KNOCKING!**



**THE
FAMILY
SELF-SUFFICIENCY
PROGRAM**

New Hampshire Housing
Finance Authority



24 Constitution Drive, Bedford.
Mailing: PO Box 5087, Manchester, NH 03108

IS THIS YOU?

- ▶ Are you tired of just making ends meet?
- ▶ Are you looking for a way to improve your life?
- ▶ Are you determined to make changes in your life to get ahead?
- ▶ Are you ready to take a chance on a better future?

If you can say YES to these questions, then why not take a chance on the.....

Family Self-Sufficiency Program?

**YOUR
OPPORTUNITY
IS KNOCKING!**

WHAT IS FSS?

The Family Self-Sufficiency Program (FSS) is for families living in Section 8 Existing housing who are determined to get ahead.

The FSS program is a knock of opportunities for economic and personal independence.

FSS IS OPPORTUNITY KNOCKING WITH

- parenting skills
- budgeting skills
- higher self-esteem
- self-improvement
- healthy families
- education and training
- child care
- employment
- home ownership

Open the door to a better future

WHAT IS INVOLVED

- A commitment from you
- Goal setting
- An action plan
- Hard work
- A Resource Coordinator to link families to the services needed to reach goals, whatever those goals may be.

**NOW: FIVE
Immediate Openings**

The last time our FSS Program was available was over a year ago. Now we have five openings and are also taking names for the future.

Return your enclosed
**OPPORTUNITY KNOCKING!
NOW!**





603-472-8623
1-800-439-7247 (NH ONLY)
TDD: 603-472-2089
FAX: 603-472-8501

**NEW HAMPSHIRE
HOUSING FINANCE AUTHORITY**

January 31, 1994

Gail Brown
263 B Crossroad
Pembroke, N.H. 03275

Dear Gail:

The New Hampshire Housing Finance Authority has been awarded funds from the Department of Housing and Urban Development for a Family Self Sufficiency Program. The Family Self Sufficiency (FSS) program is designed to combine HUD's housing assistance with supportive services in order to promote economic independence for low income households.

The NHHFA's task is to coordinate needed services such as child care, education, transportation, job training, and job placement through agencies such as yours in order to enable families to achieve economic independence.

For this reason, I am requesting that you consider joining our agency, as well as other professionals involved in the fields of education, job training, and the social services by becoming a member of our Family Self Sufficiency Program Coordinating Committee. Your commitment to this Committee will require that you attend monthly meetings concerning the topic of self sufficiency, and that you contribute any suggestions or comments on ways to bring organizations together in the coordination of services.

Our first meeting has been scheduled to be held at our agency on February 15, 1994 at 10 in the morning. If you are personally unable to attend, we would welcome any representative from your agency. Please call Robin Keenan at 472-8623 as to your ability to attend this meeting.

Attached you will find a brief description of the program and the intention of the committee. As you will see, we need the expertise from professionals such as yourself to run a successful program impacting on individual's lives. Please join us!

Sincerely,

Robin Keenan
Director of Housing Assistance

2/1/94

To: Program Monitors

From: Robin *Rae*

Subject: FSS program

As part of the Family Self Sufficiency program, a Program Coordinating Committee is being developed in order to assist in the securing of public and private resources for the operation of the program. The Program Coordinating Committee (PCC) has an advisory role in assisting the Authority in tapping into the community resources. The community resources will enable the Authority to provide the necessary services for FSS participants without being the provider of the actual services.

The PCC's first meeting will be held on February 15. Listed below are the agencies which have been invited to this first meeting. Since you are in daily contact with Section 8 program participants and service agencies, you possess a wealth of insight and information. What I would like from you is your suggestions as to the possible services families you encounter typically have a need for. What are the typical employment difficulties? In addition if there are issues regarding services or economic services specific to one of the listed agencies or specific to agencies in your area, please make these suggestions. Thanks for your input. I appreciate the time and thought you will put into this matter.

NH Bankers Association
Child and Family Services of NH
NH Legal Assistance
Public Transportation Bureau
NH Job Training Council
NH Department of Employment Security
Office of Economic Services
Small Business Administration
U.S. Labor Department- Apprenticeship & Training Bureau
NH Council of Churches



NEW HAMPSHIRE HOUSING FINANCE AUTHORITY

Telephone: 1-800-439-7247 (800-622-6268 in NH only)
Mailing Address: P.O. Box 388, Littleton, NH 03561

Dear Section 8 Participant,

The New Hampshire Housing Finance Authority is developing a new Family Self-Sufficiency program (FSS). The FSS program will attempt to organize economic and social services along with creating opportunities for families to save money. The hope is that families will be able to get a job that will pay them enough that they will no longer need welfare assistance. This is a great opportunity because FSS helps residents learn the skills and find the resources they need to overcome the social and economic barriers which are preventing them from reaching their full potential.

The Housing Finance Authority is contacting you because the FSS program is still in its beginning stages. We are writing to ask you to help in our development of the program. We believe that the best program development would be based on what you have to say about the difficulties confronting New Hampshire families. How can families with limited financial resources become self-sufficient? What are the most important factors in such a process? We have the questions. You have the answers.

By completing the enclosed form saying you are interested, you will be placed on a waiting list for the FSS program. Once we begin to offer the program to current tenants, we will contact you with details concerning the program. Expressing an interest at this time does not obligate you to enroll in this program. It simply places you on a list of interested households to be contacted when additional information is available.

Enclosed with this letter is a questionnaire and a stamped, return address envelope. The purpose of the questionnaire is to get information about your background, your opinion about problems in your area, and finally, your suggestions for the FSS program. For the program to work we must have your input, so any time that you can give to answering the questions is greatly appreciated.

Finally, if you have any questions about the FSS program please call the Housing Finance Authority at 1-800-439-7247. Thanks again for your help and we look forward to reading your ideas.

Sincerely,

Robin Keenan

Director of Assisted Housing

**WHO ARE YOU AND WHAT'S YOUR ADVICE
FOR THE FAMILY SELF-SUFFICIENCY PROGRAM**

Name: _____

Address: _____

First, a few basic questions about your background:

1. How long have you lived in this community?

☐ Under 1 year ☐ 10 - 14 years
☐ 1 - 4 years ☐ Over 15 years
☐ 5 - 9 years

2. Race: ☐ Black ☐ White
 ☐ Hispanic ☐ Other - _____

3. Sex: ☐ Female ☐ Male

4. What is your age? _____

5. How many children in the following age groups presently live in your household?

☐ Under 5 years old ☐ 11 - 15 years old
☐ 5 - 10 years old ☐ 16 - 18 years old

6. How many adults age 18 and older live in this household (including yourself)? _____

7. What is your marital status?

☐ single ☐ separated
☐ married ☐ divorced
☐ widowed

8. What is the highest level of education you have completed?

☐ grade school ☐ college graduate
☐ high school or GED ☐ other _____
☐ attended college

4. All people face problems in their daily lives. In the past five years, what are some of the problems of living you have faced?

5. What 2 factors, if any, would keep you from seeking help from a support services agency?

- ☐ lack of transportation
- ☐ agency usually not open when help is needed
- ☐ fear of what others might think
- ☐ cost of services
- ☐ location of agency
- ☐ don't know where they are
- ☐ other _____

6. What are the 2 most effective ways to inform you about services provided by agencies in your community?

- ☐ television
- ☐ word of mouth
- ☐ radio
- ☐ educational talks / workshops
- ☐ pamphlet
- ☐ poster
- ☐ local newspaper
- ☐ other _____

6. Do you have any other comments to make?

7. Would you join a self-sufficiency program that combined the Housing incentives described in the fact sheet with the ideas you have outlined here?

Yes __

No __

8. Is there a question which this questionnaire should have asked but did not?

THANKS AGAIN FOR YOUR HELP

Are You Interested In the Family Self-Sufficiency Program?

By answering "yes" and returning this form, you will be placed on a waiting list for the FSS program. Once we begin to offer the program to current tenants, we will contact you with details concerning the program. Expressing an interest at this time does not obligate you to enroll in this program. It simply places you on a list of interested households to be contacted when additional information is available.

☐ Yes, I am interested in the FSS program.

☐ No, I am not interested.

Name:

Address:

Phone:

Please return this form in the enclosed stamped, address envelope. Thank you.

SURVEY SUMMARY

In November of 1993, the 1510 Section 8 clients supervised by the NHHFA received a questionnaire. The questionnaire solicited information regarding peoples' personal characteristics, perceptions of their communities, recommendations for the FSS program, and interest in the FSS program. Since this summary is concerned with information important to FSS development, only surveys returned by "family" clients will be presented.

Thirty-three percent of the 818 families returned a completed questionnaire by December 1st. Responses to the personal characteristics questions produced some informative numbers. The response group was 92% female, 63% were above the age of 30, they averaged nearly 2 children per household, 83% were not married, 54% received AFDC in addition to Section 8 assistance, 36% received wages, and nearly 85% had completed high school or received a GED. The picture that emerges is of a single mother with 2 children who is likely to be on welfare.

Three numbers stand out. First, the population is older than what one might expect after following the medias recent focus on the growing teenage pregnancy rates and the low-income predicaments in which they result. Good signs for FSS are that a significant majority of the respondents have a high school level education and a full third are currently working. If this is a representative sampling, many of the FSS participants are therefore ready to pursue a college level education which will lead to higher paying jobs and a higher chance for FSS success.

The questionnaire also asked respondents to identify the leading problems and advantages in their communities, and personal problems they had faced within the last five years. Employment issues were the number one problem cited, by a significant margin, followed by transportation, availability of good affordable housing, and affordable child care. The top advantages cited by respondents were the schools, physical environment, and friendliness of the community. Although unemployment was the most commonly identified community problem, it ranked only sixth on the list of problems people said they faced in their daily lives. Cost of living was number one by almost 20%, followed by raising children and health problems.

In the final sections of the survey, clients indicated that above all else FSS needed to provide access to job training and placement, and about 30% of the 818 families indicated an interest in participating in FSS.

Based on the responses, the survey data has important implications for the FSS program. As mentioned before, most respondents have a high school level of education and many are working or have work experience. Since the FSS contract allows for only 5 years to achieve economic independence, a population without these characteristics would have a far less realistic chance of becoming independent within the contract time.

One set of responses which could be foreboding is the occupations which respondents listed as goals. Most of these jobs are among those identified as high availability areas by the government, but they also usually pay far less than \$20,000 per year. The lowest income limit for a 3 person family, the respondents' average family size, is \$17,300 - the limit for the North

Country Counties. Since salaries in these counties are likely to be lower than average as well, it appears that the most likely job placement areas will not provide an income necessary for becoming self-sufficient. Participants, however, would still have accomplished much in securing an income in the mid-teens. The implication may simply be that the employment process will require that participants focus on careers which provide serious opportunities for upward mobility or that participants view it as a two step process which begins with securing first employment and a work record and then moving onto a second, higher paying job. Participants might also be wise to pursue education levels which open up higher paying entry level positions.

Survey Results

33% Families responding to survey (271 out of 818)

SECTION I-

Code #

1. How long have you lived in this community?

30% 1-4 years	2
28% 5-9 years	3
25% over 15 years	5
10% under 1 year	1
7% 10-14 years	4

2. Race?

96% White	3
2% Native American	4
1% Hispanic	2
0.5% Black	1
0.5% Asian	5
0.5% No response	0

3. Sex?

92% Female	1
8% Male	2

4. What is your age?

31% 35-44 yrs.
24% 30-34 yrs.
21% 25-29 yrs.
11% 21-24 yrs.
8% 45 and up
4% Under 21
1% No response

5. How many children do you have?

41% One
31% Two
21% Three
6% Four
1% Five

5b. Do you have children the ages of:

56% Between 5-10
42% Under 5
37% Between 11-15
17% Between 16-18

6. How many adults age 18 and older live in this household including yourself?

76% One
23% Two
1% Three

7. What is your marital status?

42% Divorced	5
28% Single	1
17% Married	2
13% Separated	4

8. What is the highest level of education you have completed?

44% High school or GED	2
29% Attended college	3
14% Grade school	1
11% College graduate	4

Other:

8% Currently attending college or GED classes	5
2% Secretarial school	6
2% Cosmetology	2
2% CNA/Nurse	4
5% Other various certificates or classes	

9. What is your source of income?

54% AFDC
36% Wages
23% Child Support
8% Social Security
8% SSI
4% Disability
2% Unemployment
1% Town Welfare
2% Other sources, such as food stamps or worker's comp.

10. What job would you like to have?

13% CNA/Health related	12
7% Social services	14
7% Secretarial	3
6% Content with present one	7
6% Education	9
6% Full time job with benefits	1
5% Manager	2
4% Anything	10
4% Computers	13
3% Bookkeeping/Accounting	15
2% Counselor	25
2% Paralegal/Lawyer	31
2% Child Care	6

2% Job located in the home
15% Other various occupations

8

SECTION II-

1. All communities have problems. In your opinion, what are three problems in your community?

53% Employment opportunity concerns	
41% Unemployment	1
11% Low paying jobs	12
1% Job security	13
17% Transportation	10, 28
14% Availability of decent, affordable housing	24
13% Child care	16
12% Lack of supportive services, information, location	14
10% Schools, education system, no kindergarten	25
8% Adult education, job training	9, 11
7% Alcoholism	8
7% Cost of living	5, 6
6% Drugs	7
5% Economic discrimination, classism	4
5% People taking advantage of welfare, lack of motivation	18
4% Crime	15
4% Low self-esteem, widespread pessimism	17
4% Juvenile delinquency	
4% Conflicting regulations of the welfare system	
4% # of activities for children, or cost	20
4% # of activities for young adults, or cost	21
3% # of social activities, period - for anyone	22
3% Poverty	33
3% Health care costs	37
2% Lack of privacy	31
2% High taxes	34
2% Gov't services	36
9% Other problems	

2. All communities have certain advantages. In your opinion, what are the advantages to living in your community?

25% Schools	3
23% Physical environment; cleanliness, size, etc.	15
17% Friendly/caring	1
17% Safe	6
12% Quiet	5
10% Stores; quantity, variety, location	2
10% Support services	16
6% Natural environment	7
6% Geographic location	12
4% Affordable hsg., availability	9
4% None	10
4% Strong family community	23
3% Youth activities	4
3% Uncomplicated living	8

3. From this list of problems choose the three that you think are the most serious in your community?

69%	Not enough good paying jobs	10
43%	Unemployment	14
29%	Poverty	7
25%	Alcoholism	6
17%	Problems of raising children	9
12%	School problems	18
10%	Family conflict	2
8%	Drug abuse	17
6%	Child abuse	12
5%	Juvenile delinquency	16
5%	Marital conflict	1
3%	Crime	15

4. All people face problems in their daily lives. In the past five years, what are some of the problems of living you have faced?

47%	Cost of living	11
28%	Raising children	3
23%	Health	1
19%	Marital or Family conflict	2
17%	Transportation	8
17%	Unemployment, job security	10
10%	Adequate, affordable housing	12
8%	Child care	6
8%	Domestic violence, or sexual assault, child abuse	14
7%	Getting an education	23
6%	Getting child support	20
4%	Moving	13
4%	Low paying jobs	15
4%	Low self-esteem	17
4%	Drug/Alcohol abuse	26
3%	Lack of hope	25
3%	Conflicting welfare regs.	27

5. What two factors if any would keep you from seeking help from a support services agency?

34%	Cost of services	4
25%	Lack of transportation	1
19%	Don't know where they are	6
15%	Location of agency	5
14%	Fear of what others might think	3
13%	Agency not usually open when help is needed	2
5%	Child care	8
5%	Service person treats me disrespectfully	12
4%	Personal independence or privacy	9

6. What are the two most effective ways to inform you about services provided by agencies in your community?

41% Pamphlet

39%	Local newspaper	7
19%	Word of mouth	
18%	Television	
13%	Direct mailing	
11%	Radio	
6%	Poster	

SECTION III-

1. Of this list, what are the five most important resources that should be provided through the Family Self-Sufficiency program?

73%	Job training	1
62%	Child care assistance	5
60%	Help with finding a job	2
48%	Transportation assistance	12
32%	Adult education	10
31%	Access to children's programs	8
27%	Help with family problems	9
24%	Confidence building	13
23%	Assertiveness training	3
19%	Counseling with children	14
16%	Education in parenting	4
12%	Support against domestic violence	7
10%	Alcohol and drug education	11
6%	Marriage counseling	6

2. Which one of these is the most important?

23%	Job training
12%	Help with finding a job
10%	Child care assistance
10%	Adult education
6%	Transportation assistance
5%	Education in parenting
5%	Help with family problems
4%	Confidence building
2%	Counseling with children
2%	Assertiveness training

3. What is the best way for a family with limited financial resources and receiving rental assistance to become self-sufficient?

:

31%	Good paying job	2
23%	Education	3
23%	Job training/internship	4
6%	Child care	16
6%	Job placement	9
5%	Eliminate conflicting welfare regulations	7
4%	Self-motivation, more incentives	12
4%	Developing self-esteem	14
4%	Transportation assistance	6
4%	Financial advice	19

4. What is the most important factor in such a process?

- 10% Education
- 10% Job training/internship
- 6% Good paying job
- 5% Comprehensive financial assistance
- 5% Developing self-esteem

5. What role should the people from the NH Housing Finance Authority take on in this process?

- 18% Organize network of services, decrease red tape
- 12% Provide information
- 8% Assist in job training/placement
- 8% Support
- 6% Don't decrease rental assistance when employmt. obtained
- 6% Help the right people, those who are motivated

7. Would you join a self-sufficiency program that combined the Housing incentives described in the fact sheet with the ideas you have outlined here?

