



Planned Success

A Family Self-Sufficiency Publication

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A Mother's Work is Never Done

This story brought to us courtesy of Partners in Self-Sufficiency, INC. Clearwater, FL. We were personally inspired by Carla's focus and determination. We hope you will be inspired too.

"Hard work does pay off. Carla's commitment to work has led to economic self-sufficiency. In 1996 Carla moved to an emergency shelter with her seven children. She was unable to work at the time because she had three children not in school and no daycare. She had also just lost another baby who died when she was one day old. It was a difficult time. She did know that raising her children was her responsibility. She moved into public housing at Jasmine Courts in 1997. She took this stable place to live as her opportunity to begin her quest for economic self-sufficiency. When she began working at Burger King in 1997 she had no transportation, no child support and was receiving Medicaid and food stamps for all of her children. It was Carla's goal to make it on her own and that meant no Medicaid, food stamps or rental assistance. She had started at Burger King making \$6.50 an hour. Within two years of full time employment she was able to give up her food stamps and Medicaid. She paid for health insurance for herself and seven children through work. She made ends meet on her food budget by getting canned goods from the food pantry and buying discounted meat packages from the local butcher. Carla stated "You have to crawl before you can walk". She knew that getting food on the table was important and with the help of the food pantry, she was able to feed all of her children.

For Carla, budgeting was the key. She began each month by paying her rent and electric. After those two necessities were paid, she paid water and food bills. Everything else came next. Carla did not have her own bed until last summer. When she moved into Jasmine Courts in 1997 she only had the family's clothes and beds for the kids. Within three months of saving she had living room furniture. She believed in delayed gratification; she saved money so that she could buy what she wanted. She also purchased her first car last year. For the previous six years, Carla would take the bus to work, when she could afford bus passes. If she did not have a bus pass, she would walk to work, even in the rain.

Carla continued to work at Burger King for seven years for only one reason; it allowed her to raise her children. The salary, which increased by two dollars over the years, made it possible for her to buy what she needed for her family. The schedule and location of the job allowed her to be there when her children needed her.

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We're looking for a few good stories!

How would you like to be the star of our next newsletter?

What wonderful thing is going on in your life that you'd like to share with other FSS participants?

We want to hear from you.

Please contact Joanna Rodriguez- Mendez or Anissa Albert at (925) 957-7005

This publication is brought to you by the Housing Services Team.

Anissa Albert, Joanna Rodriguez-Mendez, Lori Sanders, and Regina Davis

Special thanks to Rosemary Russo and Jalyce Fairley

Training Opportunity



WIST which stands for Women In Skilled Trades, offers a pre-apprenticeship program. This program assists women in non-traditional occupations. The program is a sixteen week course which includes training in; orientation to the construction industry and the apprenticeship structure, applied math for construction purposes, job safety, tool and material identification, introduction to structural steel and iron work, introduction to framing, form and foundation work, introduction to cement work, hazardous waste training, asbestos abatement training, lead paint remediation training, heavy equipment operation and surveying, plumbing, auto CAD and blue print reading.

To apply for the Cyprus Mandela/WIST training program you **must** have the following documents:

- High School Diploma or GED Certificate
- Valid Drivers License or I.D. Card
- Social Security Card
- DMV Printout
- Proof of Citizenship

For more information please contact **Donna Miller** at **(510) 208-7356**

Ability is what you're capable of doing. Motivation determines what you do. Attitude determines how well you do it.

~ Lou Holtz

The Homeownership Question

When will the homeownership program at Contra Costa Housing Authority be put in place? This seems to be the most asked question lately. People have called, e-mailed, even come by to express their desire to own their own home.

Homeownership is sometimes referred to as the American Dream. For many of us homeownership is statement of arrival. It indicates a measure of control over our own lives. No more landlords. You have your own space, your own yard, your own walls and you can paint the walls bright blue if you like.

Contra Costa County Housing Authority's Homeownership program is due to be launched soon.

But prior to that program beginning there are steps that every potential homeowner should take.

