



## FSS PROGRAM GRADUATES

ANGELA L.  
DEBORAH A  
EBONY M.  
FELICIA P.  
KAPISHA T.  
KEZZIE M  
KIZZY T  
NERVA C.  
NOVERA P.  
PHILOMENA D.  
PRUDENCE S.  
RONALD O.  
SHANIKA A  
TAMMY S.  
TODRA C.  
WYKEYTHA T.



WELCOME TO  
THE SQUAD!

## NEW FSS PARTICIPANTS

ANDREA D.  
ALFREDA F.  
ALGEETHA H.  
ANDREA B.  
ANDRINA T.  
ASHAWNTE O.  
AUSTIN A.  
BETANIA O.  
CARLEDER H.  
CECILIA W.  
CHAKIMBA W.  
CHAKIRIA P.  
CHELSEA G.  
COLLETTE .S  
CRYSTAL H.  
CRYSTAL M  
EDITH R.  
ELISHIA B.  
GLADYS N.  
JOHANNA R  
KAMILA B.  
KAREN F.  
KEENDA H.

LABRUSHA K  
LAQUISHA R.  
LINDA M  
MONIQUE B.  
MONIQUE J.  
MURIELLE J.  
NICOLE J.  
SAFIYYAH H.  
SHAQUELL H.  
SHEILA P.  
SHIAWANA C  
STEPHANIE S.  
TAIHISHA W.  
TAMELA K.  
TANIA B.  
TEDERRA M.  
TERAH M.  
TIFFANY S.  
TRANAE M.  
VIRGINIA A.  
YENTL P.  
YOLONDA W.  
KYNA T.

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**TOTAL FSS PARTICIPANT  
ESCROW AMOUNT:  
503,793.07**



Congratulations to **Tammy S. Deborah A. and Nicole J.** for becoming **FIRST TIME HOMEBUYERS!**

## NEW FSS FINAL RULE

**IN JUNE 2022, HUD RELEASED THE FINAL RULE THAT WILL IMPACT THE WAY ALL AGENCIES WILL RUN THEIR FSS PROGRAMS ACROSS THE COUNTRY. ALL FSS PROGRAMS WILL BE REQUIRED TO UPDATE THEIR FSS ACTION PLANS TO REFLECT THE NEW REGULATIONS, SUBMIT TO HUD AND BE APPROVED BY NOVEMBER 14, 2022. THIS FINAL RULE BECAME EFFECTIVE JUNE 16, 2022.**

### What does this mean for you as an FSS Participant?

- You will have the option to sign a new FSS contract of participation (COP). The new COP calculates your contract end date 5 years from the date of your first recertification after the effective date of your contract instead of five years from the date of the effective date of your COP start date. **This means that you could get more time on the FSS program!**
- There is a new way to calculate escrow. Under the new regulations, all earned income that had been disregarded due to a self-sufficiency program (such as EID) would be INCLUDED when the baseline is set.
- The cap on increases in escrow monthly savings for families making between 50% and 80% of AMI (Area Median Income) has been removed.
- Project-Based Rental Assistance owners, public housing and voucher programs are all now eligible to receive program funding for FSS.
- The FSS Head of Household can now be any adult member of the household.
  - One COP per household is signed.
  - An ITSP can be created for as many members of the family that wish to participate.
  - Escrow goes to the person who signs the COP.
- The impacted participant has to agree what suitable employment is required to satisfy the HUD requirement to graduate FSS based on the skills, education, job training, and receipt of other benefits of the household member, and based on the available job, opportunities within the jurisdiction served Broward County Housing Authority.
- Forfeited escrow no longer goes back into funding HAP (Housing Assistance Payments). **It will instead go into a separate account at the housing authority that will be used to help FSS families.** This funding can be used to:
  - Support FSS participants in good standing, including, but not limited to, transportation, child care, training, testing fees, employment preparation costs, and other costs related to achieving obligations outlined in the COP;
  - (B) Training for FSS Program Coordinator(s); or
  - (C) Other eligible activities as determined by the Secretary.
- In order to graduate, you must now certify that you are welfare free at the time of graduation instead of 12 months prior to the completion of your contract. Note: Welfare does not include child-only or family caregiver funds.

