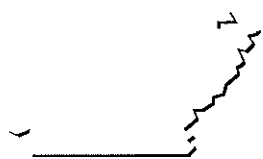


THE GOAL PROGRAM

A HUD Family Self Sufficiency Program

Creating New Options



Lonoke County Housing Authority

Mailing Address: PO Box 74 Carlisle, AR 72024
(870) 552-3554 ext. 102 or Fax (870) 552-3555
TTD /TTY 1-800-545-1833 ext 828

Email: sashmore@lonokepha.com



We do business in accordance with the Federal Fair Housing Law which states: It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin.

WHAT IS THE GOAL PROGRAM?

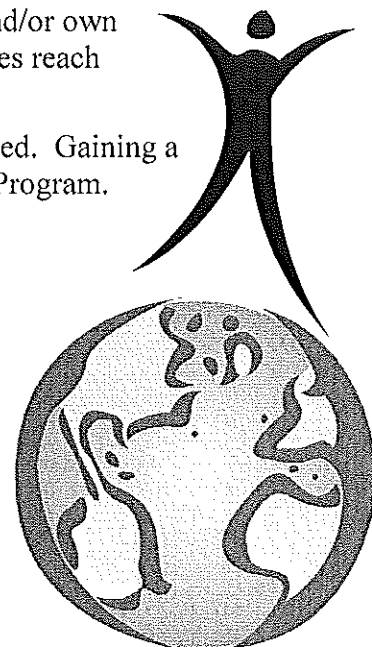
The GOAL Program is only for our Housing Choice Voucher families.

The GOAL Program gives families a step-by-step plan to earn more money and/or own a home. These steps have been selected because they have helped other families reach their goals.

The GOAL Program links families with the information and resources they need. Gaining a solid foundation of knowledge and skills will help you succeed in the GOAL Program.

The core areas of the GOAL Program are:

- ① Resolving Barriers to Employment
- ② Finding Employment
- ③ Building Financial Security
- ④ Continuing Education
- ⑤ Succeeding in the Workplace
- ⑥ Advancing in the Workplace
- ⑦ Owning Your Own Home
- ⑧ Additional Goals Just For You



WHICH GOAL PROGRAM OPTION IS RIGHT FOR YOU?



The Employment Option



The Employment Option is right for you if you are able and willing to work and you want help to:

- Find the right job for you; or
- Find a career path that fits you and pays the bills; or
- Increase your income by moving up in the company where you work now; or
- Increase your income by growing in your current career.

You may enroll in the GOAL Program if you are disabled. You will need to be employed at least part-time or be currently working with Voc. Rehab. Services.

The Employment Option gives you a personal path to employment success. A GOAL Coach is available to provide you with education, resources and support along the way. This option is based on what has helped others to get ahead. You can also add what fits for you. The Employment Option includes:

-  A one-on-one assessment of your job skills, dreams and realities resulting in a plan for you to use to find a job that is right for you;
-  A GOAL Coach focused on employment to provide information and resources to help you increase your earned income;





-  The Virtual GOAL Coach website where you can plan and track your goals and find the information and resources you need to reach them;
-  A review of your budget and credit history to develop a personal plan to improve your financial stability.

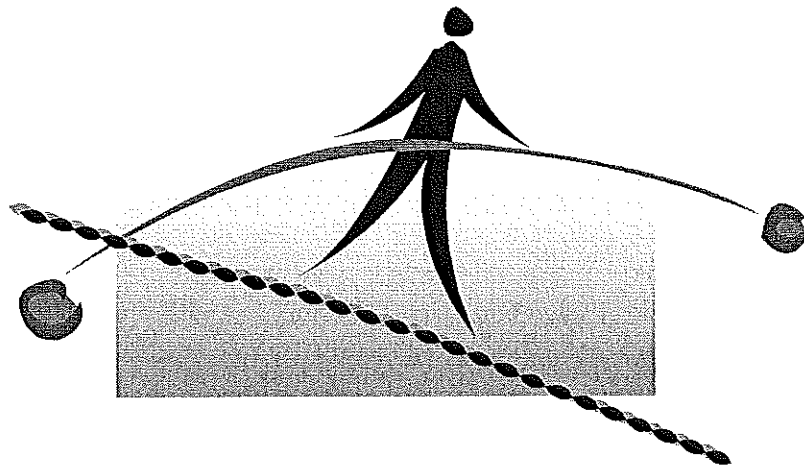
The Homeownership Fast Track Option

This option is for you if you want to own a home in Arkansas and you:

- Have been steadily employed for at least 24 months; and
- Are able to pay all monthly bills, including rent, on time; and
- Are able to meet all current financial needs; and
- Have a savings account in place or a plan for savings; and
- It has been at least 12 months since any bankruptcy was discharged.













The Homeownership Fast Track Option gives you a path to homeownership success. A GOAL Coach is available to provide resources and support along your journey. This option is based on what has helped others to purchase a home. You can also add what fits for you. The Homeownership Fast Track Option includes:

-  A one-on-one assessment of your homeownership dreams and realities resulting in a plan for you to use;
-  A review of your credit history to develop a personal plan to improve or repair your credit;
-  A GOAL Coach to help you with homeownership; and
-  The Virtual GOAL Coach website where you can plan and track your goals and find the information and resources you need to reach them.



HOW WILL YOUR GOAL COACH HELP YOU?