- **Fix your finances:** Late payments, lack of savings, inability to budget, and bad credit will all keep your dream of homeownership from becoming a reality.
- **Work:** Lenders want to see that you have an income and stable

employment.

- **Learn about home repair and maintenance:** Remember, when something breaks you are the landlord. No more phone calls to the housing authority or to the owner, you are the owner.



Carla sent her kids off to school in the morning and then left for work at about 1pm. After school, while Carla was at work, the kids went to the Jasmine Courts Boys & Girls Club. She came home for a lunch break at 7pm to make sure the kids had dinner and took baths. She then went back to work as her two oldest daughters and neighbors babysat for the rest of the evening. Carla was able to move out of Jasmine Courts in 2004 after completing the PSS/ROSS Program. Her goal was simple; maintain full time employment in customer . Carla met that goal and so much more. To her credit, Carla has left government assistance behind. She receives no food stamps, no Medicaid and no housing assistance. She has never received child support for any of her children. She is proud to be an independent woman and mother. She wants other mothers to know that it can be done. "The most important thing is to get a job. Keep working so that you can have your own for you and your kids. " She qualified for a mortgage early this year, but Carla is still thinking about her kids first. She stated "If I was to own my own home now, I will have to pay for upkeep and repairs. My oldest son is supposed to start playing high school football this year. Those upkeep costs would take away from the cost of my son playing football. I will have a house before he graduates, but just not now."



Carla also credits PSS with her success. She stated "PSS helped raise my kids. The staff was always there when I needed something." Carla worked to put her kids first and has become a success. She is a mother first. Taking responsibility for the future of her children by working hard everyday. We are proud of Carla for the wonderful family that she has raised."

Courtesy of Partners in Self Sufficiency, INC. Clearwater, FL

Money Management and Job Seeking Clubs

The Money Management and Job Seeking Clubs will begin in July.

The Money Management club will meet once a month for 9 months. The Job Seeking and Support Club will meet every other week for 3 months. Both clubs will meet on Fridays from 1 to 2 pm at 1805 Arnold Drive in Martinez. Both clubs will offer support, encouragement and practical tips on reaching financial and career goals. Look for a flyer in the mail with more information on how to participate in these groups.

Are you interested in community service? The FSS Program Coordinating Committee invites two FSS participants to join the committee. Please call Regina Davis at 925-957-7080 to learn more about this opportunity.

Would You Like To Be Your Own Boss?

Have you thought of turning your part-time hobby into a full-time living?

Are you ready to make your struggling business a booming one?

Women's Initiative for Self Employment is here

to assist low-income women who want to start or expand their own small businesses. Founded in 1988, Women's Initiative is a non-profit organization with offices in San Francisco and Oakland. They provide small business training, personal

development classes, and one-on-one business coaching and consulting services. Call **510-287-3100** to sign up for a free 2-hour orientation.

The future belongs to those who believe in the beauty of their dreams

~ Eleanor Roosevelt



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We Are On The Web!

www.contracostahousing.org

"The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness, or skill. It will make or break a company ... a church ... a home. The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude ... I am convinced that life is 10% what happens to me, and 90% how I react to it. And so it is with you ... we are in charge of our Attitudes."

~ Charles Swindoll

**“Visualize this
thing you want.
See it, feel it,
believe in it.
Make your
mental blueprint
and begin.”**

~ Robert Collier

Congratulations
Graduates!

Kim Fowler

Veronika Briggs

Janet Perez

Donyatta Merrit-
Davis

Paulette Spandau

Carrie DeLove



**Ha Escuchado
sobre el programa
de Family Self
Sufficiency,
tambien conocido
como FSS? Este
programa le ayuda
a independisarse de
la asistencia
publica. Para mas
informacion por
favor llame a**

**Joanna Rodriguez-
Mendez al 925-957-
7084**

The purpose of the
Family Self-Sufficiency
program for the
Housing Authority of
the County of Contra
Costa is to provide
Housing Choice
Voucher recipients with
an extensive approach
to building individuals,
guiding families, and
developing goals to
achieve self-sufficiency

The Family Self-
Sufficiency program is
committed to the
celebration of
accomplishments and
the promotion of
economic independence