- 76% Yes
- 9% No
- 8% Maybe

Questions And Answers Based On The Raw Data

1. What percentage of families are single parents?

83.4% of families are headed by single parents
80.1% of families are headed by single mothers
3.3% of families are headed by single fathers
16.6% of families on the program are headed by married couples

45 Married clients responded
226 Single clients responded

2. How does marital status compare to the level of education?

OF MARRIED RESPONDENTS

0.0% Did not respond
20.0% Completed only grade scl.
60.0% C.O. High scl. or GED
20.0% Attended College
0.0% Graduated College
0.0% Other

OF SINGLE PARENTS

2.0% Did not respond
12.0% C.O. grade scl.
40.0% C.O. High/GED
31% Attended College
14% Grad. College
1.0% Other

Possibly significant trends:

- 80 percent of MARRIED completed high school or better compared to 85 percent of SINGLE. However, only 20 percent of MARRIED attended college or better compared to 45% of SINGLE. One reason could be that single parents must pursue higher education if they are to have any hope of providing for their families. Or, perhaps higher education program regulations provide more opportunities for single parents than for married parents applying for aid or educational programs, because single parents may appear to be in a more desperate situation.

3. What is the percentage of women receiving child support?

34% (37/110) of divorced women receive child support
28% (60/217) of all single women, including divorced, receive child support

4. What is the correlation between those who identified a "lack of supportive services" as a problem in their community to this groups responses to the question of what factors would keep them from seeking help from a supportive services agency?

39% Cost of services
36% Lack of transportation
21% Location of services
15% Not open when I need them
15% Don't know where they are
10% Fear of what others might think
Answers with less than 10% were not calculated

Possibly Significant Trends:

- The only answers for the test group which differed 5% or

more from the general population responses were the percentages citing lack of transportation and location of services. These differences probably indicate that those who identified "lack of support services" as a problem in their community do not have access to a means of transportation or do not have services in their community rather they are located in another community to which they must travel.

5. What is the geographic breakdown of respondents?

9% Did not indicate their geographic location

Of the 247 people responding to the question

20% Rockingham

15% Merrimack

15% Hillsborough

11% Strafford

11% Carroll

9% Grafton

9% Cheshire

4% Sullivan

3% Coos

2% Belknap

6. What is the correlation of those responding that they are interested in FSS, to the length of time lived in their communities?

78% (21/27) of "under 1 year"

81% (65/80) of "1-4 years"

67% (51/76) of "5-9 years"

74% (14/19) of "10-14 years"

78% (54/69) of "over 15 years"

The overall percentage responding yes was 76%. No significant trends were noticed.

7. What is the correlation of those responding that they are interested in FSS, to age groups?

75% (3/4) of "under 21"

83% (29/35) of "21-24"

76% (44/58) of "25-29"

83% (55/66) of "30-34"

69% (58/84) of "35-44"

70% (16/23) of "45 and up"

Possibly significant trends:

- 80% of those under the age of 35 responded yes compared to 69% of those over the age of 35.

8. What is the correlation of those responding that they are interested in FSS, to the ages of their children?

- 81% (91/113) of those with children under 5
- 78% (119/153) of those with children ages 5-10
- 76% (75/99) of those with children ages 11-15
- 78% (35/45) of those with children ages 16-18

No significant trends were noticed.

9. What is the correlation of those responding that they are interested in FSS, to their marital status?

- 71% (32/45) of married respondents
- 78% (88/113) of divorced respondents
- 72% (55/76) of single respondents
- 83% (30/36) of separated respondents

Possibly significant trends: ?

10. What is the correlation between the level of education and people who responded that "unemployment" or "not enough good paying jobs" is a problem in their community (QQ3)?

- Percentage responding "not enough good paying jobs"
- 73% of those completing only grade school
- 68% of those completing high school/GED
- 68% of those who attended college
- 68% of those graduating from college

- Percentage responding "unemployment"
- 38% of those completing only grade school
- 49% of those completing high school/GED
- 38% of those who attended college
- 39% of those graduating from college

11. What is the correlation between the level of education and people who responded that the best way to become self-sufficient was a "good paying job", "education", or "job training/internship" (QQQ3)?

- Percentage responding "good paying job"
- 32% of those completing only grade school
- 33% of those completing high school/GED
- 28% of those who attended college
- 29% of those who graduated from college

- Percentage responding "education"
- 16% of those completing only grade school
- 14% of those completing high school/GED
- 37% of those who attended college
- 26% of those who graduated from college

-Percentage responding "job training/internship"
14% of those completing only grade school
26% of those completing high school/GED
23% of those who attended college
26% of those who graduated from college

Possibly significant trends:

- 1) Those completing only grade school were twice as likely to respond with "good paying job" than to respond "education" or "job training/internship".
- 2) Those who had attended college or graduated were significantly more likely to respond with "education" than those who had never attended college; 37% and 26% versus 16% and 14%.

- Together these trends may be indicative of perspectives related to education levels. Those with the two lower education levels, particularly those completing only grade school, focus much more on the end of a "good paying job" than on the means of achieving this end, such as additional education or a job training program. In contrast, those with higher levels of education place a higher importance on educational resources to the process of becoming self-sufficient. This may be attributable to people wanting to re-enforce the appropriateness of a life choice they have already made. And in the case of the group which had attended college and responded abnormally high (37%) with "education", it may be attributable to them being or having been very close to graduating and receiving a degree. This group may feel that having a degree would be the solution to the problems of their current situation.

FAMILY SELF SUFFICIENCY

INTERESTED CLIENTS BY COUNTY AND TOWN

BELKNAP COUNTY

LACONIA	--3	NORTH HAVERHILL	--1
BELMONT	--2	TILTON	--1
ALTON	--1	CENTER BARNSTEAD	--1
GILFORD	--3	MEREDITH	--4

CARROLL COUNTY

MOULTONBORO	--2	CONWAY	--7
OSSIPEE	--1	CENTER OSSIPPEE	--1
NO. CONWAY	--1	CENTER SANDWICH	--1
INTERVALE	--1	WOLFEBORO FALLS	--1

CHESHIRE COUNTY

NORTH SWANZEY	--2	KEENE	--1
WINCHESTER	--4	JAFFREY	--3
RINDGE	--1	STODDARD	--2
MARLBOROUGH	--2	HARRISVILLE	--1
ASHUELOT	--1	WEST SWANZEY	--1
ALSTEAD	--1	TROY	--2
WALPOLE	--1	HINSDALE	--1

COOS COUNTY

COLEBROOK	--4	W. STEWARTSTOWN	--1
TWIN MOUNTAIN	--1	N. STRATFORD	--2
GORHAM	--2		

GRAFTON COUNTY

CAMPTON	--2	LITTLETON	--4
LINCOLN	--1	BRISTOL	--2
PLYMOUTH	--3	ORFORD	--1
LISBON	--1	WOODSVILLE	--1
BETHLEHEM	--1	FRANCONIA	--1
LANDAFF	--1		

HILLSBOROUGH COUNTY

NASHUA	--5	MERRIMACK	--1
PETERBOROUGH	--2	NEW BOSTON	--1
HILLSBORO	--3	PELHAM	--1
MILFORD	--6	HUDSON	--4
MANCHESTER	--1	SANBORNVILLE	--1
WILTON	--1	AMHERST	--1

MERRIMACK COUNTY

TILTON	--1	ALLENSTOWN	--1
HOOKSETT	--2	PEMBROKE	--2
CONCORD	--6	FRANKLIN	--5
NORTHFIELD	--3	NEW LONDON	--2
SUNCOOK	--1	WARNER	--1
PEMBROKE	--1	EPSOM	--1
BOSCAWON	--1		

ROCKINGHAM COUNTY

DERRY	-15	PLAISTOW	--4
E. HAMPSTEAD	--1	KINGSTON	--1
HAMPTON	--1	EPPING	--4
RAYMOND	--7	LONDONDERRY	--3
SALEM	--1	CANDIA	--1
BARRINGTON	--1	EXETER	--1
PORTSMOUTH	--1	NEWTON	--1

STRAFFORD COUNTY

ROCHESTER	-10	FARMINGTON	--3
DOVER	--1	SOMERSWORTH	--1
GONIC	--1	UNION	--1
MILTON	--1	LEE	--1
MADBURY	--1	ROLLINSFORD	--1

SULLIVAN COUNTY

GOSHEN	--1	NEWPORT	--3
ACKWORTH	--1	CLAREMONT	--2

Reprints Copy

September 23, 1994

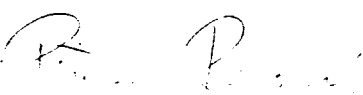
Dear


We hope you received our letter regarding the FSS program. Both of us are new VISTA volunteers and would like to visit with each participant in their homes. We would like to talk about the program and how it has helped you over the past year and hear your suggestions to enhance the program. This meeting will be very beneficial and will help determine which direction the program takes to better serve you.

We will be visiting you on ^{around} ~~between~~
Please call to confirm and provide us with directions to your home. You can leave messages on either one of our machines day or night 1-800-439-7247.

Thank you for your cooperation and we look forward to meeting you.

Sincerely,


Patricia Randall
VISTA Volunteer X274


Dan Greifenberger
VISTA Volunteer X275

Points of Interest

1. What positive things have happened to you since you joined the FSS program?
2. What obstacles have you encountered in trying to achieve your goals?
3. What additional resources could we help you with?
4. What types of workshops/ support groups/seminars are you interested in attending?

Would you need help with transportation/child care?

5. Did you find the newsletter helpful?

What would you like to see in the newsletter?

Would you be willing to submit an article, or other information that you think others would benefit from, for the newsletter?

6. Are you aware of the Resident Committee?

Would you be willing to attend one meeting a month?

Would transportation be an issue?

7. What skills do you have that could help others on the FSS program (i.e. child care, transportation, tutoring)?

What community services do you know about that could be helpful to you and/or others?

LIST OF RESOURCE FILES

1. AIDS
2. ALCOHOL AND DRUG ABUSE
3. AUDIO-VISUAL
4. CATHOLIC CHARITIES
5. CHILD CARE
6. COMMUNITY ACTION PROGRAMS
7. COMMUNITY HOUSING
8. CONSUMER ISSUES
9. COOPERATIVE EXTENSION
10. DENTAL
11. DEVELOPMENTAL DISABILITIES
12. DIRECTORIES, STATEWIDE
13. DISABILITY (other than developmental)
14. DISCRIMINATION
15. EDUCATION
16. ELDERLY
17. EMPLOYMENT (FILE #1)
18. EMPLOYMENT (FILE #2)
19. FAMILY COUNSELING
20. FAMILY MEDICAL AND NUTRITION
21. FAMILY PLANNING
22. FOOD BANK
23. GOVERNMENT
24. HEALTHY LIVING
25. HELPLINE
26. HOMELESSNESS

27. HOSPICE
28. IMMUNIZATIONS
29. INFORMATION AND REFERRAL
30. LEAD POISONING PREVENTION
31. LEGAL ASSISTANCE
32. MASS TRANSIT
33. MEDIATION
34. MEDICAID
35. MEDICARE
36. MENTAL HEALTH
37. MONEY MANAGEMENT
38. NEW HAMPSHIRE DEPARTMENT OF HUMAN SERVICES
39. PARENTING
40. PET NEUTERING ASSISTANCE
41. PROTECTIVE SERVICES
42. PUBLIC POLICY REFORM
43. RECREATION
44. SOCIAL SECURITY
45. UTILITIES
46. VISITING NURSE ASSOCIATION
47. VOLUNTEERING
48. WELFARE (file #1)
49. WELFARE (file #2)
50. WOMEN'S SUPPORT SERVICES
51. YOUTH ISSUES

HUMAN SERVICES PROGRAM HIGHLIGHTS

Office of Child Support

This Office is responsible for locating absent parents, establishing paternity and enforcing child support orders. They also collect and disburse child support payments. These services are provided regardless of whether the absent parent lives in New Hampshire or out of state.

Methods of collecting child support include interception of tax refund checks, mandatory wage withholding, interception of New Hampshire lottery prizes, and liens against property. They may also report delinquent parents to a credit bureau.

Any parent or caretaker living with a child and not receiving AFDC is eligible to receive all child support services for free. Those receiving AFDC (Aid To Families With Dependent Children) will receive the first \$50.00 per month in child support payments. The rest is kept by the Division of Human Services and is used to offset the amount of the AFDC grant.

For further information contact the State Office of Child Support at 800-852-3345 x4427 or your local child support office.

In And Out Medical Assistance

This program provides medical insurance coverage to those individuals who earn too much money to receive Medicaid BUT meet all the other financial and legal requirements, for the following programs: Aid to Families with Dependent Children (AFDC); Old Age Assistance (OAA); Aid to the Needy Blind (ANB); and Aid to the Permanently and Totally Disabled (APTD). In addition, pregnant women and minors under the age of 19 are eligible, too.

Any individual, or family, who meets these requirements will pay only the difference between the maximum income one can earn, (in order to receive Medicaid), and the individual's or family's, actual income. For example, the income limit for a qualified, single person to receive Medicaid is \$460. per month. If that individual earns \$560. per month he then would have a monthly "deductible" (or spenddown) of only \$100 PER MONTH. Any covered medical expenses, above a \$100. for that month, would then be paid by In And Out. [There is also a six month, "lump sum deductible", option to consider, too.]

For further information contact the State Division Human Services at 800-852-3345 x4238 or your local Human Service district office.

NH DEPARTMENT OF HEALTH AND HUMAN SERVICES RESOURCE DIRECTORY

1. Division of Mental Health and Developmental Services

- A. Community Mental Health Services: Call 800-852-3345 x5041 or 271-5041. This agency will answer questions regarding various mental health services. They will also refer you to the nearest mental health center.
- B. Bureau of Developmental Services: Call 800-852-3345 x5057 or 271-5057. This agency will answer questions regarding services that are available for the developmentally disabled. They will also refer you to the nearest Developmental Services regional office.

2. Division of Children and Youth and Families

- A. General numbers: Call 800-852-3345 x4451 or 271-3345. This agency will answer questions regarding services that are available for abused and or neglected minors, and juvenile offenders. They will also refer you to the nearest DCYF regional office.
- B. To report, or discuss concerns about, child abuse and or neglect: Call 800-894-5533 or 271-6556, Monday-Friday between 8:00 am and 4:30 pm. Under state law, any individual that suspects someone under the age of 18 is being abused and or neglected is obligated to report this information immediately. DCYF is responsible for investigating these complaints.

3. Division of Human Services

- A. Office of Economic Services: Call 800-852-3345 x4238 or 271-4238. This agency will answer your questions regarding the following programs, (some of which will be explained in greater detail elsewhere in this resource guide): Aid to Families With Dependent Children (AFDC); Child Support Services; Medicaid; Food Stamp Program; In and Out Medical Assistance; Child Day Care Program; Home and Community Based Care for the Elderly and Chronically Ill. They will also refer you to the nearest Human Service regional office.

4. Division of Public Health Services

- A. General numbers: Call 800-852-3345 x4501 or 271-4501. This Division covers many different services and some of them are listed below. They will also refer you to the appropriate public health agency nearest you.
- B. Lead Screening Program: Call 800-852-3345 x4507 or 271-4507. Contact this agency if you have any concerns regarding lead poisoning or questions about prevention.

- C. Immunization Program: Call 800-852-3345 x4482 or 271-4482. Besides sending fantastic information on immunizations to anyone who asks, this agency will also make referrals for free and low cost vaccinations.
- D. Supplemental Food Program for Women, Infants and Children (WIC): Call 800-852-3345 x4546 or 271-4546. Any pregnant or breastfeeding women, infants, and children up to age 5, who meet income guidelines and are at nutritional risk are eligible for WIC. **This program is available in addition to Food Stamps.** They will refer you to the nearest community service agency which provides WIC services.

5. Division of Alcohol and Drug Abuse Prevention

- A. General numbers: Call 800-852-3345 x6110 or 271-6110. This Division provides educational materials to any one who asks. They will also refer you to various State certified programs dealing with rehabilitation and crisis intervention.
- B. State of New Hampshire AIDS Hotline: Call 800-752-AIDS, Monday-Friday between 8:30 am and 4:30 pm. At other times you will receive a recorded message. Ask for a free copy of their superb "1994 AIDS Resource Guide".

6. Division of Elderly and Adult Services

- A. General numbers: Call 800-852-3345 x4680 or 271-4680. This Division will answer any questions you may have regarding Medicare and Medigap. The Legal Services Developer provides information and makes referrals on legal issues concerning elderly and disabled adults. They will also refer you to the appropriate local agency regarding Meals On Wheels, Visiting Nurse Associations, finding transportation for disabled adults, and numerous other services. Reports of abuse concerning adults, living in private homes, are also referred to the proper local agency.
- B. To report, or discuss concerns about, abuse and or neglect of long-term care facility residents: Call 800-442-5640 or 271-4375, Monday-Friday between 8:00 am and 4:00 pm. Under state law, any individual that **suspects that a long-term care resident has been emotionally or physically abused, or neglected, must report this information immediately.** The New Hampshire Office of the Long-Term Care Facility Ombudsman is responsible for investigating these complaints. They will also send you literature such as "Residents' Rights" and "How to Select a Long-Term Care Facility", for free.

HUMAN SERVICES PROGRAM HIGHLIGHTS

Medicaid

In order to be eligible for this benefit, an individual or family must qualify for either Aid to Families With Dependent Children (AFDC) or one of the State Supplement Programs. In addition, pregnant women and minors under the age of 19 are also eligible under different income and resource guidelines. Students enrolled full-time in a secondary school or its equivalent, may also be covered until 21 years of age.