Your case manager will be discussing the Final Rule with you at your next FSS review. At that time you can discuss whether or not you would like to switch over to the new Contract of Participation and how that would impact your particular case.

The FSS Action Plan will be added to the FSS webpage once it is finalized.

# NEW CASE MANAGER ALERT



## KAREN WHITE

Ms. White earned a BS in education from Youngstown State University. She has experience working in economic self-sufficiency. Most recently, Karen was employed with Broward Partnership as a Rapid Rehousing Case Manager. She was also a case management counselor at Volusia County Division of Corrections. Ms. White also worked for the Department of Children and Families in Daytona Beach.



## KATHRYNE WOODYARD-GRADY

"Kat" earned her BA degree in Criminal Justice from Kean University. She most recently worked as a Certified Peer recovery specialist with John Brooks Recovery Center and with Metro Study/Hanley Wood as a field researcher. She also worked as peer recovery specialist at the Center for Family Services and as Family Self-Sufficiency Coordinator at Pleasantville Housing Authority.

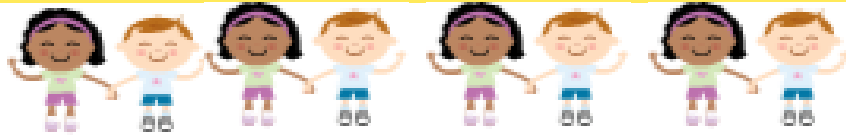
# FINANCIAL CAPABILITY PROGRAM

Eligible Broward County residents can participate in this program to work with a financial coach to help accomplish their financial goals. The program participants meet monthly with a financial coach. Program participants are required to accomplish at least two financial goals, participate in financially themed workshops, maintain a monthly budget, create a savings plan, and complete assignments related to financial education. Program participants will save their own funds and the program will match those savings. In order to enroll, participants must attend a program orientation. To find out more information call one of the Financial Capability Coaches at the following locations:



Central	Northwest	North	South
954-357-5822	954-357-4983	954-357-5560	954-357-5635

## FOR THE KIDS



FREE SURF/STAND UP PADDLE  
BOARD LESSONS IN DEERFIELD  
BEACH

Check it out at:

[www.islandwatersports.com](http://www.islandwatersports.com)



### NSU ART MUSEUM FORT LAUDERDALE

offers free admission for children  
under age 12 and free admission  
for all ages on the first Thursday  
of each month.

### Museum of Discovery &

**Science** offers free entry  
for Bank of America  
customers with a debit or  
credit card from Bank of  
America, Merrill Lynch or  
USt rust. Photo ID required.



**Harold F. Pryor**  
BROWARD COUNTY STATE ATTORNEY

## Been Arrested in Broward? Free Record Sealing and Expungement Workshop

Hosted by the Broward State Attorney's Office, in partnership with the Broward County Clerk of Courts, Broward Sheriff's office, and the Office of Mayor Rex Hardin of the City of Pompano Beach

**Thursday July 14, 2022 3PM-7PM**

E. Pat Larkins Community Center  
520 Northwest 3rd Street  
Pompano Beach, Florida 33060

**PRE-REGISTER at**

**[www.browardsao.com](http://www.browardsao.com)**



## AUGUST IS NATIONAL WELLNESS MONTH

National Wellness Month encourages focus on self-care, stress management, and creating healthy routines. If you are looking for an excuse to make a change, start this month in support of National Wellness Month.

These are simple, easy ways to increase wellness in your daily life:

- Make sure you stay hydrated by drinking plenty of water every day.
- Improve your diet by eating more fresh fruits and vegetables.
- Practice proper sleep hygiene.
- Start practicing healthy habits by joining a yoga class, a group exercise class, or a walking group.
- To manage stress, try mindful meditation.



### **PCC MEETINGS**

Are quarterly meetings held at 9:30 AM on Zoom where BCHA meets with agency partners to discuss resources to help FSS participants reach their goals. Speak to your FSS case manager for meeting invite information.

