

FAMILY SELF SUFFICIENCY PROGRAM

Would you like to develop a good credit history or find job training? Would you like to take some college courses? Would you like to save money to buy a home or car? Are you having trouble finding the right resources to meet your goals? If you answered yes to any of these questions, the Family Self-Sufficiency Program (FSS), a voluntary program for Section 8 residents, can help you achieve success.

The FSS Program is designed to help residents who are underemployed or unemployed become independent of public assistance. The FSS Coordinator will assist you in developing a five year action plan, signing a contract of participation and obtaining the resources you need to meet your personal and career goals. Plus, you will be able to save a portion of your rent each month in an escrow account.

If you are interested in learning more about the specific requirements of the FSS Program or filling out a Pre-enrollment form to be placed on the waiting list, please contact Kathy Ross, Asst. Director of Resident Services at 978-281-4770, ext. 109 or e-mail kross@ghama.com.

Section 8 HOMEOWNERSHIP PROGRAM

(Housing Choice Voucher Program)

After one year in the Gloucester Housing Authority Family Self Sufficiency Program you may qualify for the **Housing Choice Voucher Program** (Section 8 Homeownership). If you have always wanted to own your own home, this may be the way to make that possible. If you have a Gloucester Housing Authority Section 8 voucher, you can subsidize your mortgage payment for a home anywhere in Massachusetts. The requirements are:

- Be consistently employed fulltime for a year before homeownership starts (Elderly and disabled exempted).
- Meet income requirements depending on household size.
- Be in full compliance with your lease including no overdue rents.
- Not having owned a home in the last 3 years
- Have a good credit report which shows no late payments in the last 12 months
- Complete a certified First Time Homebuyer's Workshop

For more information, or if you believe you qualify, contact Kathy Erkkila, Homeownership Coordinator, at 978-281-4770, Ext 110, or e-mail klerkkila@ghama.com.