As of October 1, 1994, the monthly net income limits are as follows:

Family Size: 1-----\$460.00, 2-----\$642.00, 3-----\$652.00,
 4-----\$662.00

Medicaid coverage is extensive. It covers hospitalization; transportation expences, such as millage reimbursement for medical appointments; physician visits; maternity care; diagnostic X-rays; outpatient hospital visits; physical, occupational, and speech therapy; podiatrist and chiropractor visits; community mental health services; psychologist visits and optometric services. In addition, in depth dental services are available for those under the age of 21. Prescription drugs are available for free or for co-payment of a \$1.00 or 50 cents.

For further information contact the State Division of Human Services at 800-852-3345 x4344 or your local Human Service district office.

Child Day Care Program

A parent or guardian **does not** have to receive public assistance in order to be eligible for financial help with child day care expenses. However, the need for child care must be necessary so a parent or guardian can attend job training, look for a job, or go to school or work.

As of July 1, 1994, the monthly gross family income limits are as follows:

Family Size: 2-----\$1,558.00, 3-----\$1,951.00, 4-----\$2,344.00
 5-----\$2,736.00, 6-----\$3,129.00

The amount the State will reimburse you is based on: (1) your gross family income, (2) the age of your child, and (3) whether or not the day care provider has a contract with the State.

For further information contact the State Division of Human Services at 800-852-3345 x4238 or your local Human Services district office.

Resource Directory

General ideas for the directory and outline

- Have an introduction which explains who we are and who this directory is for and why this directory is a little different
- Self-Sufficiency really involves a limited number of options
 - I. More education
 - II. Job training or job development
 - III. Some combination of the two
 - IV. Resources like child care and transportation which are needed while doing the first three

EDUCATION PATH

- Brief introduction outlining the section

I. Is additional education the right choice for you?

- A. Where are you in your life and are you really interested in going back to school?
 - 1. Age, Last time in school, why did you stop?
 - 2. What do you expect school to do for you? The Goal!
 - 3. Are these realistic expectations? How do you find out if they're realistic?
 - 4. What kind of education are you looking for: GED, 2 yr., 4 yr. and making the choice.
- B. What do you do if it's not the right thing? See second section.
- C. Resources

II. Picking a program

- A. Checking with employers is #1
- B. Specific vs. General
- C. Talking to students and graduates of a program
- D. Look at placement statistics, numbers and LOCATION
- E. Personal Satisfaction and Enjoyment - Example
- F. Do Adult Educational opportunities give you the option to go to school first & pick a career later?
- G. Financing , are you willing to go in debt (see section).
- H. Resources
- I. Visit the campus and sit in on a class

III. How does one prepare to go back to school?

- A. Again, where are you in life and how much time do you have to prepare?
- B. Starting slow, then picking up the full load if possible.
- C. Resources

A worksheet of
questions

- D. Applications/ 4yr. - SAT
- E. Resources

IV. Succeeding in school - there's no secret!

- A. Schedule your time
- B. Attend classes
- C. Set up time to study
- D. Use tutorial resources if you need them, use the library
- E. Be vocal in class, be a presence
- F. Doing well matters because you may not get another shot
- G. Emotional energy and motivation
- H. Work with an advisor
- I. Meet the deadlines and be familiar with the academic regulations
- J. Resources

V. Financing the education

- A. Grant resources
- B. Loans - Credit worthiness
- C. Resources

Include estimates of the time needed for each step as a standard feature of each section

VI. Remember to pay attention to the career process while going to school

- A. See the next section on job development, but pay particular attention to getting internships and developing contacts through professors and internships.

Job Training/Career Development

Self-assessment

- who am I? - learning about yourself and finding what you want
- skills identification - transferable skills
- prioritizing - what skills are most important to you
- what do I want to do?
- resources

Resume Writing

- skill verbs
- past experience
- common formats
- resources

Interview skills

- presenting yourself effectively
- what to ask for
- what to expect
- resources

Market research

- are there job openings in your field of interest
- informational interviewing
- what to ask

Considering income

- will salary be enough to achieve self-sufficiency
- covering expenses
- resources

Getting Experience

- what do I need?
- internships
- volunteering

Dress for success

- how to dress for the interview
- how to dress for work
- resources

Self-employment

- how to become self-employed
- resources

December 14, 1994

Deputy Secretary of State
Room 204
State House
Concord, NH 03302

Dear Mr. Ambrose,

I want to thank you for helping me in my search for New Hampshire businesses involved in their community. One of our goals is to have more businesses involved in the Family Self-Sufficiency program. Your suggestions were very helpful.

The first business spotlight will be included in the next Family Self-Sufficiency's newsletter. The spotlights will act as catalyst for community involvement. Many businesses realize the importance of service and have expanded the definition of service by putting more energy into community building. The newsletter will help acknowledge these businesses and strengthen the relationship between the section-8 tenants and businesses in New Hampshire. The newsletters are sent to all New Hampshire Housing Finance Authority's rental assistance tenants, a variety of New Hampshire services, and now more businesses.

The program has the potential of helping all of the current fifty New Hampshire Housing Finance Authority's FSS families and future families reach their career goals, eventually leaving the program and becoming self-sufficient. The newsletter helps create a sense of hope and willingness for families to keep striving for a life of independence.

I have enclosed more information about the program and I will send you the next FSS newsletter in February. I hope you enjoy learning more about FSS program.

Thank you for your support. Please call if you have further questions about the program. Happy Holidays.

Sincerely,

Patricia Randall
Americorps*VISTA Volunteer

December 14, 1994

Margaret Joyce
Program Department Officer
Division of Economic Development
PO Box 1856
Concord, NH 03302-1856

Dear Ms. Joyce:

I want to thank you for helping me in my search for New Hampshire businesses involved in their community. One of our goals is to have more businesses involved in the program. Your suggestions were very helpful.

The business spotlight will be included in the next Family Self-Sufficiency's newsletter which will be published in February 1995. The newsletters are sent to all NHHFA's rental assistant tenants and a variety of services in New Hampshire. I am sending you the last FSS newsletter and will include you in the next FSS newsletter mailing. I hope you enjoy learning more about the FSS program.

Please call if you have more questions about the program.

Sincerely,

Patricia Randall
Americorps * VISTA

template

December 15, 1994

Harold L. Rice

Bancroft Products
76 Turnpike Road
Concord, NH 03301-5242

Dear Mr. Rice:

The New Hampshire Finance Authority's Family Self-Sufficiency Program is a program designed to help families who receive housing assistance reach their career goals by becoming economically independent and eventually leaving the program. The FSS newsletter is published quarterly aiding in this quest.

The newsletter is sent to all New Hampshire Housing Finance Authority's rental assistance tenants, state officials and a variety of statewide service agencies and businesses. We would like to have more businesses involved in the program. Therefore, starting with the next newsletter a business spotlight will be included focusing on their community involvement.

Many businesses realize the importance of service and have expanded the definition of service by putting more energy into community building. We would like to learn more about your business' involvement and acknowledge your efforts. Please contact me if your business is interested in becoming one of our next spotlights. Enclosed is a copy of the last FSS newsletter.

Thank You.

Sincerely,

Patricia Randall (x274)
Americorps*VISTA Volunteer

January 4, 1995

Bagelworks
Jen Pearl
120 Main Street
Keene, NH 03431

Dear Ms. Pearl,

Thank you for agreeing to be one of our Business Spotlights in the Family Self-Sufficiency Newsletter. The following questionnaire will be the Spotlight's key points on community service. This is only a guideline, therefore, if you would like to stress other information about community involvement, please feel free.

The next newsletter will be published in February. Please fill out this questionnaire as soon as possible so your business can be included in the next edition. If you have further questions about the program or this spotlight please call me at 472-8623.

Thank you.

Sincerely,

Patricia Randall x274
Americorps*VISTA

Mendota Savings Bank
Slap-Box Sports Memorabilia
Colonial Bookshoppe

**Send to Back to : NHHFA PO Box 5087
Manchester, NH 03108. Attention: Patricia Randall**

1. Please describe what your business is. (Please send a business card)
2. How is your business involved in the community?
3. Why do you believe community service is important?
4. How are your employees involved in the community?
5. What can other businesses learn from your involvement?
6. What other plans do you have for you business' involvement in the community?
7. Additional comments:

Send to Back to : NHHFA PO Box 5087
Manchester, NH 03108. Attention: Patricia Randall

1. Please describe what your business is. (Please send a business card)

Retail bagel cafe serving lunch & breakfast daily. Offering:
Freshly baked, traditional style bagels, vt. cream
cheeses in regular & low-fat. Freshly sliced meats
& cheeses, homemade salads.

2. How is your business involved in the community?

Varies in each community, donate products to
food shelves, shelters, promote area artists through
exhibition space, involved in humane society
committees.

3. Why do you believe community service is important?

As a business that sees over 400 people a day it is
crucial for us to know our customers & know what
is important to them. Involvement in the comm.
allows us to gain exposure, increase the ^{product} quantity =

4. How are your employees involved in the community?

- sit on various boards (YMCA, JV's, Humane Society)
- volunteer at kitchens, festivals
- bringing organ. to the co. that are looking
for product donations.

5. What can other businesses learn from your involvement?

That community involvement makes good
business sense

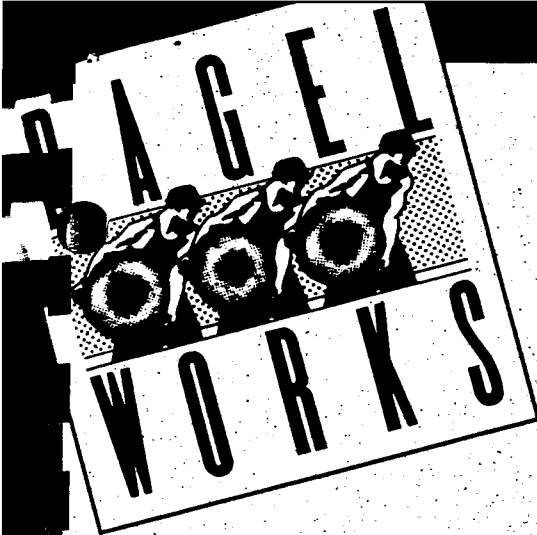
6. What other plans do you have for you business' involvement in the community?

I'd like to see stores continue to get involved
in their various communities based on the
individual needs of those towns/cities. Future

I'd like to see BW as a corp. take on one specific
project, organization, event to
support. This would be in addition
to individual ~~co~~ store community
involvement.

7. Additional comments:

and diversity of organizations; by being more involved we make people aware of our philosophy re business giving back to communities, we can then gain more repeat / referral customers which will increase sales & allow us to donate more products and in certain cases cash.



Company Profile January 1995

MISSION STATEMENT

Bagel Works is committed to producing high quality wholesome bagels baked in the traditional style. The following guidelines will enable us to stay aligned with our values as we grow:

- Provide a healthy work environment that fosters mutual trust, respect and communication. Encourage openness, creativity, self-discipline and growth in our staff.
- Develop satisfied customers by providing distinctive products with friendly and efficient service.
- Support the communities in which we operate by devoting a portion of our time, talents and resources to social and environmental causes.
- Strive to learn in order to grow a profitable and responsible company that contributes to its internal and external well-being.

INDUSTRY PROFILE

- * 34% growth rate for sales of fresh bagels in 1992 (Information Resources)
- * 800 million pounds (5 billion bagels) sold in 1992 (Commerce Dept.)
- * Just 1.2 grams of fat and 330 calories per Bagel Works bagel (Medallion Labs)

FINANCIAL HIGHLIGHTS

- * Sales projected at 4million in 1995
- * New stores profitable within six months of opening
- * 5 stores located in VT., NH., ME., MA., more in the "works"
- * Opened a new 5,000 sq. ft. manufacturing facility in New Hampshire
- * 10% of pre-tax bottom line budgeted for socially responsible causes

120 Main Street
Keene, New Hampshire 03431
603/357-9787
Fax: 603/357-0314

CREATIVITY

- * Exotic & seasonal bagel flavors (spinach, ragin cajun, blue corn/salsa, pumpkin, cranberry-nut-orange, chocolate)
- * Weekly breakfast and lunch specials served on bagels (egg, spinach and cheese for breakfast, puree of eggplant for lunch)
- * Cream cheeses in 10 varieties, non-dairy tofu spreads
- * Promotion of special products and other BW information through table top signs

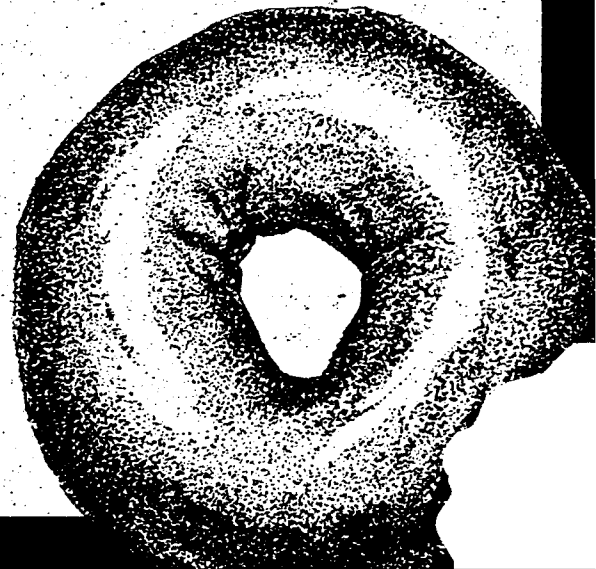
PARTICIPATORY MANAGEMENT/ HEALTHY WORKPLACE

- * Horizontal system for growth, career advancement and the opportunity to take on greater responsibilities in hands of staff members
- * Commitment to empower staff decision making, build work teams, focus on the "internal customer" and develop caring, supportive staff with mutual trust and respect on all levels
- * Self evaluations openly discussed with coordinators
- * Group health, dental, and vision insurance for all staff members full and part-time
- * Gain-sharing, incentive money tied to performance levels
- * Compressed salary ratio 3.5 times lowest wage rate
- * Staff surveys on a regular basis
- * Internal staff newsletter on a weekly basis
- * Featured on "Jobs; America's Most Wanted" on the Today Show for innovative staff recruitment policies

ENVIRONMENTAL COMMITMENTS

- * Use of unbleached flour
- * Unbleached paper products printed with soy-inks
- * Use of biodegradable non toxic cleaning agents
- * Purchase of company cream cheese from the St. Albans Co-op which supports family farms and is openly against bovine growth hormones
- * Purchase products with high post-consumer waste content
- * In-store recycling, reducing and re-using
- * Discount on refillable containers (mugs, bags, cream cheese containers)
- * Purchase of products to help support cultures (Native American bluecorn, local blueberries, pumpkin, zucchini)

BAGEL WORKS



COMMUNITY INVOLVEMENT/SOCIAL RESPONSIBILITY

- * Sponsor of annual AIDS benefit concert
- * Sponsor of athletic programs, clubs, teams, tri-athletes
- * Provide 92 dozen bagels to EarthWork NH volunteer crews
- * Contributor to Community Kitchen, homeless shelters, Humane Society, local schools, art centers, music festivals, organize community Christmas dinners
- * Corporate donor for local recreational park
- * Corporate sponsor of Greif Relief concert which raised over \$10,000 for orphaned children in Northern New England
- * Monthly store budget for donations to community causes
- * Member of New England (and Vermont) Businesses for Social Responsibility, Business Partnership for Peace, Vermont Land Trust, PEPI (Positive Employee Practice Institution), Social Venture Network
- * Member of NHBSR Steering Committee to promote and attract other Socially Responsible Businesses in New Hampshire
- * Nominated for the 1992 Feather Award at the NEBSR annual conference for high levels of social responsibility
- * Quarterly newsletter for all staff and customers

FUTURE PLANS

- * New stores throughout New England.
- * Designing present and future stores to create a unique and memorable impression
- * Re-evaluate all store purchases to conform to highest level of commitment to the environment
- * Providing leadership and literature in each community about recycling
- * Co-operating a farm that will produce much of BW needed products (produce, and meats), be an educational source of children of all ages and employ the disadvantaged
- * Mobile cart to take on the road to craft fairs, musical and educational events
- * Being a socially responsible business as a model for others to learn and grow
- * Becoming a dominate player in the wholesaling of premium quality natural bagels

BAGEL WORKS



Sent 12/19

for business spotlight

A.B. Gile Company

Gary Mayo

Hanover Road

Box 66

Hanover, NH 03755 - 643-4540

Kleen Inc.

James Gosselin

Foundry Street

Lebanon, NH 03766 448-1134

Skye Box Sports Memorabilia

Al and Kathy Duncan

129 Main Street

Gorham, NH 03581 466-9917

Berlin Bowling Center

Norman Small Jr.

