

FSS NEWSLETTER



Winter 2024

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Introducing the New Interim FSS Coordinator

SEMMCHRA now has a new interim FSS Coordinator as of February 1, 2024. Any questions or inquires regarding the program should go to Emily at 651-565-2638 Ext. 209 or email elaffrenzen@semmchra.org.

We hope you find this newsletter helpful and informative!

Yearly Escrow Statements

All FSS participants can view the yearly escrow statement for 2023 on their Section 8 or Public Housing resident portal. The statement shows how much escrow you accrued each month, any interest earned on your account, and your ending balance as of December 31, 2023. If you have any questions on your account balance or how to view this statement please call or email Emily.



“Success is the sum of small efforts, repeated day in and day out.”

-Robert Collier

8 Tips for Budgeting

1. Track your monthly spending— understanding your spending habits is the first step toward creating a balanced budget that works for you and your family.
2. Focus on Emergency Savings - start an emergency fund when you have your budget. This savings account should have at least 3 to 6 months of basic living expenses (housing, food, bills , etc.) put away.
3. Work on paying off debt - Start paying on small debt once you understand your spending and expenses.
4. Prioritize your expenses— Remember to always pay your rent first, then utilities, then food, then other bills.
5. Find free things to do in your community— Check public libraries or Chamber of Commerce's in your community to locate free events to attend with your family.
6. Don't forget your long term goals and fit them into your budget—For example planning a trip or going back to college.
7. Automate your finances where you can—This is not for everyone but it could help those that want to do this feature for their bills each month.
8. Increase your income if you can! - Remember to always report this to your housing authority in writing.



Section 8 Homeownership Program

Interested in homeownership?

The Section 8 Homeownership Program allows qualifying section 8 participants to use their section 8 voucher toward a monthly mortgage payment. Interested participants must meet the following guidelines:



- Be a current SEMMCHRA Housing Choice Voucher recipient for at least 1 year and be in good standing.
- Be a first time homebuyer.
- Meet minimum income requirements.
- Have at least one adult household member who is employed at least 30 hours per week and has 12 months of continuous employment. Exceptions are made for elderly and disabled households.
- Participate in the Family Self Sufficiency Program
- Participate in SEMMCHRA's pre-purchase counseling program and attend a homebuyer education class.

To review the program guidelines or read the Statement of Family Obligations, please visit <https://www.semmchra.org/home-ownership/section-8-homeownership-program/>



SEMMCHRA
134 East Second Street
Wabasha MN 55981
P; 651-565-2638
F: 651-565-3836
<https://www.semmchra.org/>

Community Resources

Employment Resources

CareerForce in Winona
Minnesota State College-Southeast
1250 Homer Rd #200
Winona MN 55987
P: 507-205-6060
<https://www.careerforcemn.com/winona>

Workforce Development, Inc.-Kasson
504 S Mantorville Ave Ste #4
Kasson MN 55944
P: 877-778-2227
<https://workforcedevelopmentinc.org>

Workforce Development, Inc.-Red Wing
308 Pioneer Road
Red Wing MN 55066
P: 800-584-6753
<https://workforcedevelopmentinc.org>

Workforce Development, Inc.-Wabasha
222 West Main Street
Wabasha MN 55981
P: 800-657-5105
<https://workforcedevelopmentinc.org>

Workforce Development, Inc.-Caledonia
110 East Grove Street
Caledonia MN 55921
P: 800-657-4629
<https://workforcedevelopmentinc.org>

Workforce Development, Inc.-Preston
100 South Main Street SE
Preston MN 55965
P: 800-584-6770
<https://workforcedevelopmentinc.org>

Energy Assistance

SEMCAC
204 South Elm Street
P.O. Box 549
Rushford MN 55971
P: 507-864-7741
<https://www.semCAC.org>

Three Rivers Community Action
1414 North Star Drive
Zumbrota MN 55992
P: 507-316-0610
<https://www.threeriverscap.org>