



Resident Connections

a publication of the Housing Opportunities Commission of Montgomery County

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Be a Good Neighbor!

Just about every child looks forward to playing outdoors during the summer months. No school, no teachers, no busses and no hours sitting still and quiet in a classroom. Most of the day can be spent doing fun things, playing and hanging out. The summer is a great time to meet new neighbors and to make new friends.

Summertime is also a time when neighbors have the greatest opportunity to interact with kids in parking areas, congregating around building entrances, and meeting in community facilities such as pools, playgrounds, grocery stores, and open areas.

Good relationships made during the summer can last throughout the year. Parents should take the time to meet your neighbors and to pave the way for lifetime friendships. ■

Maryland Senator Welcomes HOC FSS Program Participants & Staff Visit Capitol Hill



Senator Ben Cardin (D-MD) met with a group of HOC Family Self Sufficiency (FSS) participants and staff earlier this year during a visit to Capitol Hill. The group discussed the important role that the FSS program plays in helping people move toward financial independence.

The **Family Self Sufficiency Program**, which anyone living in HOC Public Housing or using a Housing Choice Voucher from HOC can apply for, has been helping HOC residents fulfill their dreams for more than a decade.

“I am proud to say that if you take the initiative to achieve a certain goal in life you can accomplish anything with hard work and ambition,” said Teria, who participates in the FSS Program.

Teria is finishing up her studies to become a Licensed Practical Nurse -- a goal that FSS helped her achieve.

“I am also proud to say that my children are A and B students in school, as well as myself.”

“I’m working hard to achieve comfort and financial stability in our lives so that we will have a blessed life. Once I start a job as an LPN, my FSS escrow savings account will start to grow!”

“I hope my story will encourage other young, single mothers to stay positive, don’t give up and pursue their life dreams of happiness,” she added.

To read her full letter, and for more information on FSS, see Page 3. ■



The Georgian Court community conducted its first D.A.R.E. to Say NO Spring break program. This program was funded through an award granted by Montgomery County Department of Health and Human Services. Participants were residents of the Georgian Court community, ages 6-13. The goals of the program were: to present and discuss topics and materials on alcohol/substance abuse; to create a network of friends who will avoid contact with peers who may be abusing alcohol/drugs; and to improve self-esteem through the activities and incentives and therefore to avoid the risks of alcohol/substance abuse in the future. Pictured are the participants of the 2011 DARE to Say NO Spring Break Program. Also pictured is 7 year old Ruhama Belay, who was designated the official program mascot.

Youth Aiming for Careers



Youth Aiming for Careers is a program for youth aged 14-17 who live in HOC public housing. It started in 2008 and will end in June 2011 when the grant funding runs out. It helps participants in the program by offering tutoring, driving classes, career readiness workshops, internships and field trips.

Picture: Youth Aiming for Careers participants at WUSA-9 in Washington, D.C.

Dreaming of Becoming a Homeowner? HOC Can Help Make Your Dream a Reality!

Are you interested in becoming a homeowner? The Housing Opportunities Commission (HOC) can help make your dreams of homeownership become a reality. HOC's Homeownership (HOC/HOP) program can provide counseling and below-market interest rate mortgages. It also sells MPDU homes to HOC residents and offers closing cost loans.

If you earn a gross annual income of \$24,000 or more you should start thinking about buying a home. HOC helps first-time buyers purchase a home with special below-market interest rate mortgages and other advantages such as closing cost assistance loans, FHA loans and a more flexible

approach to credit histories.

Buyers need to have a fairly good credit history, a 600 plus credit score, good rental history, and at least \$3,000 for a down payment. HOC offers free workshops designed to help you clean up your credit report, learn how to save money and understand the purchase process. Staff will explain HOC's homeownership programs. Workshops are scheduled for the fall and spring of each year and one-on-one counseling is also offered. You will be notified by mail when the next workshop is scheduled. If you would like one-on-one counseling, call (240) 773-9198. If you purchase a home on the open market you can obtain HOC financing and a closing cost loan.

To get started, call **(301) 933-4664** or **visit our web page at www.hocmc.org** to obtain a mortgage application. Then contact the credit bureau at **(877) 322-8228** and request a **free copy** of your credit report. HOC will accept credit reports from any credit bureau. Send your completed application, credit report, a recent pay stub, 1040 tax return and W-2 form to HOC. Upon receipt of your credit packet, your application will be processed and staff will inform you of the status of your application. **HOC cannot process your application unless it contains all the required information.**

Now that you know how to get started purchasing a home, what are you waiting for?

THE FAMILY SELF-SUFFICIENCY PROGRAM:

OPENING NEW DOORS TO THE FUTURE

El Programa Para la auto-suficiencia de la familia

(llame Ud. A Margaret Chapman 301-869-9291)

The Family Self Sufficiency (FSS) Program is available to Housing Choice Voucher and Public Housing residents who want to increase their earnings, develop career skills and build savings.

You could overcome barriers to success if you enroll in FSS and work regularly with your FSS case manager on short- and long-term goals, career development, job training/education, budgeting and problem-solving skills. Limited funds are available for tuition/books and transportation.