319 High Street

Berlin, NH 03570 752-5250

Prudential Insurance

Russel Ramsey

179 Main Street

Berlin, NH 03570 752-2700

Colonial Bookshoppe

Gene Esquivel

On the Mall Hanover Street

Lebanon, NH 03766 - 448-1213

Split Ballbearing Corporation

Gerald Levesque

Route 4

Lebanon, NH 03766 448-3000

Berlin IGA Foodliner

Steve Tardiff

19 Pleasant Street

Berlin, NH 03570 752-1050

Princess Twin Cinema

Bridget and Raymond Goudreau

25 Green Square

Berlin, NH 03570 752-2511

Moriah Sports/ Men's Room

Mike Micucci

101 Main Street

Gorham, NH 03581 - 466-2317/5052

More Businesses for Spotlight

Paragon Cable
Laurie Peabody
agle Ct
eene NH 03431
3-2-6421

From Chamber President
Greater Keene Chamber of Commerce
48 Central Square
Keene, NH 03431

Sun Foods Inc
ana Edwards
est St Plaza
Keene NH 03431
57-2832

arkem Corporation
homas Putnam, President
150 Congress St
eene NH 03431
52-1130

MPB Corporation
Scott Mathot, President
O Box 547
recision Pk
Keene NH 03431
52-0310

Cheshire Medical Center
Robert Langlais, President
80 Court St
Keene NH 03431
52-4111

ranite Bank
Charles W. Smith, President
PO Box 627
22 West St
eene NH 03431
352-0647

Sent info 12/15/94

Bancroft Products
Harold L. Rice
76 Turnpike Road
Concord, NH 03301-5242

Blue Cross/ Blue Shield of NH
Clark Dupont
3000 Goffs Falls Road
Manchester, NH 03111

Chubb Life America
Marie Pinto
1 Granite Place
Concord, NH 03301

Annalee Giftshop
Sharon Workman
50 Reservoir Road
Meredith, NH 03253

Chases Country Townhouse
Wayne Chase
Route 3
Meredith, NH 03253

Harts Restaurant Inc
Glen Hart
PO Box 664
Meredith, NH 03253

Bagelworks
Jen Pearl
120 Main Street
Keene, NH 03431

Bank Chevrolet
Tracy Banks
137 Manchester Street
Concord, NH 03301

Grappone Inc.
Susan Croft
PO Box 424
Concord, NH 03302

Meredith Savings Bank
Diana Long
PO Box 177
Meredith, NH 03253

Weirs Times
Sandra Lawton
PO Box 5458
Weirs, NH 03247

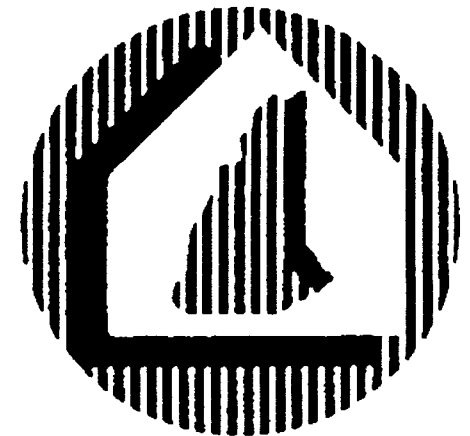
Liberty Mutual
Public Relations Department
225 Bothwick Road
Portsmouth, NH 03801

Simplex Technology
Public Relations Department
PO Box 479
Portsmouth, NH 03802

Continental Cable Vision
Public Relations Department
180 Greenleaf Avenue
Portsmouth, NH 03801

**THE NEW HAMPSHIRE HOUSING
FINANCE AUTHORITY**

**The New Hampshire Housing
Finance Authority is a public
non-profit organization whose
mission is to provide safe,
decent, and affordable housing
to the residents of New
Hampshire.**



**FAMILY SELF-
SUFFICIENCY
PROGRAM**



The Family Self-Sufficiency (FSS) Program...

...is a rental assistance program intended to promote self-sufficiency

...will refer residents to supportive services, including job training, financial management, and child care in order to facilitate self-sufficiency

...assigns a case manager to each participant and an individualized training and services plan is developed to meet the family's needs

...may offer an escrow account to participating families which is available at the end of the completed contract

The FSS Outreach Committee...

...will be composed of existing Section 8 recipients who may or may not be in the FSS program

...will decide how FSS should be appropriately structured to effectively address the needs of the families on FSS

...will examine what program structure best addresses the needs of the families

...will provide peer support for other families enrolled in the FSS program

...will serve as the voice of all FSS families

...will discuss committee members' own personal experiences with supportive services and assistance programs

...will provide constant feedback to monitor the effectiveness of the FSS program

Benefits of the Program:

* Assesses needs of individuals and assists with finding resources to fulfill these needs

* Recipients will receive training to improve their job-market skills

* Program can end dependence on welfare

* Individualized training and services plan will be developed

* Seminars on other related issues such as child care, financial management, and parenting

* Possibility of escrow account available after completion of contract



NEHFA FAMILY SELF-SUFFICIENCY (FSS) PROGRAM

OUTREACH COMMITTEE

Support group?

written before 9/1/994

Who are we?

Outreach: The extending of services or activities beyond current or usual limits.

Committee: A body of persons delegated to consider, investigate, take action on, or report on some matter.

We are a group of people delegated to consider, take action on, or report on extending the services and activities beyond the current or usual limits associated with NEHFA. These extended services and activities are to be of direct benefit to those qualified for the program, to help families on the program be able to maintain themselves without outside help, but maintaining that these families have a complete confidence in their own ability to accomplish this and to have and keep a dignified sense of worth in the process.

What can we do?

1) Be compassionate to those serious about becoming self-sufficient and designing services and activities to their benefit.

2) Listen intently to what those on the program have to say about their situation - it has a direct bearing on the program services and activities we might develop.

3) Develop services and activities that will be of benefit to the family as whole and prove that these services and activities will help keep these families self-sufficient.

4) Follow up on all ideas developed as some might not sound good, but further investigation might prove otherwise.

5) Seek the help of other agencies in the state as they have resources that might be capitalized on.

THE NORTH COUNTRY COALITION
ON FAMILY SELF-SUFFICIENCY

Dear Prospective Volunteer:


The North Country Coalition on Family Self-Sufficiency (FSS) program is a collaborative endeavor undertaken by Affordable Housing, Education and Development Inc. (AHEAD) and the New Hampshire Housing Finance Authority (NHHFA). Through a variety of comprehensive and cooperative programs which use community resources and emphasize education, personal initiative, democratic values and economic empowerment, both AHEAD and the NHHFA seek to assist low-income persons to obtain housing which is decent, safe, sanitary and affordable. The FSS program is a combined effort to help North Country families with limited financial resources break their dependence on government assistance.

The FSS program begins by helping families to develop life plans detailing long term goals and objectives. Then, the program assists families in accessing a network of social and economic services which provide opportunities for family members to develop the skills needed for achieving their goals. In addition, families have opportunities for safe and affordable housing while participating. Finally, participants also meet together for support and to make decisions about what program structure best addresses their needs.

We feel that this program will benefit a great deal from your participation and willingness to act as a volunteer mentor. Not only would you be helping the North Country Coalition on Family Self-Sufficiency to achieve its goal, but you would also be helping a family or families in achieving their own personal goals by providing guidance and support. Training will be provided for those interested in becoming mentors.

If you would like to become a volunteer mentor, please complete the enclosed application and return it to us at the NHHFA office in Littleton. If you are not interested in working directly with families, you can still provide indirect assistance by volunteering your time in other areas, such as serving on a committee or sub-committee. A member of the North Country Coalition will be contacting you again within the next three weeks to see if you are interested. Feel free to call Aaron Mysliwicz, at the NHHFA, with any questions, comments or suggestions at (603) 444-6269 or 1-800-622-5266.

Sincerely,



Aaron Mysliwicz
VISTA Volunteer, NHHFA

**NORTH COUNTRY COALITION ON FAMILY SELF-SUFFICIENCY
DESCRIPTION OF THE MENTOR VOLUNTEER POSITION**

Purpose of the position -

A mentor is a person who provides encouragement and guidance to families in a friendly and supportive manner. A mentor serves as a teacher, sponsor, guide, exemplar, and advisor. Mentoring provides a very rewarding opportunity for individuals who wish to make a real difference. The challenges can be intense but can be balanced by a deep sense of satisfaction.

Qualifications for the position -

1. Sincere desire to be personally involved with another person to help him or her achieve personal, family and career goals.
2. Ability to communicate with people openly and without judging them.
3. Strong listening skills; ability to establish relationship based on equal responsibility and respect.
4. Interest in needs and concerns of persons with internal and external barriers to steady employment.
5. Practical problem-solving skills and ability to suggest options and alternatives.
6. Sensitivity to persons of different educational, economic, cultural, or racial backgrounds.

Responsibilities of the position -

1. Be familiar with a family's 5-year action plan. The purpose of a family's action plan is to make realistic plans for the future to improve the family's quality of life. Aspects of the planning process include dreaming, clarification of values, career development, problem-solving, and reality checking. Attention to an action plan should be ongoing.
2. Become familiar with and help a family access community services appropriate to accomplishing the goals established in the action plan. Examples of possible services include programs for job training, education, support against domestic violence, and family mediation. The mentor will help a family to use these services.
3. Maintain weekly communication with a family (be a friend).

Responsibilities (continued) -

4. Meet regularly with other mentors to discuss experiences and provide feedback about the PSS program to the PSS program Coordinating Committee.
5. In addition to these ongoing responsibilities, mentors will be required to attend training workshops totalling approximately 20 hours. The training will provide information needed in fulfilling a mentor's responsibilities to a participating family.

Estimated time commitment -

- Approximately 20 hours of training.
- Approximately 2 hours per week of communication with a family or families.
- Regular meetings with other mentors.
- Service as a mentor for at least one year.

If you have any questions regarding the position description or the application please contact Aaron Mysliwec at 1-800-622-5266 (if calling from within NH) or 603-444-6269. Applications should be mailed to:

Aaron Mysliwec
New Hampshire Housing Finance Authority
P.O. Box 386
Littleton, NH 03561

INFORMATION WORKSHOPS TOPICS AND TIMES

January '94 - "Dreaming, Planning, and Reality"

Information would be presented on the process of life planning. The workshop would be a good follow-up to participant meetings with case management or as a good prelude to such a meeting if the participant has yet to meet with AHEAD. The workshop would introduce a structured format that would be helpful to a person trying to clarify her values, recognize personal strengths and weaknesses, and convert ideas into action. Deb Maes of the UNH Cooperative Extension has agreed to conduct this workshop.

February '94 - "Conflict and Communication"

How to communicate with your children or your spouse would be the issue. Information about the ideas behind the process of conflict mediation would be discussed. The topic is an important one, because conflict with loved ones is an everyday experience, particularly when families are under significant financial stress. Youth and Family Mediation Services would probably be willing to conduct such a workshop. Location - Littleton.

March '94 - "Balancing the Books"

This workshop would cover the basics of creating a monthly budget. It might also be helpful to introduce a couple tips about planning for the long-term as participants acquire greater financial resources. Deb Maes may be a good presenter for this topic as well, and interested participants could be linked into her more intensive financial programs as well.

April '94 - "Maintaining Mobility"

Basic information regarding automobile maintenance would be introduced to participants. The topic would be a key to cutting down minor car problems and saving much needed cash. The session could also cover questions to ask when having one's car serviced. This topic has been covered previously in Littleton, so resources exist to repeat it.

May '94 - "Available Jobs and How To Get Them"

An introduction to resources and techniques for finding jobs. Possible presenters include people from college career centers, someone from NHJTC, or perhaps a high school guidance counselor or representative from the chamber of commerce/area business.

June '94 - "Handling the Hellions"

Some ideas on parenting. Information could cover common difficulties experienced in raising children and give helpful tips. Parenting Plus would be an excellent resource for conducting such a ~~resource~~ workshop.

July '94 - "Choosing Child Care"

What to look for and what to watch out for when selecting a day care provider.

Information would introduce questions to keep in mind during a day care interview. Possible presenter could include a person from the profession and a representative of the state licensing office.

August '94 - "Caring For the Community"

Information would discuss the importance of contributing to one's community and introduce opportunities to do so. Presenters may include a member of a local community action center or a representative from Catholic Charities.



**NEW HAMPSHIRE
HOUSING FINANCE AUTHORITY**

603-472-8623
1-800-439-7247 (NH Only)
TDD: 603-472-2089
FAX: 603-472-8501

January 7, 1994

Dear FSS Participant:

Beginning this January 26, 1994 the New Hampshire Housing Finance Authority will be providing a series of workshops for FSS participants. The workshops will be held in Manchester and a list of the workshops is enclosed. Jeff Giancola will notify you about the dates and locations of each workshop. Attendance at a minimum of six of the next eight workshops is mandatory unless you are working or attending a class during the time the workshop is being held.

NHHFA will have childcare available if notified at least one week prior to the workshop date of the number of children needing childcare and their ages. A light dinner will be provided for children and participants between 5:30 and 6:00 p.m. followed promptly at 6 p.m. by the workshop.

I look forward to meeting all of you at the January workshop. Please feel free to contact me or Jeff Giancola at 1-800-439-7247 if you have any questions. Jeff will be in touch with you soon with more details.

Sincerely,

Lynn Greenleaf Lippitt
Director of Supportive Services

cc: Jeff Giancola
Laurie Ziebart

FSS OUTREACH COMMITTEE

1994 WORKSHOPS (JAN-AUG)

January 1994 : Financial Management

- reading credit report
- improving credit report
- budgeting
- saving

February 1994 : Career Development I

- resume writing
- interview skills
- job search skills

March 1994 : Assertiveness Training\Confidence Building

- as pertains to daily activities
- as pertains to job activities

April 1994 : Family Conflict

- parenting skills
- dealing w/ difficult children
- movement towards self-suff. as family (family support)
- getting child support
- accessing childrens' activities

May 1994 : Career Development II

- internships
- accessing childcare
- how will job I have promote self-suff.
- do I need to go back to school

June 1994 : Alcohol\Drug Awareness

- identifying the alcoholic\drug user
- helping the user
- user in the family

July 1994 : Accessing Affordable Health Care

- "shopping" skills
- health benefits; which ones you need
- National Health Care

August 1994 : Study Skills/Organization Skills

- taking organized notes
- studying for an exam



**NEW HAMPSHIRE
HOUSING FINANCE AUTHORITY**

603-472-8623
1-800-439-7247 (NH ONLY)
TDD: 603-472-2089
FAX: 603-472-8501

January 14, 1994

Dear FSS Participant:

Beginning this January 26, 1994 the New Hampshire Housing Finance Authority will be providing a series of workshops for FSS participants. The workshops will be held in Plymouth and a list of the workshops is enclosed. Aaron Mysliwiec will notify you about the dates and locations of each workshops. Attendance at a minimum of six of the next eight workshops is mandatory unless you are working or attending a class during the time the workshop is being held.

NHHFA will have childcare available if notified at least one week prior to the workshop date of the number of children needing childcare and their ages.

Please feel free to contact me or Aaron Mysliwiec at 1-800-622-5266 if you have any questions. Aaron will be in touch with you soon with more details.

Sincerely,

**Lynn Greenleaf Lippitt
Director of Supportive Services**

**cc: Aaron Mysliwiec
Laurie Ziebart**

October 11, 1994

Dear Participant:

WELCOME TO THE NEW FSS YEAR! WE ARE EXCITED ABOUT THIS NEW BEGINNING.

We are very happy to have met some of you and we look forward to meeting everyone at our new FSS Resident Committee meetings. Unlike last year, everyone is automatically a member! We want you to think of these meetings as a way of getting to know other FSS participants, and as an opportunity for you to design the FSS program to better serve your needs. This year will be different, we want you, as a group, to make the decisions. Your participation will make this possible.

We realize it's difficult to schedule a meeting that everyone can attend. To address this problem, we have scheduled two meetings, the first in the afternoon, the second at night. The times and dates of the future monthly meetings are up to you!

The first meeting is Tuesday, October 25, from 12:00 to 1:30 pm.
The second meeting is Wednesday, November 30, from 6:00 to 7:30pm.

The meetings are being held at the Unitarian Universalist Church at 274 Pleasant Street, in Concord. It was decided to hold the meetings in Concord because of its central location. Since this is a statewide program it was felt that it would be of greater benefit if all the participants met each other.

Reasons for coming.....great food, enough for a meal.....mileage reimbursement, at 29 cents a mile, (for example, from Littleton that would be approximately \$58.00 round trip).....a very comfortable place to meet (a room with a nice view).....child care, if needed..... a location that's easy to find.....meeting your fellow participantsand of course, Dan and Patty, your friendly VISTA Volunteers!!

If you don't contact us, we will expect you to be at the first meeting. If you are not attending, it is important that YOU EITHER call us or return the enclosed form, by Tuesday, October 18, so that we know how much food to order.

In addition, if you are going to bring children we must know: 1. how many children are coming and 2. what are their ages. We suggest that they bring some of their toys and games for them to play with.

If transportation is an issue for you, then please let us know so

that we can attempt to arrange car pooling.

If you haven't sent them in already, please bring any of the following with you to the meetings for your newsletter: letters-to-the-editor, articles that you would like us to reprint, information on community resources, freebies, or your own story! If you have any other ideas for the newsletter, please don't hesitate to contact us.

We hope you will share the excitement with us and attend the monthly FSS meetings. See you soon!

Sincerely,

Dan Greifenberger x275 Patty Randall x274

NAME (print please)

_____ Sorry, I won the lottery and I will be unable to attend the
October 25, meeting.....

NAME (print please)

_____ I need child care and will be bringing _____ children.

Their ages are: _____

P.S. Remember to bring toys!

