### The RHA

# IN FOC

Newsletter 2023

JULY



# Thank You for Attending the Launch of the Moving to Work Designation!!

The RHA Leadership Team would like to thank everyone who was in attendance for the MTW Designation Launch, as well as everyone who joined us to see the live-streamed presentation. We are so excited to have this designation finally a part of RHA!

Lastly, thank you to our speakers; your support is unmatched.

- Keynote Speaker, Director William O. Dawson III, U.S
  Department of Housing and Urban Development PIH,
  Office of Field Operations Chicago (Illinois State) Office of
  Public Housing.
- Laura Snyder, RHA CEO
- Odessa Walker, RHA COO
- Justin Francis, RHA Landlord Liaison/ Relocation Specialist
- Karen Hoffman, 8th Ward Alderman City of Rockford.

"The Rockford Housing Authority has become a beacon of hope demonstrating that with dedication, creativity, and compassion, we can overcome any obstacle."

- Odessa Walker, RHA COO.

Building Coalitions, Trust, and Initiative's with RHA and the Community Laura Snyder, CEO, Page 10



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RHA is committed to actively exploring and aggressively seizing opportunities that move the agency forward in the fulfillment of its mission and strategic goals in ways that are reflective of local housing needs, while implementing activities designed to meet one or more of the MTW statutory objectives.

"We are excited about one of our key incentives that we will be able to raise the fair market rent from 110% to 120% this will expand the reach in our greater areas."

- Justin Francis, RHA Landlord Liaison/Relocation Specialist

The MTW designation, creates and accesses opportunities that continue to be key in meeting these milestones, whether it be implementing increased program efficiencies, leveraging resources to preserve/increase affordable housing or encouraging the improved well-being of the individuals and families that we serve.

"We are giving our residents the ability of housing choice. The goal is to make sure they go into environments that give them greater opportunities, greater access to education, to jobs, to healthcare. So, to have those landlords say yes, I want to participate in this program not only for the incentives, but just to help the community and those that may not have had the opportunity to be here, thrive here. That's what it's all about."

- Laura Snyder, RHA CEO.

#### **RHA's MTW Mission and Vision**

The Rockford Housing Authority (RHA) was established in 1951 to provide safe, decent, and affordable housing to low and moderate-income individuals and families. While partnering with community agencies to promote increased self-sufficiency and a higher quality of life for its residents. Today, RHA manages 1284 public housing units and 1716 housing choice vouchers (HCV), serving nearly 10,000 residents in total.

"I have been waiting so long for this program, because I knew how important something like this would be to our community. I wanted something that would get our people out of just living in housing developments, but to help them rise up and not live in poverty for the rest of their lives."

- Karen Hoffman, 8th Ward Alderman - City of Rockford.

RHA's long-term vision for its participation in the MTW demonstration program integrates this local mission with the federal statutory objectives of the MTW program. The result is a carefully crafted list of local goals, which tailor the federal objectives to the specific needs of the Rockford community.

- 1. Increase the number and quality of affordable housing choices throughout the Rockford community.
- 2. Increase the number of families moving toward self-sufficiency.
- 3. Increase and strengthen the number of community partnerships benefitting residents

4. Reduce the Agency's administrative costs while limiting the administrative burdens placed on staff and residents.







"Three and a half years ago we only had two MTW agencies, Chicago and Champaign Housing Authority, and I said to my colleagues, we need more MTW agencies. Today we have five additional agencies, one being RHA and the second most in the United States. One of the things you get to do when being asked to be a Keynote speaker is define the 'why' we are doing this and 'why' this matter, and it's really simple. We provide these flexibilities to achieve the number one objective of HUD, this helps us house more families and live simpler lives."

 Keynote Speaker, Director William O. Dawson III, U.S Department of Housing and Urban Development PIH, Office of Field Operations Chicago (Illinois State) Office of Public Housing.