The FSS Advantage:

- Graduates have raised their earnings by an average of \$19,000.
- 20% of our graduates became home owners.
- As you raise your earnings, your FSS savings account grows.

For further information contact FSS at: 240-773-9393.

FSS is un programa con el propósito de ayudar a las familias a mejorar sus ingresos. Le ayudará una consejera a encontrar recursos. Para más información en español, llame Ud. A Margaret Chapman, 301-869-9291. ■



A group of graduates from a recent FSS graduation ceremony celebrate their achievements at an event held in the Montgomery County Council headquarters.

Focusing on Fatherhood

On June 18, 2011, HOC will join the U.S. Department of Housing and Urban Development (HUD) and a host of other Public Housing Authorities across the country to celebrate and promote the importance and joy of fatherhood.

In keeping with the White House mandate that all federally funded family programs engage and include fathers in meaningful involvement with their children, HUD has made a major commitment to reach out to the fathers of children living in public housing communities for the purpose of encouraging reunification of strong nuclear families to benefit and enhance the well-being of their children.

The Responsible Fatherhood and Fragile Families Capacity Building Project, managed by the National Partnership for Community Leadership (NPCL), is one such project.

HOC has been encouraged by HUD to join this initiative, and 2011 will mark the first year of this undertaking for HOC. On June 18, 2011, HOC will host two events, one in Silver Spring and one in Gaithersburg. Each event will be designed to draw the entire family out for fun, family involvement and information pertaining specifically to fathers and the wellbeing of the nuclear family.

Silver Spring Event: Tanglewood Apartments, 12:00—3:00 p.m., between buildings 9002-9004.

Gaithersburg Event: Shady Grove Middle School, 12:00—3:00 p.m.

In her own words...

From Teria, an FSS participant

I am a single mom of two kids, ages 12 and 8. I've been struggling as a single parent since most of my teenage years.

I didn't complete school at the time I was supposed to, therefore I became dependent on public assistance. I tried working several retail jobs, but they weren't working out for me as well as I would have liked them to.

At that point, I decided to go and get my G.E.D. so that I could start on a career path to help me take care of my kids. I chose to go into the nursing field (something I've always wanted to do following in my grandmother's footsteps). I started off by going to school to be a Certified Nursing Assistant, which led me to working in a nursing home in 2002.

Since 2004, I've had many ups and downs, but I realized my passion was to work in a hospital with the new moms and infants in the Labor & Delivery Unit. From there, I enrolled into Practical Nursing School in D.C., where I am almost finished becoming a Licensed Practical Nurse.

I am proud to say that if you take the initiative to achieve a certain goal in life you can accomplish anything with hard work and ambition. I am also proud to say that my children are A & B students in school as well as myself. I'm working hard to achieve comfort and financial stability in our lives, so that we will have a blessed life. I have lots of support from my parents, my best friend and from FSS. Once I start a job as an LPN, my FSS escrow account will start to grow! I hope my story will encourage other young single mothers to stay positive. Don't give up! You can pursue your life dreams and find happiness!

The Resident Advisory Board (RAB) Works For You!!!

WELCOME TO THE RAB CORNER. At each publication of Resident Connections, the RAB will provide information on its activities.

The RAB has been actively working to bring your concerns, ideas and recommendations for change and improvement to HOC for action. We are your voice. The RAB membership includes representatives from every segment of HOC's housing portfolio including Housing Choice Voucher holders, Public Housing and Tax Credit participants, residents representing specific programs such as the elderly, Supportive Housing and Shelter Plus Care Program participants, to name a few.

Among our recent accomplishments:

- Conducted a joint session to communicate resident issues to the Commissioners; made suggestions and recommendations for resolution and improvement;
- Provided input on HUD required documents including the Five-year and Annual Plan.
- Served as impetus for expansion of HOC's rent collection procedures allowing elderly residents and some family communities to be able to pay rent on-site at the respective developments. Hours were also expanded for rent collection pick-ups at the two Customer Service Centers to avoid charges for late payments.
- Advocated on behalf of Sandy Spring residents in their battle against exorbitantly high utility bills and on behalf of Washington Square residents for changes to parking policies.
- RAB members serve on the HOC Hearing Board to provide objectivity and sensitivity to resident cases.

With your input and opinions we can do even more to ensure that resident concerns are heard and that issues are resolved. Call (240) 773-9332 for further information or check the HOC website for a direct link to the RAB. We look forward to hearing from you.

Important HOC Contacts

Family Self Sufficiency Program
(240) 773-9346

Housing Management
(240) 773-9399

Resident Accounting
(240) 773-9346

Scattered Site Maintenance
(301) 948-5970

Offices:

Main Office
10400 Detrick Avenue
Kensington, MD 20895
(240) 773-9000

East Deer Park
231 East Deer Park Drive
Gaithersburg, MD 20877
(240) 773-9350

Gaithersburg Customer Service Center
101 Lakeforest Blvd., #200
Gaithersburg, MD 20877
(240) 773-9399

Silver Spring Customer Service Center
8241 Georgia Avenue, 3rd Floor
Silver Spring, MD 20910
(240) 773-9399



Housing Opportunities Commission
10400 Detrick Avenue
Kensington, MD 20895-2484