### **Monthly Reviews**

Be sure to attend all monthly reviews with your Case Manager. It's here you will get the necessary support you need to track your progress, supply you with updated information & the encouragement to achieve your goals.



### **1st Time Homebuyer Workshop**

BCHA offers a free 6 Hour workshop **July 9, 2022**. You should take this workshop when you have a closing date for purchasing your home. This certificate expires after ONE year.

### **H2H Classes**

Are held virtually every 2nd Wednesday on Zoom.

Meeting ID: 82564036962

Password 502438

Register at <https://bchaf1.org/family-self-sufficiency-fss-program/>

## **HOW TO TELL IF A RENTAL PROPERTY IS A SCAM**

It's never a good sign if the person who posted a rental listing says that they are not able to or don't want to meet you in person. Even if you're not able to meet in person, you should always be able request a real-time video walkthrough of the rental so you know that the property exists.

### **2. They Want You to Move in Immediately, Without Ever Seeing the Property**

You should always see the property before signing a lease or sending any money. It's easy for someone to say they have a property and fake an online listing, so it's best to see the property in person and make sure the place is available. If you are in the unfortunate position of needing a place immediately, be extra careful.

### **3. They Ask for Rent or a Security Deposit Before Signing a Lease**

As a potential renter, you should never be asked to give a large sum of money before seeing and having all parties sign a lease. Application fees, which are used to cover the costs of background checks, are an acceptable fee to pay before signing a lease. The first month's rent or a security deposit, however, is not.

You should never mail or wire money to anyone if you have not signed a lease.

### **4. The Price is Too Good**

Whenever you see a price that looks too good to be true, it probably is. A property that is priced well below the going market rate in your area should be an immediate red flag.

You should always do your own research on rent prices for units of comparable location, size, and amenities to get a good idea of what rentals in a certain area are being rented for.

### **5. There Is No Tenant Screening Process**

Professional landlords almost always have a set tenant screening process that they follow to ensure they choose tenants who are going to be able to pay rent and take care of their property.

If a landlord does not require a rental application and credit check, you should consider this a red flag.

### **6. They Want You to Sign an Incomplete Lease**

One reason why every renter needs to read through a new lease is to see if it's complete or not. A landlord or property manager that asks you to sign an incomplete lease does not have your best interest in mind, because they can change the lease whenever (and however) they want without letting you know.

# Budgeting While Broke

By Reyna Gobel For Investopedia

## Avoid Immediate Disasters

Don't be afraid to request bill extensions or payment plans. These requests are often granted. If your biggest worry is eviction from your apartment, talk to your landlord, but, also, see if you can get extensions on any other expenses to free up money for keeping a roof over your head.

## Review Credit Card Payments and Due Dates

If you are only making the minimum payments on your credit card(s), you are flirting with a disastrous credit score. However, avoiding credit card payments will only worsen your debt.

For example, suppose that your minimum payment on a \$1,000 balance is \$40. You fail to pay \$40 on time, so you are charged a \$35 late fee. In addition, your interest on future charges is charged at the default rate of 25%. Now your credit card is even more difficult to pay off. Before you know it, you have an overwhelming number of late fees and missed payments.

## Prioritizing Bills

Go over all your bills to see what must be paid first and then set up a payment schedule based on your pay days. You will want to leave yourself some catch-up time if some of your bills are already late. If this is the case, call the bill companies to see how much you can pay now to get back on track toward positive status. Tell them you are catching up and going on a stricter budget. Be honest about what you can afford to pay. Sometimes it's instinctual to say you'll pay the full amount on your next paycheck, but you may not have the full amount available after other expenses take their cut.



## ***Emergency Rental Assistance Program (ERAP) Is Now Accepting Applications***

If you or anyone you know have experienced a hardship during the pandemic, received a valid notice of rent increase that you are unable to pay, are at risk of experiencing homelessness or need assistance with past-due utilities, go to [\*\*\*Broward.org/RentAssistance\*\*\*](https://www.broward.org/RentAssistance) to find out more and apply.