When was the last time you had someone focus entirely on you to help you get where you want to go? GOAL Coaches do exactly that! Your GOAL Coach gives you a hand to:


-  Clarify where you are now and where you want to be;
-  Explore what is important to you in your own unique situation;
-  Identify and move beyond the things that are holding you back from the life you really want;
-  Look at what you want to change and develop a step-by-step plan with you to reach your goals;
-  Connect you to resources to help you succeed with your plan;
-  Update or learn the skills you need to successfully reach your goals;
-  Focus on reaching your goals even when things are not going well;
-  Build momentum and sustain your inspiration to reach your goals;
-  Hear you with your best interests at heart;
-  See from your actions that you are capable of success;
-  Make choices to step outside your comfort zone and break through limitations; and
-  Concentrate on the present and your long term goals to create the future you want for yourself and your family.



ADDITIONAL RESOURCES

More resources to help GOAL participants reach their goals are listed below. Ask your GOAL Coach for more information.

 Escrow Account – A part of any rent increase due to increased wages will be put into an escrow account for you. The escrow account earns interest the same as way that savings accounts do. Lenoke Co. Housing keeps your escrow account according to HUD rules. You may use some of the money in your escrow account to help you reach your goals. You will receive all of the money in your escrow account when we determine that you have successfully reached your goals.

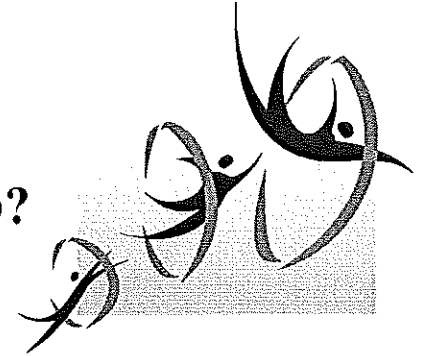
 Individual Development Account (IDA) – An IDA is a savings account that gives you \$3 for every \$1 you save. The money you save must have been earned by someone in your household. You need to save at least \$10 each month. You may save as much as \$2000 per individual, or \$4000 per household. Your savings are matched; when you save \$2,000 you will have \$8,000 in your IDA. You may use this money to buy a home, go to school, start a small business or purchase a new car. You need to take courses on managing money and building assets to open an IDA and to receive the matching funds.

💰 Consumer Credit Counseling Services- Consumer Credit Counseling Service is a private, nonprofit community service that provides money management counseling to individuals and families assisting them in arranging mutually acceptable debt repayment plans with their creditors. CCCS counselors will help you plan a monthly budget that fits your needs, and suggest methods to improve money management and spending

🚌 The South Central Arkansas Transit (SCAT) and Greyhound programs keep individuals and families connected to safe, reliable transportation services. Through SCAT, public transportation is available at a reduced rate to any person, regardless of income. The service supports a person's efforts to better their lives. SCAT also provides non-emergency medical transportation. CADC serves as a ticket agent for Greyhound, a service designed to connect rural communities with urban areas

Remember: Your GOAL Coach is your link to these resources and more.

WHAT WILL YOU NEED TO DO?



To succeed in the GOAL Program you will need to:

◆ Call and/or Email Your Coach often.

Everyone is assigned a GOAL Coach. You need to call your GOAL Coach to get started and then call or email your GOAL Coach regularly. Your GOAL Coach will be able to help you if you stay in touch, especially when you are having a tough time because of job or money troubles.

◆ Enroll in the Virtual GOAL Coach and Start Working on the Steps and Activities That Will Help You Realize Your Goals.

The Virtual GOAL Coach website allows you to plan and track your work toward your goals on a computer. The Virtual GOAL Coach maps out the seven core areas with steps and activities designed to help you reach your goals. The more effort you put into doing the steps and activities the farther ahead you will get.

◆ Seek And Maintain Suitable Employment.

Your hard work and focus will result in a job or career path that provides you and your family financial stability. This may include more money and assets, better credit and owning your own home!

◆ Honor the Terms of the Housing Choice Voucher Contract.

Following the rules and regulations of the Housing Choice Voucher program is very important. Your participation in the GOAL Program will end if you lose your rental assistance.

◆ Live in Lonoke County for at Least 12 Consecutive Months From the Effective Date of the Contract.

You need to live in New Hampshire at least one year after you join the GOAL Program. After one year, requests to continue in the program out of state are considered on an individual basis.

WHAT WILL LONOKE COUNTY HOUSING DO?

◆ Provide Coaching Services Focused on Employment and/or Homeownership.

The time you spend with your GOAL Coach is by far the most valuable piece of the program. Your GOAL Coach will help you maintain your focus on your goals. At times this means you may get pushed out of your comfort zone. Change is difficult for everyone. Your GOAL Coach will be there for you during the difficult times; giving you the support and encouragement you need to continue taking steps to reach your goals.

◆ Work with State and Local Agencies to Ensure Coordination of Services.

Your Coach knows about resources in your area. You can tap into those resources to help you reach your goals. New Hampshire Housing also works with other agencies to give you access to the resources you need.

◆ Establish and Maintain an Escrow Account.

A portion of any rent increase due to increased wages will be put into an escrow account (like a savings account). This money is held by New Hampshire Housing in accordance with HUD regulations. The money in the account earns interest. You may use some of the money in your escrow account to help you reach your goals. You will receive all of the money in your escrow account when we determine that you have successfully reached your goals.

The average amount of escrow earned by successful participants last year was just over \$5,000. This does not mean you will get that much – it depends on increases in your household's earned income. Ask your Coach if you have any questions about how the escrow accounts work.

Dare to Reach for Your Dreams!