#### **LDI Summer Graduation**

On June 29th, the Lifeforce Development Institute, all women, Summer Class of 2023 walked the stage and received their certificates! The graduation ceremony featured multiple guest speakers including Mrs. Odessa Walker, RHA COO, Karen Hoffman, 8th Ward Alderman - City of Rockford, and Ms. Canice Bookers, RHA Jobs Plus Employment Specialist.

The Keynote Speaker of the afternoon was RHA's own, Carandus Brown, RHA Human Services Manager. He gave a powerful speech filled with guidance on moving forward and reminded the students that you are on the right path and to keep following your goals no matter what life hands you.

RHA and the LDI instructors are so proud of the Summer 2023 Graduates!

Congratulations to Myasia Fuller, Aaliyah Hodges, Deztine Dowthard, Stephanie Jackson, Virginia Wright, Takiesha Foster, Keyana Coleman, Kristen King, Ernestine Barnes! The LDI curriculum includes help with the foundational skill gap in the workforce with a 12-week hands-on learning program that covers job/career readiness skills to meet the community's workforce goals. The LDI instructors strive to help better every students personal, professional, and financial lives.

For more information about the program and to hear past LDI graduates journey through the program, please visit

https://launchmyfuture.com/ldi/





# RHA Donates to Local Fitness & Dance Academy!

The Rockford Housing Authority had the honor of donating \$10,000 to FAB Dance & Fitness Academy. We are so proud to support such an amazing organization. While presenting the check, Laura Snyder, RHA CEO, Odessa Walker, RHA COO, Angel Mackey, Executive Assistance, and Jana James, Finance Director, got to take a tour of the studio and hear about some exciting new future additions to FAB Dance & Fitness Academy. We are so proud of these women and so thankful that we are able to support them and their future endeavors in making core memories, and full circle moments happen for the children and adults of Rockford.



Fabbie Williams, CEO of FAB Dance & Fitness Academy tells us about the impact this year has had on her and the Academy: "It's been an amazing year for FAB Dance & Fitness Academy! Continuously making history as the youngest black studio owner in Rockford, Fabbie Williams has also stolen the BEST GYM & FITNESS CENTER with Rockford Community Votes to start out the year! Join in person or virtual to work out with the BEST & get help reaching all of your fitness goals! The dance program was created to expose young dancers to all genres of dance so each student not only understands, but appreciates the discipline dance can put into our daily lives no matter what career path they chose. Some FAB Dancers have even participated in legendary programs through partnership with Rockford Dance Company to be in the Rockford Symphony's 2022 Nutcracker. Fabbie says; "It's all about creating opportunities & exposure!"

All members of the academy are also learning about building healthy habits by attending the fitness classes offered at their studio which are free to them to promote physical education outside of PE! They strive to influence their community in multiple ways, & with the RHA Youth Sponsorship donation the academy has started remodeling their 2nd space to provide services to more people in our community!

FAB Dance & Fitness Academy is a local dance and training facility in downtown Rockford. The goal is to inspire the youth in the community to be their best, healthiest selves through health education and teaching them to follow their dreams and goals. The dancers at the academy train for competitions and performances, while also going to their baddie bootcamp sessions. The adults that are in the bootcamp enjoy coming out and training with their instructors as well as the kids.





Vance & Fitness Academy

QUE: FITNESS FUN & FINE ARTS

#### **Juneteenth**

RHA Staff and Resident Leadership Board celebrated Juneteenth with an employee cookout at the RHA Central office. There was great food and great conversations on this beautiful day! Juneteenth is a federal holiday in the United States commemorating the emancipation of enslaved African Americans. Deriving its name from combining June and nineteenth, it is celebrated on the anniversary of the order by Major General Gordon Granger, proclaiming freedom for enslaved people in Texas on June 19, 1865.



### **Company Picnic**

Each summer RHA holds an annual company picnic as a thanks to all the staff for a job well done, and as a reminder to keep that same energy going through the second half of the year!

Thank you, Sizz N Fizz, TNT Funnel Cakes, LLC, and, Olivo Taco for helping us make our annual company picnic a success!