Directions to the Unitarian Church
274 Pleasant Street

From the North

93 South

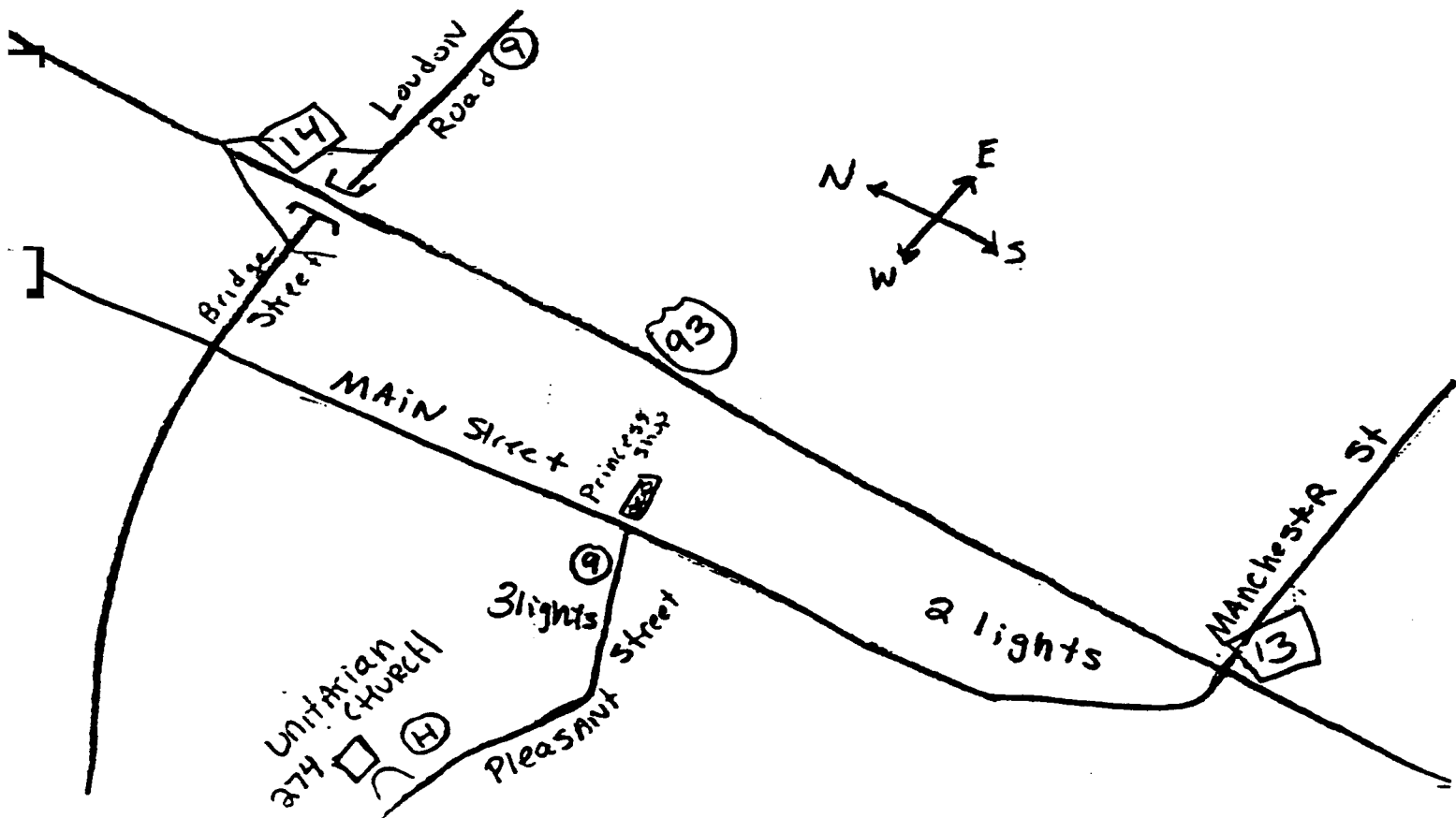
Loudon road (state offices) Exit # 14
traffic light take a right onto Bridge street
traffic light take a left onto Main Street
traffic light take a right onto Pleasant Street
go through three traffic lights
after Hospital (rightside) about two or three driveways
there the Unitarian Church will be (semi-circle driveway)
park on the rightside of building in parking lot

From the South

93 North

Manchester Street Exit # 13
stop sign take a left onto Main Street
at third traffic light take left onto Pleasant Street
go through three traffic lights
after hospital (rightside) two or three driveways
there the Unitarian Church will be (semi-circle driveway)
park on rightside of building in parking lot

If you get lost call 224-0291



11/15/94

FAMILY SELF SUFFICIENCY MEETING

Dear Participant in Family Self Sufficiency:

Thanks to all of you who were able to attend last month's meeting! The next Statewide FSS meeting will be on Wednesday, November 30 from 6:00 to 7:30 pm. It will be held once again at the Unitarian Universalist Church, 274 Pleasant Street, Concord (directions on enclosed map)

These FSS meetings will be held statewide on an semi-annual basis, and regional meetings will be held each month in the Northern and Southern parts of the state.

Why come to the meetings?

Good conversation, emotional support from fellow participants, sharing of ideas, offer input as to how to improve the program, receive information from workshop presenters, and the exchange of information.

Do you need child care to attend?

Just let us know the ages of your kids and we will provide a sitter. We need to know if advance if you need this service!

Need transportation?

Give us a call and we will help you in making arrangements.

**PLEASE CALL US AS SOON AS POSSIBLE TO
LET US KNOW IF YOU ARE ABLE TO ATTEND OR NOT.**

A drawing for a \$25 gift certificate for holiday groceries will be held at the meeting. Hope to see you there!

Sincerely,

Patty and Dan
VISTA Volunteers
1-800-439-7247
(extensions 274 or 275)



603-472-8623
1-800-439-7247 (NH ONLY)
TDD: 603-472-2089
FAX: 603-472-8501

11/18/94

**NEW HAMPSHIRE
HOUSING FINANCE AUTHORITY**

Dear Participant in Family Self Sufficiency:

We would like to give you a quick update as to what is happening in FSS Land. Here it goes...

Our Fall issue of the FSS newsletter will soon be arriving at your doorstep. We'd love to hear what you think of it. Your feedback is important to us! We also thank all the participants who made contributions to the newsletter. We couldn't have done it without you!

Your FSS Case Managers are waiting to hear from you! Dianne Pitts from SDLF can still be reached at 627-3491. For those of you assigned to AHEAD, Rebecca Brown has joined their agency as the Case Manager. Why don't you call her at 444-1377 and introduce yourself!

Don't forget the FSS Meeting on November 30th at the Unitarian Universalist Church in Concord from 6-7:30 pm. Come for some sharing of ideas, and of course some good munchies!

Last, but not least, a copy of our "New Hampshire Department of Health and Human Services Resource Directory" is enclosed. It contains a wealth of information regarding some of the services that the State of New Hampshire provides for it's residents. After reading it, please consider sharing it with family and friends. Dan was instrumental in putting this together and is available at anytime to help you with your search for resources.

Until next time...Take care and Happy Holidays

Dan Patty

Patty and Dan
VISTA Volunteers
1-800-439-7247
(extensions 274 or 275)



I thought of you today

CTM DAVIS

FSS agenda-October 25, meeting

12:00-12:20 Eat lunch/arrive
attendance list address/phone

12:20-12:35 Introduction

Pair up people name in hat
interview each other. Name, from, a unique quality
what has FSS done for you this past year besides rental
assistance, what do you like about the FSS program,
what could be better, what can you do as a group do to
help each other and how can we help you do this?

12:35-12:45 go around room introducing the other person
Name, from, unique quality

12:45-1:30 answer the other questions and the following

Where do we go from here?

Meetings regional/state quarterly/monthly location

Discuss format educational/social

Newsletter involvement--discuss format and content

Feedback--Did you like the food? Was location good for you?
Will you come to another meeting? DO you have any suggestion
to improve the meetings?

Mileage reimbursement sheets completed.



**NEW HAMPSHIRE
HOUSING FINANCE AUTHORITY**

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1-800-439-7247 (NH ONLY)
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FSS MEETING

10/25/94
12:00-1:30pm
Unitarian Church

MINUTES

Present: Participants, Denise Hutchins (Plymouth), Holly Cormiea+ 1 child (Plymouth), Raymond Grande (Wilton), April Elder (Milford), Gabriele Holland (Nottingham), Dan Greinfengerger (VISTA, NHHFA), Patty Randall (VISTA, NHHFA), Vicki Mello (NHHFA):

Child Care Providers: Christine Masewic (NHHFA), Kristie Patterson (NHHFA)

Caterer: Durgin Lane Deli

"Brainstorming"

Some issues that were discussed

WHAT HAS FSS DONE FOR YOU? (besides rental assistance)

Gave direction in life
Something to look forward to
Hasn't done anything

Past WORKSHOPS
good, no use, some were very helpful

WHAT CAN MAKE THE FSS PROGRAM BETTER?

Participants look forward to a better communication with their case managers

attendance at meetings
people need to motivate themselves
some people just don't want to be bothered
ask those who did not attend or respond if they are able to attend any future FSS activities.

Meetings

want to have regional monthly meetings (Plymouth, Manchester) with quarterley statewide meetings.
Regional meetings

Plymouth: Toddle town and Pemi-Baker were too small, Elks Club was a suggested place
Manchester: VNA or the NHHFA
Statewide meetings
Concord: Unitarian Church

Format

a "sound-off" format, brainstorming, networking with other participants, sharing their own knowledge

"I like this kind of format, at this meeting", exchanging information. Those present discussed their concerns with grants/loan research and paper work for school, others talked about starting their own business. Already they had suggestions for each other.

use information from Case manager about the participants' goals and design the focus for meetings

Newsletter

liked it

no response for improvement, nor involvement

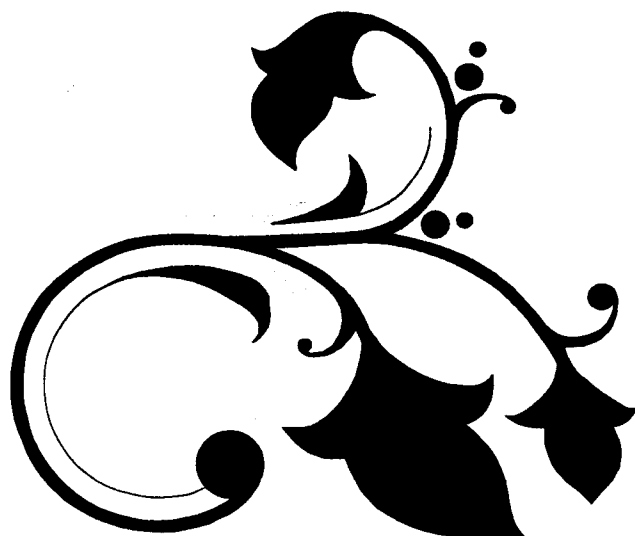
NEXT MEETING: November 30, 1994

6-7:30 at the Unitarian Church in CONCORD

Hope to see more participants there!

THANK YOU for those who attended!!

Just a Little Reminder



THE NOVEMBER FSS MEETING

was
is Tuesday, November, 30th at 6:00 to 7:30.

It is at the Concord Unitarian Church right after the Concord Hospital. (don't hesitate to call if you need the directions again)

It's a good time to tell us how the program can help you.

If we haven't heard from you yet, please call to tell us if you can or cannot make this November MEETING. Please let us know if you need child care.

Looking forward to seeing you there!!!

A handwritten signature in cursive script, appearing to read "Dan and Patty", written in black ink.

Dan and Patty

Your wonderful VISTA volunteers,

1-800-439-7247 or 472-8623

(extension 275 and 274)

FSS Agenda- November 30, 1994 Meeting

6:00 While eating dinner

Attendance list along with mile reimbursement (writing participants names for raffle)

Hand the participants a piece of paper asking them to write down career goals. Collect papers for career goals.

1. Go around the room Introduction (Name, where they live and what they do for fun)

2. Read career goals and brainstorm suggestions with the group for that person. Write the ideas down on the chart.

7:15 wrap-up: what steps the program can take to meet the participants needs. Further suggestions with hand-out of ideas to check off for future workshops, themes, and speakers with returned envelope

Drawing for grocery gift certificate asking the winner for the name and address for their grocery store.

Next Meetings:

Suggested dates, locations and times.

Let's Tuesday, December 28th, Littleton, NHHFA building, 1:00-2:30

Wednesday, January 11th, Bedford, NHHFA building, 1:00-2:30

Materials needed:

1. Red paper for career goals, scrap paper for raffle with a hat. Extra paper for anyone who wants to take notes. Pens.
2. Easel Pad/ Markers
3. Tripod for Easel Pad
4. child care/ sitters
5. crayons for children
6. resource literature

11/30/94

Dear Participant,

Please fill out the following checklist, adding your suggestions and send it back. Your input will help plan future activities so the more comments the better.

Here is a sample of workshops provided throughout the state. Maybe there is one you like to attend. Another idea is Planning Ahead, Staying Ahead workshops which could be something the FSS program could plan. PASA provides series of financial management, nutrition, conflict management, assertiveness, and problem solving workshops. Is this something this year's participants would like? Choose a topic that could benefit you most and we'll see what we can do.

Thank you,

Patty and Dan

What kind of workshop would you attend?
CHECK LIST of SUGGESTIONS

Added comments encouraged

- ☐ *Time Management*
- ☐ *Stress Management*
- ☐ *Assertiveness*
- ☐ *Car Maintenance*
- ☐ *Budgeting*
- ☐ *Nutrition*
- ☐ *Computer Skills*
- ☐ *Resume Writing*
- ☐ *Reaching Career Goals*
- ☐ *Improving Self-Esteem*
- ☐ *Financial Assistance for School*
- ☐ *What else can NHHFA do for you?*
- ☐ *Legal Assistance*
- ☐ *What are your rights as a tenant?*
- ☐ *Child Support Rights?*
- ☐ *Parenting Skills*
- ☐ *Small Business ownership*
- ☐ *Problem Solving*
- ☐ *Other:*

☐ *I don't believe workshops should be apart of the FSS program.*

Other topics that could help you either for discussion at a monthly meeting or a guest speaker? Any suggestions for a guest speaker?

Comments about the last Newsletter? Ideas for the Next one?????

Other ways the FSS program could benefit me more.....

Wether
disc
work county

WORKSHOPS that may interest you.

NH Job Training Council

offers a variety of job development workshops for all counties. Call to receive a PEOPLE LINK subscription which list the workshops. Many of the workshops are free and have open enrollment. A workshop to enhance your career plans may be offered near you. 1-800-772-7001 M-F 8-5 ask for Customer Service representative

UNH Cooperative Extension

Here's only a few of their workshops

for more info call your county office Belknap 524-1737, Carroll 447-5922, Cheshire 352-4550, Coos 788-4961, Grafton 787-6944, Hillsborough 673-2510, Pine Island Manchester 627-5637, Merrimack 225-5505, Rockingham 679-5616, Strafford 749-4445, Sullivan 863-9200

HILLSBOROUGH COUNTY

Family FOCUS: Parenting the Young Child

- 1 Tollhouses Preschool in Merrimack (429-0337); Saturday mornings, December 3 and 10, 8 a.m.- noon Contact person:Linda Whitmore
- 2 Alvirne High School (883-3338); December 6,13 and 20; 7:00-8:30pm Contact person: Susan Burnett

CARROLL COUNTY

Searching for Child Care-What to Look for.

Offered by: Families that matter in Carroll County

Location: Chamberlain Block, Center Ossipee

For more info: Susan Wiley 539-8223 Dec. 10, 9-12am

Understanding Children's Behavior

offered by: Families That Matter in Carroll County

Location: Chamberlain Block, Center Ossipee

For more info: Susan Wiley 539-8223 Dec. 7, 6:30-9:30

Parent Provider Relationships

Offered by: Families That Matter in Carroll County

Location: Chamberlain Block, Center Ossipee

For more info: Susan Wiley 539-8223 Dec. 3, 1-4 pm

Children and Death

Offered by: Families That Matter in Carroll County

Location: Chamberlain Block, Center Ossipee

For more info: Susan Wiley 539-8223 Dec. 14, 7-8:30 pm



12/2/94

Dear Participants,

The meeting last night went very well. I thank those who attended. It was a very productive meeting although we could have talked longer than an hour and a half. Congratulations Karen Goddard for winning the \$25 gift certificate for your holiday groceries.

For those who were unable to attend, we discussed individual career goals. Each participant wrote down what he or she was striving for and then as a group suggestions were made to help that person continue on the road of success. The participants left with steps they could take to help reach their career goals.

In order to serve more families in the FSS program next month's meeting will be at the NHHFA office in Littleton. In January, the meeting will be at the NHHFA office in Bedford. I hope these changes will make it easier for traveling. More information will be sent describing the focus of the next meetings soon. Stay tuned!

The next two meetings will be

**December 28th, Wednesday at NHHFA Office
in Littleton 1:00-3:00**

**January 11th, Wednesday at NHHFA Office in
Bedford 1:00-3:00**

Please call if you are unable to attend or if you are planning on attending so we can prepare adequately. If transportation is a concern, call and we'll help make arrangements.

Unfortunately, our child care providers have not been utilized enough to continue to offer to you for future meetings. Please make other arrangements.

Please remember to call about meetings and send in your suggestions about workshops, newsletter ideas and guest speakers. Also mention what topics could benefit you the most for your own road to success. Don't hesitate to call with resource questions.

Dan is diligently working on a statewide resource directory. We look forward to hearing from you soon!!!!

Enjoy the holidays.

Sincerely,

Patty x274



Directions to Littleton Office
Catholic Charities Meeting Room 444-7727

From the South

93N to Exit 41 drive Approx. 1/2 mile
down the hill across the RxR tracks, last grey house on the right
before bridge, "Lane House", 16 Cottage Rd.

From Conway Area

take 302 all the way into Littleton
down the hill across the RxR tracks, last grey house on right
before bridge "Lane House" 16 Cottage rd.

From Gorham Area

rt 2 to rt 115 in Jefferson then take a left onto rt 3 to Twin Mountains then
at the lights take a right onto route 302 to Littleton
down the hill across the RxR tracks, last grey house on the right
before bridge "Lane House" 16 Cottage rd.

From Lisbon area

take 302 into the center of Littleton
at the lights in town take a right over the bridge
first grey house on left "Lane House" 16 Cottage rd.

Directions to Bedford Office 1-800-439-7247 or 472-8623

From the South/ Seacoast

Take 101 West to 101/114 intersection
Turn left at lights
Take first left onto Constitution Drive
NHHFA is #24, a brick building with a blue roof on left

From the West

101 East to Bedford
passing Shorty's and Vista foods
at the second set of lights turn right onto Constitution Drive
NHHFA is #24, a brick building with a blue roof on the left.