### **Leadership Meeting**

The RHA Leadership Team had a savory lunch thanks to, Tisha Potter, The Pizza Lady, as she catered the Rockford Housing Authority Leadership Lunch meeting. The RHA team, of course, enjoyed everything, I mean who doesn't love pizza!?



# July 26th - A day to Honor those with Disabilities

July 26th is National Disability Independence Day to honor those with disabilities. This day marks the signing of the Americans with Disabilities Act (A.D.A.) in 1990. This law protects the civil rights of individuals with disabilities and ensures their full inclusion in society. On this day, we recognize and applaud the extraordinary accomplishments of people with disabilities and the many organizations that provide support and services to them.

#### **National Disability Independence Day**

The A.D.A. covers several areas, including employment, transportation, and public accommodation. It has been a significant milestone in the disability movement as it guarantees equal opportunities for people with disabilities. The A.D.A. has been a vital tool in the fight against discrimination and has increased accessibility and inclusion for people with disabilities in different sectors.

The history of the disability movement dates back to the passage of Section 504 and Section 508 of the Rehabilitation Act of 1973. These laws were significant as they helped address the challenges faced by people with disabilities in accessing public services, employment, and education. The passage of these laws laid the foundation for the A.D.A., which aimed to address discrimination on a broader scale.

#### Impact of the A.D.A. on People with Disabilities

According to Peter Berg, the project coordinator of technical assistance at the Great Lakes A.D.A. Center, the A.D.A. has integrated people with disabilities across society. It has provided them equal opportunities to contribute to the workforce, participate in public life, and be active in their communities. It highlights the need for continued action.

Although the A.D.A. has been a game-changer, there is still a long way to go. National Disability Independence Day calls for continued action toward achieving full equality and inclusion for people with disabilities. It serves as a reminder to lawmakers, policymakers, and society that we must continue to work toward removing barriers and ensuring that people with disabilities can fully participate in the community.

One way that individuals can contribute to the continued efforts toward equality and inclusion is by attending events and celebrations on National Disability Independence Day. These events bring people together to celebrate and provide opportunities for education, discussion, and networking.

Another way is by acting in their communities. This could mean volunteering with organizations that support people with disabilities, advocating for accessibility in public spaces, or simply educating themselves on disability rights and issues.

Celebrations and Events on National Disability Independence Day

There are several ways to observe National Disability Independence Day, such as raising awareness about the issues faced by people with disabilities, supporting artists with disabilities, and educating oneself about disability rights. By doing so, we can work toward building a more inclusive society



and promoting equal opportunities for all.

National Disability Independence Day is important as it spreads awareness about the struggles faced by people with disabilities and acknowledges the progress made in promoting their rights. It is an opportunity to celebrate the achievements of people with disabilities and highlight the importance of inclusion and accessibility in all areas of society.

#### **Accessibility in Housing**

One critical area that still requires significant action is housing for individuals with disabilities.

RHA recognizes these needs and offers many comfortable and safe accommodations for people with disabilities. Enjoy active, independent living. Appliances are furnished for each apartment. Heat, water, and gas are furnished.

- · Summit Green 23 one-bedrooms, 4 two-bedrooms
- · Midvale Apartments 21 one-bedrooms, 9 two-bedrooms
- · Scattered Sites 1 two-bedrooms, 3 three-bedrooms
- · Buckbee Apartments 29 one-bedrooms, 14 two-bedrooms
- · Olesen 1 one-bedrooms
- · Blackhawk Courts 6 one-bedrooms, 4 two-bedrooms
- · Park Terrace 9 one-bedrooms, 2 two-bedrooms
- · North Main Manor 9 one-bedrooms, 1 two-bedrooms



#### **Landlord Lunch and Learn Recap**

On June 28th, RHA and the Move to Work Program held a Landlord Lunch and Learn hosted by Justin Francis, RHA Landlord Liaison! New and existing landlords joined the event and learned about new landlord incentives, damage claims, and other useful tools for landlords such as:

#### **New Landlord Incentives:**

 RHA will offer a one-time payment of up to \$1,000 or equal to one month's rent whichever is lesser to landlords who are new to the Housing Choice Voucher.