From the North

89 to 93 South to 101 West to 101/114 intersection
Turn left at lights
Take first left onto Constitution Drive
NHHFA is #24 Brick building with Blue roof on left



December 6, 1994

Dear Participants,

The FSS program can help all fifty participants and other families to come reach their personal goals. As you pave the way to your own future you are also guiding the direction of the FSS program. We have heard from some of the FSS participants that "this program has been a lifesaver", and "if it wasn't for this program me and my kids would be on the street." Well, this program would not exist if it wasn't for you. As much as you are dependent on the program, the program is depending on you. We would like to try to help you keep a good thing going and make it even better.

One of the key components of the FSS program is participants helping each other help themselves. Not only can you exchange information at monthly meetings, but developing a mailing list of all participants with phone numbers will enhance the communication between you and other FSS participants. This way you will have greater access to each other for either ideas, emotional support, an understanding ear, bartering, or maybe a ride to a meeting. Only those who have given permission for this information to be shared will be printed. Someone in your own town could be on the program and you may not know it.

Please send back the enclosed form or call before December 16 stating whether or not you wish to have your address in future mailings. Participants who have already given permission to print their address and phone numbers for other FSS participants.

Denise Hutchins, Holly Cormiea, Raymond Grande, April Elder, C. Jordan,
Cathy LaFave, Chris White, Karen Goddard.

Reminder: Don't forget to return the checklist with suggestions before your get caught up in the Holiday rush and tell us if you are planning or not planning to attend the next FSS meetings. Thank you for your participation!

Your smiling VISTA-teers,

Two handwritten signatures are shown. The first signature, on the left, appears to be 'Patty' and the second, on the right, appears to be 'Dan'.

Patty Randall (x274) and Dan Greifenberger (x275)
1-800-439 or 472-8623

Please send back before December 16

_____ No, I do not wish to have other participants to have my address or my phone number.

_____ Yes, other participants can have my address and my phone number.

Print Name _____

Sign Name _____

Date _____

To: Melissa Marchand
From: Patty Randall
Re: FSS Mailing List
Date: December 20, 1994

I realize you are in the mist of your holiday rush but I need about 5 minutes from you. The FSS participant mailing list is being compiled and I have not heard from you. If you do not wish to be on this list or only wish to have your address printed please call 1-800-439-7247 x274. Otherwise, it will be assumed you would like to have your name, address and phone number sent to the other participants. This list will be sent out the week after Christmas. Remember this will enhance communication between you and other participants making the FSS program more beneficial.

Also, remember to drop off the checklist of suggestions in the mail.

Thank you for your time and have a wonderful holiday.

Sincerely,

M - E - M - O

12/20

Reminder

The NEXT Meeting is December 28, 1:00 to 3:00pm in Littleton. And You're Invited!

Please respond (if you haven't already) by calling 1-800-439-7247 x274

All I need to know is YES or NO. Need a ride? We might be able to help.

Leave a message day or night.

If you have responded and plans change, please call.

Looking forward to seeing you there!!!

January Meeting in Bedford on the 11th , 1:00-3:00pm.

FSS Agenda December 28, 1994
NHHFA - Littleton

Expected attendance for meeting- about six people.
Only two definite, "yes" from FSS participants

1:00

have a few snacks on the table

send attendance sheet around along with mileage reimbursement

introduce everyone

discuss individual needs

1. where they are in their self-sufficiency process
2. how can the FSS program help them in their process
3. discuss car maintenance with Dave Ward

write down suggestions

3:00pm

Materials needed

food/drinks

paper

pens

resource literature

January 3, 1995

Happy New Year!!

**Minutes from December 28th Meeting
in Littleton 1:00pm-3:00pm**

Wednesday, December 28th's meeting was another success. Thank you for those who attended. The meeting was an informal discussion about individuals' needs and services they have experienced in their self-sufficiency process. Some of the topics mentioned were self-marketing, searching for the right college, finding money after receiving grant and loan denials, and free medication. Each of these issues were discussed briefly but the overall message was that perseverance may be the way to reach your goal.

It was suggested that the FSS program could be more beneficial to participants by helping the services in NH become more "user-friendly". New Hampshire services have a lot to offer, the problem is some services can be very frustrating to locate, utilize, and understand. One of the purposes of the FSS program is the coordination of services by your case manager, and the NHHFA Family Self-Sufficiency staff. Please give one of these people a call if you are having trouble with a resource in your area.

Another suggestion was the importance of networking among other FSS participants. Enclosed is the completed mailing list. The program consists of a total of fifty participants; only those who stated they preferred anonymity were not included.

ASAP!

The next meeting will be coming soooooon!!!

January 11th in fact.

This one will be in BEDFORD for all you southern NH folks who were unable to make the meeting in LITTLETON.

The focus will be creating a resume or updating your resume because several of you indicated a need on the checklist of suggestions. Even though you may not have checked this workshop, everyone needs to update even if you have a great one filed away. We are also going to give helpful suggestions about filling out applications and interviewing techniques [the little things you probably have never thought of].

Even if you think you already know everything about resume writing, applications and interviewing, I bet you'll leave knowing something new!

The last meetings have gone well. Here is another chance to meet other participants and help make the program even better. I will see you here at the NHHFA building in BEDFORD. Meeting starts 1:00pm to 3:00pm.

***Call if you are going to be here or unable to make this meeting.
*Remember to bring a copy of your resume and if you have it on disk bring that too.**

Thank you.
I see you there!

Sincerely,

Patty Randall x274

Directions to Bedford Office 1-800-439-7247 or 472-8623

From the South/ Seacoast

Take 101 West to 101/114 intersection
Turn left at lights
Take first left onto Constitution Drive
NHHFA is #24, a brick building with a blue roof on left

From the West

101 East to Bedford
passing Shorty's and Vista foods
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Take first left onto Constitution Drive
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603-472-8623
1-800-640-7239 (NH ONLY)
TDD: 603-472-2089
FAX: 603-472-8501

**NEW HAMPSHIRE
HOUSING FINANCE AUTHORITY**

June 15, 1994

Dear FSS Participant,

As the Family Self Sufficiency program heads into its second year, nearly 50 families across New Hampshire will have enrolled in the FSS program. NHHFA would like to recognize the hard work being done by you and your family to gain economic self sufficiency. We would like to share your experiences with others by creating a newsletter to be sent out to your family and other members of your community.

In each newsletter we will highlight at least one family's own story, list the accomplishments of all FSS participants, and highlight resources which may be useful in helping you to become self sufficient. Do you have any ideas for the newsletter? Please let us know!

In order to get the newsletter off the ground, we need your help. To start, we would like to list your name in the newsletter under the "participant's accomplishments" section. Attached you will find a release form allowing us to print your name and the information you provide. Each participant that returns this form to us by June 24 will have their name entered into a drawing for a \$25 gift certificate to their favorite grocery store.

We hope to hear from you. If you have any questions about the newsletter or the FSS program, please call Laurie Ziebart at 1-800-439-7247, extension 225.

Sincerely,

Robin Russell

Robin Russell
Director of Housing Assistance



603-472-8623
1-800-640-7239 (NH ONLY)
TDD: 603-472-2089
FAX: 603-472-8501

**NEW HAMPSHIRE
HOUSING FINANCE AUTHORITY
FSS RELEASE OF INFORMATION**

I give permission for New Hampshire Housing Finance Authority to publish my name and information regarding my participation in the FSS program in the Newsletter. I understand that NHHFA will be mailing this Newsletter to program participants and community organizations throughout the State of New Hampshire.

Print Name: _____

Signature: _____

Date: _____

Other Household Members on FSS:

Print Name: _____

Signature: _____

Date: _____

Name: _____

Address: _____

NAME: _____

Please take a few minutes to complete this sheet so we may recognize your accomplishments in the Newsletter. Be proud of what you've done!

ACCOMPLISHMENTS

1. Are you working? _____
Full or Part time? _____
How long have you been working? _____
2. Are you attending college? _____
Have you graduated? _____ When? _____ Degree _____
If you have not graduated what is your major? _____
What courses have you successfully completed within the last six months? _____
3. Are you enrolled in job training? _____
Have you completed the program? _____ When? _____
What is your field of study? _____
4. Have you passed the GED exam within the last year? _____
Are you currently attending GED classes? _____
5. Are you a volunteer work or an intern? _____
Average number of hours per week? _____
6. Do you contact your caseworker every month? _____
7. Other accomplishments not listed?

RETURN BY 6/24 FOR A CHANCE AT THE \$25 GROCERY DRAWING!

Family Self-Sufficiency Newsletter



New Hampshire Housing Finance Authority

Fall Edition 1994

The FSS Program...

is a Federal initiative and many housing authorities nationwide have instituted this program. This FSS program is offered to households receiving rental assistance and is designed to promote economic self-sufficiency by combining stable housing with the coordination of services: case management, job-training, and education.

The NHHFA has two VISTA volunteers this year to enhance the FSS program by encouraging participation and helping FSS participants organize monthly meetings, write the FSS Newsletter, and connect participants with resources in their community. They would also like to promote networking among the participants.

It is believed that the participants' voices are an essential part of an effective FSS program. In fact, participation and motivation of the participants is the key element fueling the FSS program. That is why the FSS program is designed by You, the FSS Participant!

FSS STAFF

Sheila Malynowski

Director, Housing Management

Robin Russell

Director, Housing Assistance

Laurie Ziebart

Vicki Mello

Program Monitor

Rental Housing Assistant

Patricia Randall

Dan Greifengerger

VISTA Volunteer

VISTA Volunteer

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About VISTA

by

Patricia Randall

Volunteers in Service to America is under the umbrella of AmeriCorps, a new and independent

Federal agency created to promote and expand national community service. This fulfills one of President Clinton's presidential campaign pledges.

VISTA itself has been around for thirty years. Most people describe it as a domestic volunteer program similar to the PEACE CORPS. Dan Greifengerger and I have signed on with VISTA, making a year commitment to this program. We both believe community service is very important and we would encourage others to do the same.

Volunteers in this program are placed in various projects throughout United States. They receive a nominal monthly stipend or an educational award at the end of a year's service.



Catholic Charities

by Patricia Randall

What can Catholic Charities do for me? You might be asking yourself especially if you're not Catholic.

After talking with Catholic Charities' Melody Fadden, Assistant Director of Development, and Dick Shannon, Director of Parish and Community Outreach, I realized there is definitely more to Catholic Charities than religion.

Did you know that Catholic Charities is the second largest human service provider in NH? Even though Catholic Charities is a national movement, each state governs their own programs and services independently. Why have they grown so large? Because NH Catholic Charities has been able to respond creatively to the uniqueness of group and individual concerns during the past fifty years..

Another reason people have turned to them is because of the sliding scale fee for counseling and the reasonable cost (most are free) of their other services. Many people have been pleased with Catholic Charities and have shared their experiences with others. Their growth is also due to the steady financial support giving to the Church. During the last annual appeal a total of 2.3 million dollars was raised.

The programs are guided by Catholic teachings, but they certainly do not preach their beliefs or try to convert non-Catholics. They accept and want to help everyone. For example, Dick and Melody mentioned that in the counseling part of the organization, the individual's values and strengths are the focus.

They offer an array of programs and services which may be at a location near you. Call their 800 number. They may have a program that could help you or a friend. Take advantage of the services available. Here are a few....

FOOD BANKS receive food from farmers, manufacturers, packers, distributors, wholesalers, and retailers which is distributed over 400 non-profit agencies in NH.



GOOD BEGINNINGS

provides young parents with either transportation, parenting skills, information/referral, mentoring, friendship and support, emergency housing, clothes, furniture, etc.

COMMUNITY OUTREACH has a variety of mutual focus groups "helping to make healthier decision to cope" ranging from improving self-image, women and self-esteem, under-employment, divorce, parenting, shelters, and food pantries, etc.

FAMILY and INDIVIDUAL COUNSELING which helps people live more independent, productive and happier lives.

Call the locations near you to find out about the services they offer.

District Offices

Berlin	752-1325
Concord	228-1108
Lakes Region	528-3035
Lebanon/Claremont	448-5151
Littleton	444-7727
Manchester	624-4717
Monadnock/Keene	357-3093
Nashua	889-9431
Salem	893-1971
Seacoast/Rochester	332-7701

For more information about Catholic Charities
TOLL FREE 1-800-562-5249

Administration....669-3030

or write to: New Hampshire Catholic Charities
215 Myrtle Street, P.O. Box 686
Manchester, NH 03105



SOMETHING FOR NOTHING

(or as close to it as you can get)

by Carol J. (FSS Participant)

Hitting the holiday season and have very little cash? Don't have any money in the entertainment budget? Need to plan some good family activity but feeling a bit strapped? Well, we hope that this column can help. Let's start with the holidays. Christmas trees are very expensive. To get one for free, all you need to do is speak to one of the larger vendors in your area. Tell them that you are on a limited holiday budget. Ask if you could come Christmas eve and select a tree from the many left over. Accustomed to having your tree up a week before? Why not start a new tradition of making the decorations the week before and decorating the tree Christmas eve?

Decorations can be made out of some very inexpensive materials like: construction paper (loops for garland), the individual holders for eggs in either styrofoam or paper egg cartons (use pipe cleaners for hangers and glitter for the outside). Family photos or old Christmas card scenes can be glued to the inside of the cup.

Entertainment is as necessary for those who have little or no money as it is for the well off. One cheap family activity is becoming an audience member at your local TV station. Call your local cable access channel. Many times they will have shows that need audiences and would be thrilled to get some volunteers. For example, channel 11 and 50 are looking for audience members for shows they produce. Check your local paper for more cheap entertainment ideas. Also check with your neighbors. Sometimes your neighbors put on

plays or concerts where the cost is either free or close to it as you can get.

Other free entertainment ideas can be discovered at your local library. Library's hold passes to many NH and MA museums such as the SEE museum in Manchester. This is a hands on science museum and is a lot of fun for the whole family. Other tickets are available ranging from the Christa McAuliffe Planetarium in Concord, NH to the Fine Arts museum in Boston and the Boston Science museum. All you need to get these passes is a library card to your local library. Give them a call. Sometimes they will arrange for an inter-library loan for passes you would like. Libraries also let you borrow art. In Merrimack, you can borrow a framed print of Monet (or any of the other artists that they may have) for a month with a one month renewal. You could have famous art work hanging in your house tomorrow! Visit your library today!

Family fun! In addition to the museums, here is another idea that might provide that needed family activity. Skiing! (For Free?) YES! There is a statewide promotion to help you learn to ski for those who have not yet learned or who are rusty. This year the "Learn to Ski Free Week" is scheduled for December 14th through the 20th. You will be provided (at absolutely no cost) rental equipment for the day, a lesson, and an all day pass to any mountain that is participating in the promotion. Most all of the major resorts do participate. You can find them in the phone book under ski resorts. You don't even need to make an reservation (but it is a good idea)!

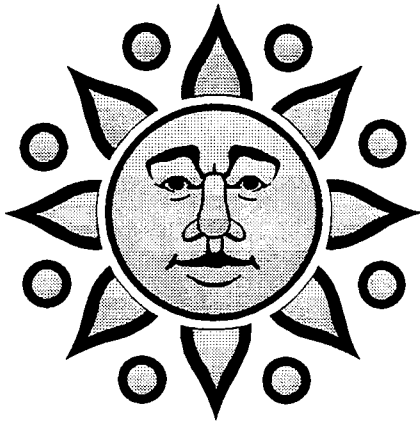
Anytime you run into something for nothing (or as close to it as you can get), please let us know so we can share it with everyone.

SEND IT TO: NHHFA, c/o FSS Newsletter
PO Box 5087 Manchester, NH 03108

*It is better to light a candle than
to curse the darkness.*

Chinese Proverb

I Know What I Want. But How Do I Start?



(Techniques for reaching goals
and realizing dreams)

By Karin Berthiaume

So often we have a goal, an idea of the way we want our life to be, and yet time goes by and those dreams are discarded. They are replaced by complacency and security in what we know. There are great risks in having goals and working to achieve them. The world hands us plenty of obstacles to overcome; not enough money, lack of education, unsupportive family and friends to name a few. But our biggest obstacles come from within. We are afraid to take calculated risks, afraid we may fail, afraid of the ridicule and judgements of those around us. So we stay bored or miserable, but SAFE, and our hopes and dreams for a better life begin to fade away.

And then one day we decide we truly want to live differently. Making this decision is the crucial first step. It is also the easy part. Next, we must take that decision and turn it into a plan. So how do we move forward, past our fears and towards our goals? How do we motivate ourselves to take action to improve our quality of life? How do we take the necessary risks, while still feeling safe?

In searching for the answers to these questions, I was reminded of the struggle faced by beginners first learning to ride a horse. I believe the basic techniques used to overcome the many fears associated with actually sitting on a huge animal with visible and active hooves

and teeth can be quite universal in their application to other areas of our lives. As a riding instructor, I often heard, "I really want to learn how to ride...but I didn't realize horses were so BIG." Over time, I was able to develop the following techniques to help people push past their very real fears so that they could realize their dream.

1. We must take ownership of, or responsibility for, our fears or our problems. No one else can do it for us. There will always be people available to help but, in the end it is up to us to make it happen.

2. We must be thinkers. If a horse kicks or bites us, it is never the horses fault. We are smarter than horses, therefore, if we are hurt by an animal it should be a signal to us that we are not thinking enough. One good crunch on the fingers when you are not expecting it is often the best lesson on the benefits of being a thinking person.

3. Learning is a process. Success comes with time and commitment. And yet we are humans who thrive on immediate gratification. The key is to combine these two principles. Remember the big picture so that you have an idea of where you are headed, but take things one step at a time.

4. Start with what you are most comfortable with. If the thought of climbing into the saddle is more than you can imagine, then back up a little. What can you do? Perhaps comb the mane or scratch the horses ears. Each time add something new. Before you know it, you will feel safe enough to try many more new things.

For any of us to succeed in realizing our dreams, we must create a safe place within ourselves. A place we know we can go to for strength when we are about to take a risk that will move us towards a better life. Surround yourself with supportive people. Read. Explore new ideas. Make it happen. Be a dreamer, a thinker, and a doer!

Man did not weave the web of life, he is merely a strand in it. What he does to the web he does to himself.

*Chief Seattle
(after whom Seattle was named)*

Managing Stress

by Mary W.Tempke, University of New Hampshire
Cooperative Extension Specialist, Human Development

Most researchers define stress as the body's physical and emotional reaction to circumstances or events that scare, aggravate, confuse, excite, or endanger us.

Any out-of-the ordinary experience, pleasant or unpleasant, which upsets a person's life pattern and requires more than routine adjustment, can cause stress. We all need a certain amount of stress to make life interesting. It prompts us to solve problems, to create, and to grow. So why worry about stress?

Stress can cause damaging physical, mental, emotional and social problems when it is too severe and not managed. Stress plays a significant role in heart attacks, high blood pressure, migraine headaches, stomach ulcers, and asthma. Stress may also contribute to mental illness, interpersonal conflict and violence, alcoholism and drug abuse.

Although we can't remove stress from our lives, there are ways of managing it! Six common methods for managing stress are:

BREATHING

When under stress, we may deprive ourselves of vital oxygen by poor breathing. Here is a breathing exercise that can help: Close your eyes and sit up straight. As you inhale, slowly and deeply, count silently to two. Hold the air in on three, then let the air seep out, four, five. Hold again, six, seven. Repeat again. Continue breathing and counting, for up to ten minutes, then open your eyes.

EXERCISE

Exercise can relieve tension. Walking, jogging, and swimming are particularly good. Some simple stress-reducing exercises, like the two described below, can be performed anywhere.

1. Shoulder shrug exercise: Try to raise your shoulders up to your ears. Hold for the count of four, then drop the shoulder back to a normal position. Repeat as often as necessary. A variation of this exercise is to rotate your shoulders back, down, and around; first one way then the other. Then do both at the same time. This is also good for relaxing your back, arms and neck.

2. Relaxation exercise: This one will loosen tense muscles. Sitting comfortably in a chair or in a relaxed position, (if possible, with your eyes closed), clench your fist as hard as you can, then relax it. Let your whole arm go limp. Do it again. Then repeat with your left arm. Next, with your arms hanging relaxed at your sides, raise your eyebrows, crinkle your forehead and tense the muscles of your scalp. Relax. Tense. Relax.

Do the same with your eyes and nose, then your jaw and neck, your shoulders, your chest and stomach,

the muscles of our buttocks, then your thighs, your calves, your ankles and your toes. When you finish with each part, it will be heavy, calm, and totally relaxed. Sit or stand quietly for a few minutes. Open your eyes if they have been closed.

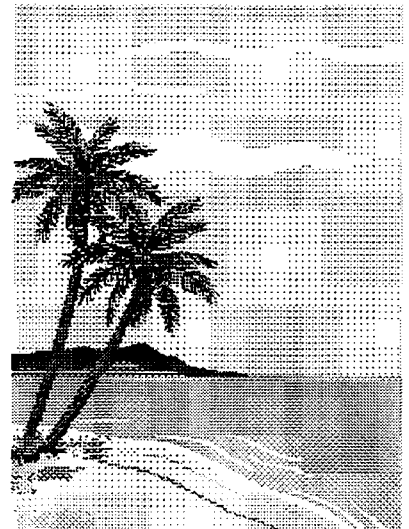
MIND VACATION

There are times when we could relax by going away to calm, pleasant place. Unfortunately, we can't always take a vacation when we most need it. We can, however, take a mind vacation! Surprising as it may seem, for many people the body reacts to a mind vacation with some of the relaxation and pleasure that accompany a real vacation.

Try this: Sit relaxed in a chair, both feet on the ground. In your imagination go away to a place you enjoy, such as a mountain meadow, a pleasant garden, a cabin by a lake, a sunny beach. Relax there! Enjoy the feel of the sun, the fresh breeze, the soft grass, or the sand under you. Enjoy the sound, the wind in the trees, the surf, the birds. Also, become aware of the fragrances. You may want to do something on your mind vacation that you enjoy -- pick flowers, roll in the hay, read poetry, gather shells.

If possible, enjoy your mind vacation for 10 to 15 minutes, then slowly return from it. Some people find it helpful to create special places just for mind vacations, like a

special beach or mountain area, and go there again and again when they need escape and replenishment.



TALKING TO OTHERS

Remember, you aren't alone! When stress and tension are out of hand, find someone to talk to, and share your frustrations, anger, and distress with. Talking to an understanding listener can often give you the relaxation, perspective, and confidence you need to cope with your stress more effectively.

MAINTAIN A HEALTHY LIFESTYLE

It's important to keep physically, socially, and psychologically fit, so stress has less of a chance to hurt us. This means maintaining a positive attitude about life, getting adequate sleep, taking care of our bodies with a healthy diet and sufficient exercise, and limiting smoking, drinking and the use of drugs.

THE RELAXATION RESPONSE

Probably one of the more dramatic and carefully studied techniques for tension reduction is the relaxation response. Practicing the relaxation response produces an alert, but quiet state of consciousness.

Before starting the relaxation response, try to find quiet surroundings and make yourself comfortable. And, try not to think of the stressful events in your life. Then follow these simple procedures: 1. Close your eyes. 2. Deeply relax all of your muscles beginning with your feet

and progressing up to your face. 3. Breathe through your nose and become aware of your breathing. As you breathe out say the word, "one", silently to yourself. Then breathe in and out and say "one" each time. Breathe easily and naturally. 4. Continue for as long as 20 minutes.

You may open your eyes to check the time, but do not use an alarm. When you finish, sit still quietly for several minutes with your eyes closed, and then open them. Wait for a few minutes before standing-up.

Maintain a passive attitude and permit relaxation to occur! With practice, the relaxation response should come with little effort!

The University of New Hampshire's Cooperative Extension Service office has many branches throughout the State offering free literature and low-cost programs on Food and Nutrition, Family Relationships, and Money Management and more.

UNH Cooperative Extension County Offices

Belknap County Pine Island 4H Manchester

(603) 524-1737

(603) 627-5637

Carrol County

Merrimack County

(603) 447-5922

(603) 796-2151

Cheshire County Rockingham County

(603) 362-4550

(603) 679-5616

Coos County

Strafford County

(603) 788-4961

(603) 749-4445

Grafton County

Sullivan County

(603) 787-6944

(603) 863-9200

Hillsborough County

(603) 673-2510

Incredible

Love is Grand

Love is Great

I couldn't ask for a better mate.

She's a pretty incredible person.

She works about eighteen hours a day and then she's on call the other six.

The pay isn't much at all, and the job keeps getting tougher. No days off, no sick days or holidays.

Maybe a little bit of fun or relaxation every now and then.

Who would be able to do this job for those few benefits and little pay.

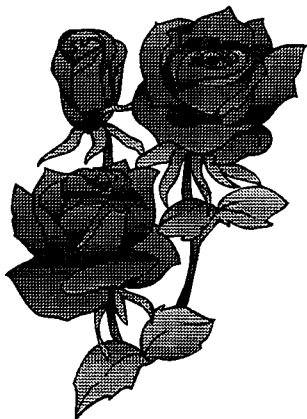
She must be a mother, wife, referee, student, therapist, psychologist, cook, laundry person, entertainer, banker, accountant, a nurse, a friend, counselor, taxi, and what ever other other professional job that involves raising five kids and caring for a husband in a wheelchair and going to college.

Not many people have these qualifications. Experience doesn't come from on the job training, it comes from the heart. This is Love.

Best of all she's my wife and the mother of my children.

I Love You!!!!!!!!!!!!

*Ronald W. Morris, SR.
(FSS Participant)*



TIDBITS

If you have a credit card and are having a hard time paying it off, call your credit card company and ask to have the interest rate reduced. They usually will.

Are you looking for something to do with you children? Check out your local library. Some libraries have hands-on activities, puppet shows, and computer programs designed for children and movies you can borrow. There are always community events posted.

If you have any information you think would be helpful to others or column you would like to write send to NHHFA, FSS Program, PO Box 5087 Manchester, NH 03108

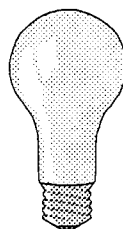
Short on money? Try bartering! Start swapping time, knowledge, services, and unwanted items. Check local newspaper, grocery markets, community center, bulletin boards for bartering exchange groups. See "Tricks of the Trade", Woman's Day 11/22/94

Remember when shopping, check the unit price. Sometimes buying the smaller quantity is cheaper than buying the larger one.

Check out your local discount bakeries such as Boyea-Fassett Bakery for deals on bread, cookies, snacks, etc. It saves to look.

Job Search Workbook by NH Dept. of Employment Security, includes: resumes writing, gathering references, interviewing, job hunting over forty, and more with samples. Check your Welfare Office or Unemployment Office for a copy. It has helped one FSS Participant and her friends already.

Mothering magazine, is a magazine that helps parents find alternative approaches to parenting from mediation to medical choices.



Remember to look in your phone book for discount coupons on oil changes, meals, furniture, pet supplies, videos, clothing and more.

Consignment shops are always ideal for a quality clothes for a reasonable price. Maybe you have some clothes in good condition that you or your children no longer wear. Consider selling them at a cosignment shop.

Can't afford free dental work? Call your local Health and Human Service department and ask about Doctors with a Heart program in February.

Check your local Community Action Program, welfare deptment and Salvation Army for Holiday programs

Another place with sliding scale fee is Planned Parenthood. They welcome Medicaid. Your medical issues can be discussed confidentially with caring professional practioners. whether your are male or female Call one near you.

One good consignment store is the **Mother and Child** store in Amherst own by one FSS participant. She also offers parenting literture and more.

Have a medical question? Can't get a hold of your Doctor? Ask A Nurse, Free 24 hours a day 626-2626.

Health Note:

It is suggested steam baths and drinking water purges the body of nicotine. Cigarette smoke may rob your body of vitamin C. If you are near cigarette smoke eat more strawberries, red pepper, orange juice and other vitamin C foods.

Participants Accomplishments

Working for over ONE YEAR

Karen Goddard
Holly Cormiea
Jeanne Nason
Arlene Lampkin
Sean Harriman

Working for 6-12 Months

Carol J.
Dave Ward
Lisa Stratton
Susan Pearson

Attending College or Participating in Job Training

Colette Morris
Dennis Moran
Doris Hamberg
Mark Bradley
Holly Cormiea
Susan Pearson
John Caldwell
Sean Harriman

NHHFA
PO Box 5087
Manchester, NH 03108

Next FSS Meeting

Nov. 30, 1994
6-7:30 at Unitarian Church
in Concord
Thank you to those who
attended last
Month's meeting!

Passed the GED Exam

April
Elder

Volun- teering or Interning

Colette
Morris
Susan Pearson

Regularly Attending FSS Workshops

April Elder
Holly Cormiea

If you would like to be included in the next FSS
newsletter Participant Accomplishments list please
call Patty Randall at 1-800-439-7247. Your permission
is needed to print your name.





FSS NEWSLETTER



New Hampshire Housing Finance Authority
Summer 1994

From the editors...

Welcome to New Hampshire Housing Finance Authority's first issue of the Family Self-Sufficiency Program Newsletter. As the program heads into its second year, nearly fifty families across New Hampshire will have enrolled in the FSS program. This newsletter has been created to help link all of those families together and to other resources.

Each issue of the newsletter will highlight at least one family's own story. This issue spotlights two exceptional participants that have broken many barriers to get to where they are now. We will also include as a quarterly article information on a resource that has been helpful to other FSS participants along the way. This issue features the Consumer Credit Counseling Service, which had a speaker at one of our first workshops. A related article explains how to improve your credit history.

One of our most important sections highlights the accomplishments of our participants. The Participant Accomplishments section identifies, with their written permission, the accomplishments of specific participants. It is a salute to you who have struggled and continue to do so to become self-sufficient. We hope that this will give others the incentive to accomplish what you all have accomplished.

There are other sections in here we think you will enjoy, such as Tidbits, which will give you some ideas for entertainment and fun. There is also a page for your children - it will keep them occupied while you read this! If you have anything that you want to submit to this page: bartering ideas, volunteer help, or anything else, please feel free.

If have any other ideas for the newsletter please let us know. We would like to hear from you. The issues will come out quarterly, and are available to whomever would like them, while supplies last.

NHHFA
FSS Newsletter
PO Box 5087
Manchester, NH 03108

* * *

On The Road To Success:

Karen Goddard

written by Jeff Giancola



FSS Participant: Karen Goddard-The Milford Cabinet

Four and a half years ago, Karen Goddard left her husband and set out on her own with a dream of opening her own business. With two young daughters, Lee, 2 mos. old, and Keara, 2 yrs., it was difficult for her to pay the rent, even though she had found a roommate to split the rent with. She

(continued on page 2)

(Karen Goddard, cont.)

began to receive AFDC, Food Stamps, and rental assistance to survive. "I didn't want to leave my kids at home while I went to work," said Karen. "Besides, I couldn't have made enough money to pay for childcare anyway." Karen had to choose between her kids and working.

Before leaving her husband, Karen graduated from college with a Bachelor of Science degree, she worked part time as a paralegal and an office manager. Later, she and her husband opened their own towing company in Nashua. Karen began planning to open her own business the summer before she left her husband. "I had no retail experience," claimed Karen, "but I needed to get on my feet." She sought the help of the Small Business Development Center in Nashua before she brought her business plan to the bank, and opened her business February 1, 1990.

About 1½ years ago Karen almost closed her store because she couldn't pay her bills. "The electric company would come to the store and threaten to shut the electricity off. But I was determined to prove everybody wrong that said I couldn't do it." She borrowed money from family and friends to
(continued on page 4)

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NHHFA Survey	pg 9

**A Man With A Plan
FSS Participant Sean Harriman**

written by Aaron Mysliwiec



FSS Participant: Sean Harriman

Six years ago Sean Harriman did some reading up on the law, faced two lawyers in court, and succeeded in getting custody of his six month old daughter, Erin. Today, he and his daughter are a happy family living in Conway. While taking on the responsibilities of raising Erin has led to much joy, there has also been increased financial challenges. In order to make ends meet, Sean began receiving AFDC 2 years ago and receiving housing assistance 1 year ago. But Sean has a plan to reach economic independence, and he recently joined the Family Self-Sufficiency program.

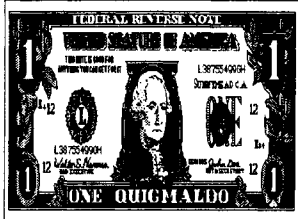
Sean's plan is to get a college education and eventually start his own business. "Before I had my daughter, the job I had was fine. But to provide for both of us and prepare for her future, I needed to find something which paid more," said Sean. "So I decided I had to go back to school."

After deciding to go back to school, Sean searched for a college with classes in computer programming. "I'm interested in computer programming because at different jobs, I've noticed that some people can use
(continued on page 4)

Consumer Credit Counseling Service

written by Jeff Giancola

If you have found yourself in any financial difficulty or in debt you might want to contact the Consumer Credit Counseling Service (CCCS). The CCCS is a non-profit, professional counseling service which was organized to help families with financial problems. The services include confidential financial counseling, debt management, and prevention education. Basically, the CCCS can help you plan your finances and also help you deal with your creditors.



The CCCS provides families and individuals with guidance in the management of money and the use of credit. The counseling is free, and completely confidential. One thing they can help you do is track your expenses for a month. Doing so helps you see your spending habits, and CCCS can give you ideas about ways to change the bad habits.

In the case of a family in serious debt, CCCS can set up and maintain a Debt Management Program as an alternative to bankruptcy. Under this program, the cooperation of as many creditors as possible is used to set up payment plans. When you are paid, you keep a certain amount for your living expenses and a certain amount goes to CCCS for debt repayment according to the plan you have set up. To do this they will need to charge a fee based on your ability to pay, which will not exceed \$20 per month.

CCCS is not, however, a collection agency. It is a service available to you if you need to use it. The customer fees, along with donations from local creditors, support the CCCS. Creditors are asked to pay 15% of the amount that is paid to them. This method of support has been widely accepted by customers and credit agencies.

(continued on page 10)

Using Your Credit History

written by Jeff Giancola

If you have ever used a credit card, or taken out a bank loan, then you are probably familiar with a credit report. Credit is given to you based on your ability to pay back what is borrowed. Your credit report tells creditors if you have paid your bills on time - it gives them an idea of whether you'll pay them back or not. Based on this report, creditors will either allow or deny you credit. When you take out a bank loan, buy a car, rent a house, buy a house, and apply for a job, your credit report is often checked. Most people need to have a credit history of some kind to have a comfortable living. This is why having a good credit history is so important.

There are a number of things that you can do to ensure a good credit history. The main thing is to pay your bills on time. To show that you can do this, apply for a credit card from a bank or a department store, use it and pay it off on time. If you are unable to find a creditor who will grant you credit, try to find a co-signer. This will help you get credit and you can start improving your history.

You can also open an interest-earning savings account and make regular deposits.

Apply for a loan from this bank and use your savings as collateral. If you repay it on time,



you will have a good reference from the bank on your report. Even a checking account in good standing will look good on your credit report. If you open a checking account at a bank that offers credit cards, you may want to apply for one, use it, and pay it off.

To obtain a copy of your credit report, you can contact any credit bureau. Usually there is a fee of about \$5 - \$10 for your report. However, if you have been denied

(continued on page 10)

(Sean Harriman, cont.)

computers but hardly anyone knows how to fix them when they break," noted Sean.

Two years ago, Sean discovered New Hampshire Technical College in Berlin and with the help of College Counselor Christine Mulcahey, he enrolled in classes. Mulcahey helped Sean find financial aid and he paid for classes with a combination of a Pell Grant, which is available to people according to income guidelines, and Stafford Loans. Sean was also awarded a 'Governor's Success Scholarship' of \$1,000. Sean recently received degrees for computer programming and repair.