#### **Existing Landlord Incentives:**

 RHA will offer a \$500 payment to existing landlords who lease a unit to a HCV participant. The incentive doesn't apply to those who transfer new units owned by the same landlord.

#### **Limited Damage Claims:**

 - RHA will offer a one-time payment, not to exceed one month's contract rent or \$1,000 to the landlord where an HCV participants tenancy ends and there is a tenant caused damage to the unit that exceeds the security deposit collected by the owner.

Stay tuned for the next Landlord Lunch and Learn. If you are interested in becoming a Landlord, visit: https://rockfordha.org/housing/landlord-information/ or reach out to Justin, 815-489-8713 or <a href="mailto:ifrancis@rockfordha.org">ifrancis@rockfordha.org</a>



# Odessa Walker Appointed as Chief Operating Officer of Rockford Housing Authority



We are thrilled to share some incredibly exciting news with you. The Rockford Housing Authority is delighted to announce the appointment of Odessa Walker as our new Chief Operating Officer (COO). With her exceptional qualifications and unwavering commitment to our community, Odessa is the ideal candidate to lead us forward.

Laura Snyder, the CEO of Rockford Housing Authority, expressed her enthusiasm for Odessa's appointment, stating, "We are thrilled to announce Odessa Walker as the new Chief Operating Officer of Rockford Housing Authority. Her extensive experience and dedication to empowering our residents make her the perfect fit for this role."

Previously serving as the Director of Human Services for our organization, Odessa has made significant contributions to the community and the RHA residents. Laura Snyder commended her achievements, saying, "Odessa Walker's proven track record in developing and overseeing resident programs demonstrates her commitment to creating pathways for success. We are confident that her leadership will propel our organization forward in our mission to provide affordable housing and support our residents on their journey to self-sufficiency."

Upon her appointment as the new COO, Odessa Walker shared her excitement and commitment, stating, "I am honored and excited to take on the role of Chief Operating Officer at Rockford Housing Authority. I am committed to building upon the organization's mission of providing affordable housing and creating pathways for our residents to thrive and become self-sufficient."

She further added, "My goal as the COO is to ensure the success of our resident programs and support the growth and development of our community. I believe in empowering individuals and families to reach their full potential, and I am dedicated to implementing innovative strategies that promote education, employment readiness, and financial literacy."

With Odessa's extensive experience, passion for community service, and drive for positive change, we are confident that her leadership will make a significant impact on the lives of our residents and the overall success of Rockford Housing Authority.

Please join us in extending a warm welcome to Odessa Walker as our new Chief Operating Officer. We are excited about the opportunities that lie ahead and look forward to working together to create a stronger, more vibrant community.

### July is UV Safety Awareness Month

In the middle of summer and with temperatures rising, RHA wants to shed light on UV Safety Awareness Month. We all love soaking in the sun, but everyone must remember to protect their skin and eyes from the damaging effects of the sun. The sun emits UV-A and UV-B rays that can damage the skin and eyes.

- · UV-B rays have short wavelengths that reach the outer layer of your skin
- · UV-A rays have longer wavelengths that can penetrate the middle layer of your skin

By learning about the risks and ways to protect yourself from these rays, you can return to having summer fun without worrying or damaging your skin and eyes. Here are some things you can do to minimize the risk that comes with being in the sun:

- Cover-up: Wearing a hat or sunglasses can protect your eyes from UV rays, and wearing
  proper clothing can help too. Even if it's hot, a light long sleeve shirt can still protect your
  skin.
- Wear sunscreen: Sunscreen is essential to your day in the sun. Sunscreen comes in many sun protection factors (SPF) ranging from 15% to 100%. Typically, people choose the 50% option, but all percentages will protect you from the sun.
- Understand UV Index: UV Index is a scale that tells how much UV radiation reaches the earth's surface. The scale ranges from 1-11+. From about 1 to 3, low to moderate, and you can use minimal protection. If the UV ranges from 4-7, it is moderate to high, meaning that protection is needed and to stay in the shade for some time. If the UV gets 8 or higher, it is very high to extreme, meaning that extra protection is needed, and you should stay inside or in the shade.