Sean's successes so far have been the result of planning and hard work. In addition to his time spent with Erin, Sean takes classes 5 days a week, studies about 30 hours a week, and is often working a part-time job. Despite these demands, he has been able to achieve a 3.4 grade point average.

Based on these successes and his interest in computers, Sean has decided to go to school for one more year and get another degree, in business management. With these skills, he then hopes to start a computer consulting business. "I think now is the time for a computer business," said Sean. "The computer and telecommunications movements are really on their way to northern New Hampshire and the people who know computers are the ones who'll be in good shape during the upcoming years."

One thing is clear about Sean Harriman. He's been setting up plans and doing some serious work on them long before the Family Self-Sufficiency program started. However, he feels that the FSS program has helped him quite a bit, even though he only joined recently. "The nice thing about FSS is that it forced me to get my plans down on paper," exclaimed Sean. "I've had ideas floating around my head for a while, but now I've got something to look at and on those days when things get hard, having my plan on

paper gives me some extra motivation. I've made a commitment on paper to doing these things and that makes me work harder to succeed." The road to financial independence is a long one, but there is no doubt that Sean Harriman and his daughter Erin are on their way.

* * *

(Karen Goddard, cont.)

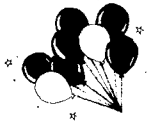
keep the store open, and through her strong will is now on the road to success. Her store, 'Mother & Child' in Amherst, has been open now for 4 years, employs one part time worker besides herself, and publishes a newsletter with the same name. To keep her business successfully running, Karen attends seminars put on by the Women Owners Network (WON), and contacts other retail stores to see how they are doing.

The Family Self-Sufficiency (FSS) program has helped Karen by giving her the self-esteem and motivation she needed. The NHHFA, "treats you like a person and gives you the support you need," she says. The rental assistance helps Karen with her goals because, as she says, "when I don't have to worry about rent all the time, it's easier to concentrate on business." As for the monthly workshops provided by the FSS program, Karen says, "It's always good to get out and talk to other people."

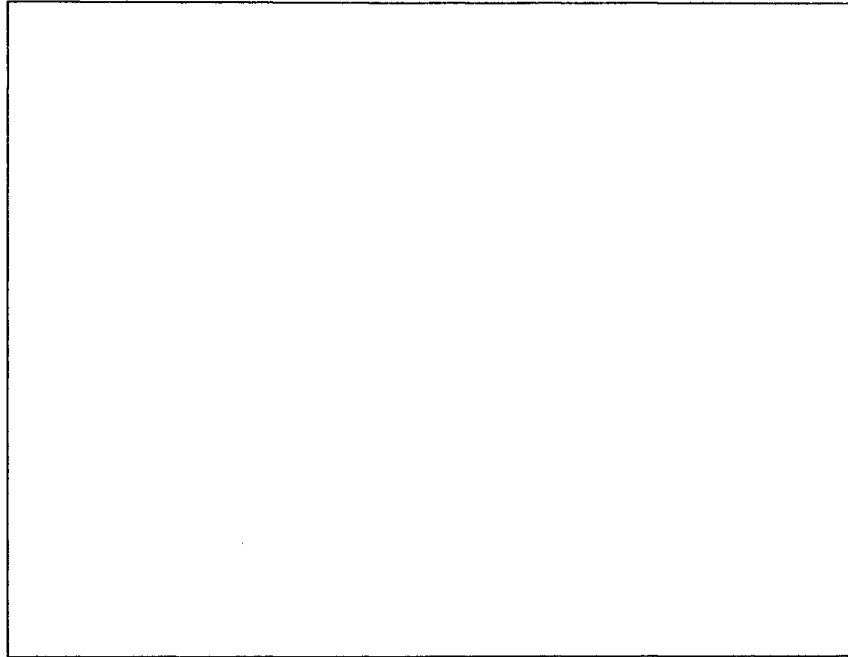
Karen's determination and strong will has put her on the road to self sufficiency. She now has on paper a financial plan to increase sales in her store and become financially independent in 4 years. She just received her last AFDC check, and is planning on ending the food stamp program soon as well. Karen's next step is to stick with her plan and to be financially independent in 4 years. She has brought herself a long way and states that, "after going through what I have gone through, I want to help change the system and make a difference for other women."

* * *

KIDS PAGE



Draw your favorite picture in the box below:

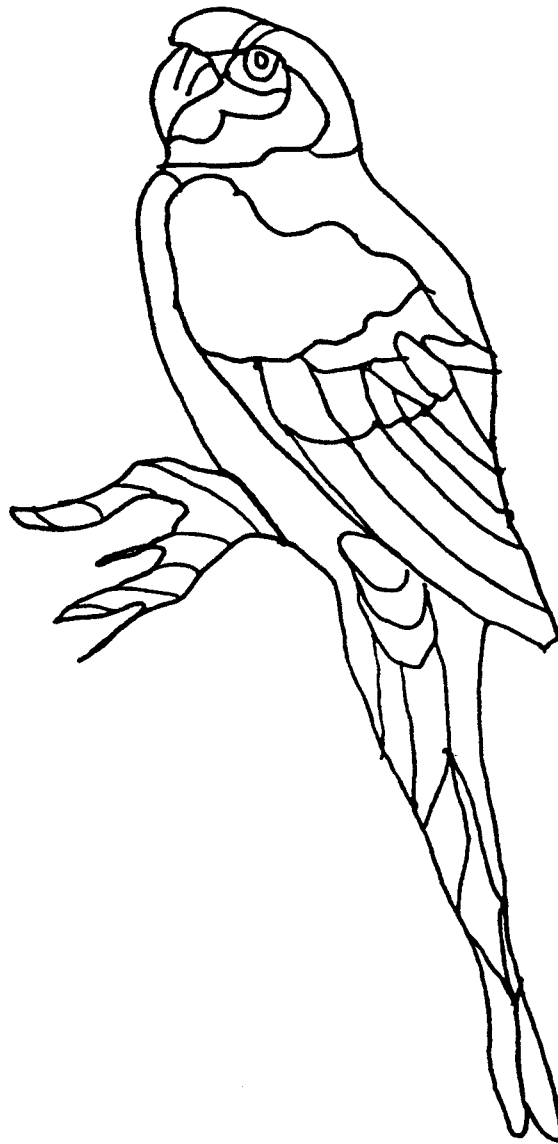


WORD FIND: Find 10 words
(hint: they are all animals)

Z	M	J	F	R	E	T	V	D	O	M	K	L	E	F	R	T	Q	A	Z
G	L	T	Y	G	R	E	T	X	C	R	S	K	P	Q	N	G	M	U	L
S	D	F	G	J	L	K	E	R	I	M	Q	V	K	M	F	U	B	T	O
W	E	R	R	A	D	S	T	G	Y	C	N	S	D	O	T	Y	A	L	J
E	D	C	Q	W	F	R	E	G	B	N	H	J	A	N	K	I	X	L	W
U	A	I	J	K	M	L	O	X	O	V	B	F	G	E	B	T	O	P	M
Q	D	M	F	T	S	H	F	C	Z	X	S	R	E	H	E	T	L	N	H
D	G	F	H	T	Y	O	S	A	I	L	E	H	S	G	H	S	I	V	I
S	P	O	I	U	Y	T	R	E	W	E	L	K	J	H	D	J	B	B	P
N	X	C	B	V	F	R	A	S	H	A	R	K	D	J	B	O	D	S	O
Q	P	W	O	E	I	R	R	T	U	Y	Y	L	I	V	F	O	M	N	N
F	E	L	G	D	S	O	T	E	I	T	O	P	I	I	R	E	U	I	P
E	F	G	B	V	H	J	U	E	R	G	H	J	U	I	O	P	L	M	B
K	C	U	D	U	E	W	W	E	R	G	H	J	U	I	O	P	L	M	B

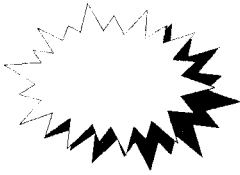
WORDS: deer, mouse, duck, shark, goose, fish,
bull, kitten, monkey, horse

COLOR IN THIS PICTURE:



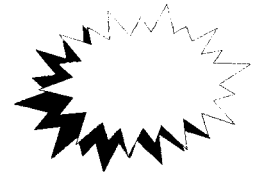
NOW DRAW THE BACKGROUND!

PARTICIPANT ACCOMPLISHMENTS



Working for Over One Year

*Karen Goddard Jeanne Nason
Holly Cormiea Arlene Lampkin
Sean Harriman*



Working for 6-12 Months

Carol J. Dave Ward

Working for 0-6 Months

Susan Pearson Pansey Parker

Graduated from College

Sean Harriman Karen Goddard

Attending College or Participating in Job Training

*Dennis Moran Holly Cormiea
Doris Hamberg Susan Pearson
Arlene Lampkin John Caldwell
Dave Ward Sean Harriman*

Passed the GED Exam

*Dennis Moran Doris Hamberg
Chris White*

Actively Seeking Work

Doris Hamberg

Regularly Volunteering or Interning

Marie Bradley

People Checking in Regularly with FSS

*Karen Goddard Dennis Moran
Jeanne Nason Doris Hamberg
Susan Pearson Chris White
Marie Bradley April Elder
Carol J. Arlene Lampkin
John Caldwell Dave Ward
Sean Harriman*

Regularly Attending FSS Workshops

*April Elder Chris White Mark/Marie Bradley
John Caldwell Karen Goddard Doris Hamberg
Carol J. Dennis Moran Leslie Richardson
Kathryn Kelleher Michelle Sherwin Mary Dunham*

Undergoing Self-Assessment

Chris White

TIDBITS

FREE Family Day

For a free day at Whalom Park write to:

WMVU Radio
157 Main Dunstable Rd.
Nashua, NH 03060

Four tickets will be sent to your home. If you need more than 4, send a second letter from another family member.

See Concerts for FREE

You can see concerts in Foxboro or Old Orchard for free as a volunteer usher. See Peter Frampton, Allman Bros., Michael Bolton, Rolling Stones, Elton John, or Billy Joel if you volunteer to be an usher. Contact Carol J. at 429-1603.

FREE Analysis

For a free analysis of your homebuying power is contact Homeowner's Assistance:
Manchester/Portsmouth:
(800-666-5537)

Nashua: (598-8892)

Keene/Concord: (228-1828)

Help Wanted

Mother & Child in Amherst is looking for someone to help out with merchandise - about 4 hrs./wk for pay or barter.

Contact Karen at 886-6727

Of Interest...

Carol J., an FSS participant has been researching scholarships and grants available to NH residents. She has compiled a list of over 60 in the past 6 months. If you want a copy or information you can contact her at 429-1603.

Become SELF-EMPLOYED...

If you want to start your own business, contact Working Capital. They can help you get a business loan, make business contacts, and succeed as a business owner. Call headquarters for nearest location:

617-576-8620

* * *

If you have any information, suggestions, ideas, opportunities, etc., for this page send it to:

NHHFA
FSS Newsletter
PO Box 5087
Manchester, NH 03108

* * *

Need Car Tires, Cheap?

Ask your local tire sales person about used tires - many people discard tires when they rotate, align, or balance them. They are a lot cheaper than new tires, and many have good treads.

CONTEST

Recently, FSS participants were asked to send in their accomplishments and a release form for this newsletter. Those received by 6/24 were entered into a drawing for a \$25 gift certificate to a local grocery store. Carol J. was the winner by random drawing!

HOPE

If you or a loved one aged 62 or older need some extra help to remain in your apartment, NHHFA offers a HOPE for Elderly Independence Program which combines rental assistance with supportive services. Requirements: at least 62 yrs, need help paying rent, income within HUD guidelines, need assistance with at least three of the following: cooking, bathing, grooming, dressing, homemaking and/or transportation. Call (800) 439-7247 for more information.

Jobless Hotline

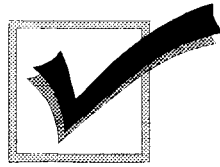
New Hampshire Helpline has a 24-hour information and referral hotline for unemployed people and their families.

(800) 639-3230

NHHFA Survey

written by Aaron Mysliwiec

The New Hampshire Housing Finance Authority (NHHFA) recently completed a survey of New Hampshire families receiving rental assistance. The survey was initiated in response to a mandate from the Department of Housing and Urban Development, instructing housing authorities nationwide to implement a Family Self-Sufficiency (FSS) Program by 1995. This survey provided the NHHFA with valuable information which helped to develop an FSS Program which responds to the needs of NH families.



Formatted as a questionnaire and mailed directly to families, the survey was divided into three sections. Heads of the households were asked to provide personal demographic information, to identify the leading advantages and problems in their communities and in their personal lives, and to make suggestions for the FSS Program. Roughly one third (271) of the 818 surveys mailed to families were completed and returned to the NHHFA.

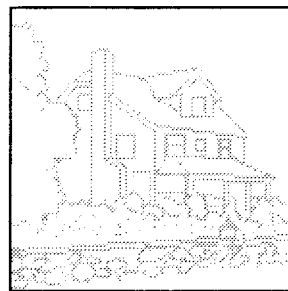
The responses to the first section tell us a lot about who NHHFA residents are. A majority (76%) of the families who responded have one adult living in the household, with 72% having one or two children, and only 7% having four or more. As for the household heads themselves, 96% are white, 92% are female, and 83% are unmarried or separated. A majority (64%) of the respondents were aged thirty or older, but while only 9% were age 45 and older, 35% were under thirty. In addition to receiving rental assistance, 54% of these families also receive Aid to Families with Dependent Children (AFDC). 36% of household heads earn income through employment yet still rely upon rental assistance. Regardless, 84% of the respondents have completed a minimum of a high school education or have their GED, and 40% of the heads of households have attended

at least some college.

The second section of the survey, focusing on problems in residents' communities, revealed that 53% stated unemployment as their biggest concern. This was followed by transportation problems (18%), availability of decent, affordable housing (14%), and lack of child care (13%) and supportive services (12%). The top advantages in the communities noted by the respondents were the schools (25%), the physical environment such as size and cleanliness (23%), community friendliness (17%), and community safety (17%). Although unemployment issues were the most commonly identified community problem, they ranked only fifth (17%) on the list of problems people said they faced in their daily lives. The cost of living was the top concern at 47%. This was followed by raising children (28%), health (23%), marital or family conflict (19%), and transportation (17%).

The third section of the survey gave the opportunity for residents to offer their suggestions for the Self-Sufficiency Program. When asked to indicate, from a list, "the five most important resources that should be provided" by the program, 73% said job training, 62% - said child care assistance, 60% -

help with finding a job, 44% - transportation assistance, and 32% - adult education. Respondents were also asked to state what they felt was "the best way" for a family to become self-sufficient. A good paying job was



mentioned by 31%, followed by education - 23%, and job training/internship - 23%. Eighteen percent felt that the best role for the NHHFA would be to organize a network of services and decrease bureaucracy, while 12% wanted NHHFA to provide information about resources, and 8% suggested assisting in job training or job placement. Finally, 76% of the

people responding stated that they would participate in a self-sufficiency program which offered these resources.

* * *

(CCCS, cont.)

CCCS also offers education and training programs to avoid poor financial planning. These programs are available through schools, businesses, and community organizations. Some of the programs offered are budget planning, the proper use of credit, and family money management.

The National Foundation for Consumer Credit (NFCC) is the umbrella agency for Consumer Credit Counseling Agencies across the country. The NFCC is a non-profit organization dedicated to "educating consumers in the wise use of credit." This agency certifies all their counselors through a standardized test to ensure that all patrons receive the best counseling. NFCC believes that there is an alternative to bankruptcy, and Consumer Credit Counseling Agencies are the best resource available.

NEW HAMPSHIRE _____
HOUSING FINANCE _____
AUTHORITY _____

PO Box 5087
Manchester, NH 03108

FSS STAFF

Sheila Malynowski
Director, Housing Management

Lynn Lippitt Greenleaf
**Director, Supportive
Services**

Robin Russell
**Director, Housing
Assistance**

Laurie Ziebart
Program Monitor

Jeff Giancola
VISTA Volunteer

The Consumer Credit Counseling Service is located at 105 Loudon Road in Concord. There are also other locations around the state. If you wish to make an appointment you can call (603) 224-6593, or dial 1-800-388-CCCS to find the location nearest to you.

* * *

(Credit, cont.)

credit within the past 30 days, you can get your credit report for free. If you find any incorrect or false information, you can contest it with the credit bureau. Remember, all information reported to a credit bureau stays on your record for 7 years. So, it is best to check your report every year. You can also have a short statement printed on your report explaining any information that looks bad to a creditor. This might give you a little more leverage with the creditor. For more information about your credit report, or how to obtain a copy, you can contact your nearest credit bureau.

* * *

NEXT ISSUE:

Watch for the next issue in the Fall! If you would like to be on the mailing list call (800) 439-7247.

January 5, 1995

Hi Dave,

How are you? We're really glad you agreed to be the FSS Newsletter's next Participant spotlight. You have come a long way even since Dan and I first met you in September. Your experiences and your beliefs will be inspirational for others to hear.

Please think about the following questions and jot some thoughts down. If you could send me back your thoughts and any other issues you think could help others, we can begin to work on your spotlight. The next newsletter will be published in February so please send this back as soon as possible.

Thank you.

Sincerely,

Patty

D. Ward

(use the back side if you need to)

Briefly describe life before you became a FSS participant?

Why did you join FSS?

What kind of obstacles have you encountered in your journey to self-sufficiency?

What has kept you striving toward your dreams?

What have been some of your accomplishments?

D. Ward 1/5

What has helped you achieve these accomplishments?

How has your family been involved in the FSS program and your successes?