The bottom line is; to use sunscreen and check the weather with UV index if you plan on being in the sun for long periods. RHA wishes everyone a fun and safe summer!

# Building Coalitions, Trust, and Initiative's with RHA and the Community

Building coalitions is a crucial step toward achieving common goals. It involves bringing together different groups of people with diverse backgrounds and interests to achieve a shared vision. Creating successful coalitions can be challenging, but it is also rewarding when it leads to effective outcomes.

Being the first female to take on this leadership role for the community since the organization began over 70 years ago comes with its inherent challenges. I overlook any possible biases due to my determination to reach the RHA business goals: take one challenge at a time, deal appropriately with it, and move on! I may encounter more scrutiny than my male counterparts in the housing industry, but being in this leadership role has set the tone and provided a model for other women at RHA today and into the future. Building coalitions at all levels is always important to me. In particular, my top priority is growing existing and new strategic partners that will improve, support, and serve the RHA residents.



One key element of building coalitions is effective communication. It is essential to establish open lines of communication and ensure that everyone has a chance to express their ideas and concerns. I have accumulated and garnered over the years through my experiences that collaboration is communication.

The word coalition is derived from the Latin 'coalescere', which means to grow together, to unite into a single body. HUD awarded our agency 2.3 million dollars to help our public housing residents secure employment and higher-paying jobs. By building a coalition, we have collaborated with the Workforce Development Board, The Rockford Workforce Connection, and other vital strategic partners helping our residents overcome several barriers to gainful employment. By listening to each other and responding as a team, staff can better understand each other's perspectives and find common ground.

Another critical aspect of building coalition is building trust. Trust allows us to work together towards a common goal, even when disagreements arise. Establishing clear expectations and goals from the beginning and following through on commitments is essential.

Continues on page 11



With the manifestation of the coalition, we have developed a locally based, jobdriven approach to increase earnings and advance employment outcomes through work readiness, employer linkages, job placement, educational advancement, skills development, and financial literacy for our public housing residents, known as The Jobs Plus Program. We created a multidimensional approach to helping public housing residents work and earn more money.

The grant program has established partnerships with key social service agencies within the Rockford community. With over fifty-three strategic community partnerships, we have strengthened program planning and implementation and streamlined access to services for our resident participants. In addition, I feel we play a unique and pivotal role in supporting, developing, and expanding workforce education and employment opportunities through the Lifeforce Development Institute that we had created in-house to help economic resilience for our residents by incentivizing and enabling employment benefitting the entire community and supporting a culture of work.

One of the most significant advantages of our partnerships in the community is the ability to pool resources and expertise. When we all come together, we can combine skills, knowledge and help to achieve something that none could accomplish alone. This can lead to new services and innovations that benefit both partners and residents.

For example, The Rockford Housing Authority had the honor of donating \$10,000 to Fab Fit Dance Academy. While presenting the check, Laura Snyder, RHA CEO, Odessa Walker, RHA COO, Angel Mackey, Executive Assistance, and Jana James, Finance Director, got to take a tour of the studio and hear about some exciting new future additions to Fab Fit Academy. Fabbie Williams, CEO of FAB stated; "We strive to influence our community in multiple ways, & with the RHA Youth Sponsorship donation the academy has started remodeling our 2nd space to provide services to more people in our community!"

In summary, building coalitions is a vital part of achieving common goals. Effective communication, building trust, and willingness are all essential components of successful coalition building. Our team members can work together with these elements to make a positive difference in their communities and beyond. If there is a single lesson to be drawn from my past or recent collaboration experience, there is no single 'right way' to make change happen. I have truly learned from my failures as well as my successes. Instead of following a step-by-step approach, partners in any given coalition must find the most effective way to knit their local needs, resources, and preferences into a purposeful plan and continually 'work the plan.'



## THE ROCKFORD HOUSING AUTHORITY'S HOLISTIC APPROACH TO SUPPORTING ROCKFORD COMMUNITY RESIDENTS

#### PROMOTING RESILIENCE AND WELL-BEING BY BUILDING STRONG FOUNDATIONS

The Rockford Housing Authority Leadership Team recognizes the profound impact of childhood experiences, both positive and negative, on future violence victimization and perpetration, as well as lifelong health and opportunity. As an organization dedicated to serving the residents of the Rockford community, we understand the critical role early experiences play in shaping individuals' lives. We are committed to fostering resilience and well-being among our residents by addressing adverse childhood experiences (ACEs) and promoting a nurturing environment for all. From the study of Washington University in St. Louis School of Medicine, the data has revealed an additional factor affecting brain development: poverty. Living in poverty exacerbates the challenges faced by adolescents, further hindering their brain development, and potentially impacting mental health outcomes. The lack of stimulating environments and opportunities for growth can limit the development of cognitive abilities, executive functions, and social skills.

#### **Understanding Adverse Childhood Experiences**

Adverse childhood experiences encompass a range of stressful or traumatic events that occur during childhood. These experiences can include abuse (physical, emotional, or sexual) and neglect (physical or emotional). Additionally, household dysfunction, such as witnessing domestic violence or growing up with family members who have substance use disorders, can also contribute to

ACEs. The Rockford Housing Authority acknowledges the impact of ACEs on the health and development of individuals within our community.

In recent years, research conducted by organizations like the Palix Foundation Alberta Family Wellness Initiative and Washington University in St. Louis School of Medicine has shed light on the profound effects of adverse childhood experiences



(ACEs) and poverty on brain development. These studies have highlighted the detrimental impact of toxic stress, emphasizing the urgent need for a poverty reduction plan driven by evidence. By understanding the complex relationship between ACEs, poverty, and brain development, we can unlock human potential and create a brighter future for all children.

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#### The Impact of Socioeconomic Factors

Wealth and income inequality are escalating in the United States, and the repercussions on brain development and mental health cannot be ignored. Socioeconomic factors extend beyond schools and parenting, encompassing a range of neighborhood and familial life aspects. It is crucial to understand the multifaceted nature of poverty's influence on brain health. By examining these various factors, we can identify opportunities for intervention and support that go beyond traditional approaches.

#### **Building Strong Foundations for Well-Being**

This research has shown that ACEs are strongly linked to the development of various health problems and negative outcomes throughout an individual's life. By recognizing the significance of childhood experiences, the Rockford Housing Authority is committed to implementing initiatives that promote resilience, well-being, and a brighter future for our residents. We understand that supporting positive childhood experiences can lead to improved health outcomes, reduced violence, and enhanced opportunities for success.

#### A Holistic Approach to Support

We firmly believe in taking a holistic approach to address the effects of ACEs and promote resilience and well-being among Rockford residents. This approach involves not only acknowledging the impact of ACEs but also providing comprehensive support and resources to address these challenges. We understand that promoting resilience requires a multi-faceted approach that encompasses physical health, mental well-being, education, and community engagement. Through a comprehensive approach that addresses the root causes of poverty and provides supportive resources, we can create an environment that supports healthy brain development, enhances mental well-being, and promotes equitable opportunities for all adolescents, regardless of their socioeconomic background.

#### **Fostering Resilience and Healing**

To foster resilience and healing, the Rockford Housing Authority collaborates with community organizations, healthcare professionals, and residents to create a supportive ecosystem. We offer a range of services and initiatives, in conjunction with community partners, which are designed to address ACEs and promote positive childhood experiences. These include traumainformed care, mental health support, counseling services, and educational programs tailored to meet the unique needs of our residents such as the Lifeforce Development Institute (LDI.)

#### About the ABCD Study at Washington University in St. Louis

Washington University is one of 21 institutions nationwide that recruited families to participate in the ABCD Study. Washington University, home to 18 Nobel Laureates, is one of the top-rated medical schools in the country. Located in St. Louis' Central West End, the campus is adjacent to expansive Forest Park.

The study indicates a link between both neighborhood and household poverty and the brain's white matter tracts, which allow for communication between brain regions. White matter plays a critical role in helping the brain process information.

"Poverty negatively impacts structural wiring in children's brains"

To learn more: Please scan the QR Code to Read the Full Article.



## A Steppingstone Toward Self-Sufficiency

The HUD Family Self-Sufficiency (FSS) Program complements and aligns with the Housing Choice Voucher (HCV) Homeownership Program, administered by the Rockford Housing Authority, to further support the economic empowerment and upward mobility of low-income families.

The HUD FSS Program is designed to assist families receiving housing assistance, including those participating in the HCV program, to achieve economic self-sufficiency. It provides a comprehensive set of supportive services, resources, and opportunities to help families overcome barriers, increase their earning potential, and reduce their reliance on public assistance.

The FSS Program works with the HCV homeownership program by offering participating families additional tools and support to enhance their financial stability and progress toward homeownership.

Through the FSS Program, families can access services such as job training, educational programs, financial literacy classes, career counseling, and assistance accessing other public benefits or community resources.

By combining the resources and opportunities provided by the FSS Program with the HCV homeownership program, low-income families can develop the skills, knowledge, and resources necessary to achieve sustainable self-sufficiency and homeownership. In addition, the FSS Program empowers participants to set goals, create personalized action plans, and work toward achieving long-term economic independence.

The coordination between the HCV homeownership program and the FSS Program administered by the RHA allows families to leverage their housing assistance as a stepping stone toward self-sufficiency. As families make progress in increasing their income and reducing their reliance on public assistance, they are encouraged to establish savings accounts, build credit, and accumulate assets, which are essential elements for successful homeownership.

Furthermore, the FSS Program promotes financial empowerment by creating an escrow savings account for participating families. As families' incomes increase, a portion of their rent increase resulting from the income increase is deposited into the escrow account. Upon completing the program, families can access the accumulated funds, providing a valuable resource for a down payment, closing costs, or other homeownership expenses.



The HUD FSS Program also fosters a culture of support and accountability. FSS coordinators, employed by the RHA, work closely with participating families to develop individualized plans, connect them with appropriate services, monitor progress, and provide ongoing support and encouragement. In addition, the FSS coordinators serve as advocates and guides, helping families navigate the complexities of the program and linking them to community resources.

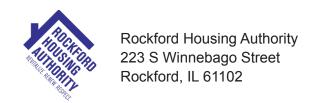
By integrating the FSS Program with the HCV homeownership program, RHA is committed to holistic support for low-income families. The combined programs address not only the housing needs of families but also their broader goals of economic independence, career advancement, educational attainment, and asset building. The program coordination ensures that families receive comprehensive assistance and increases the likelihood of successful homeownership and long-term self-sufficiency.

In summary, the HUD Family Self-Sufficiency Program complements the HCV homeownership program administered by the Rockford Housing Authority by providing additional support services and resources to assist low-income families in achieving economic self-sufficiency and overcoming barriers to homeownership. These programs' integration enhances families' opportunities to improve their financial stability, build assets, and successfully transition from rental assistance to homeownership.

For the most accurate and up-to-date information on the HUD Family Self-Sufficiency Program and the Rockford Housing Authority's administration of the HCV Homeownership Program, please consult official government sources, such as the U.S. Department of Housing and Urban Development (HUD) or the Rockford Housing Authority websites. These additional sources can provide current information on the programs and their specific implementation. For more information about the RHA Homeownership Program, please visit:

https://launchmyfuture.com/rha-resident-services/homeownership/





### Did you know?

To Learn more about Lifeforce Development Institute: Scan the QR code Below





The next class of Lifeforce Development institute begins soon – sign up today! Scan The QR Code To Register!



