

# Housing Authority County of Stanislaus

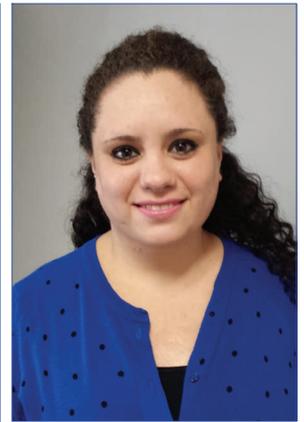
# Road To Success

## FAMILY SELF-SUFFICIENCY PROGRAM NEWSLETTER

### New Family Self-Sufficiency Coordinator Joins the Team!

The Family Self-Sufficiency Program at the Housing Authority County of Stanislaus wishes to welcome Ms. Esmeralda Vasquez, FSS Coordinator. Esmeralda will be working with Jeff Speiller and is eager in assisting all those FSS Program clients along their road to success!

Esmeralda Vasquez is originally from King City, CA; she moved to the Central Valley in 2007 to attend California State University Stanislaus. In 2010, Esme graduated from CSU STAN with a BA in Liberal Studies-Bilingual; and since graduating had worked for Central Valley Opportunity Center (CVOC) in Merced as a Case Manager/Job Developer. Most recently, Esme was the Supportive Services Liaison for the Migrant Program at Merced County Office of Education (MCOE) for the districts of Atwater, Livingston and Delhi. *“I am very excited to now be a part of the Housing Authority as the new Family Self-Sufficiency Coordinator. I am looking forward to meeting everyone and contribute to the success of the FSS Program.”*



**Esmeralda Vasquez**  
Family Self-Sufficiency  
Coordinator

**So, how is your FICO (Fair Isaac Corporation) score determined.....300-850**

**Your FICO score is based upon the following:**

- 35%** - *Payment History* (Timeliness, Patterns)
- 30%** - *Outstanding Debt* (Owe, Usage)
- 15%** - *Credit History Length* (Accounts opened, Most recent opened)
- 10%** - *Pursuit of New Credit* (# of recently opened in last 12 months, Inquiries)
- 10%** - *Credit Mix* (Types – revolving, installment)

There is now a new FICO scoring system, which was created to make more consumers creditworthy. 53 million Americans are without a credit score because of not having enough data to generate a FICO score. FICO will now be looking at the timeliness of paying your cable, cellphone, and utility bills. Also outstanding medical bills will not be counted as heavily as before in lowering your score.

The three reporting agencies are: Equifax, Experian, and TransUnion  
You can obtain a *free copy* of your credit report once a year from each of the reporting agencies at [www.annualcreditreport.com](http://www.annualcreditreport.com)

Wanting to move, but having a difficult time finding a landlord to accept Section 8 rental, then it's up to you to help educate the landlord on the reasons to support Section 8.



You can use the following information to persuade the landlord to accept your Housing Choice Voucher:

- Government subsidies mean that your rental income is more assured than in other cases.**  
 Since Section 8 tenants are by nature low-income tenants, many landlords are rightfully concerned that renting to this sector will result in difficulties with rent collection or, even worse, default altogether. **The truth of the matter is that in many ways Section 8 rental income is among the most reliable!** Under Section 8, tenants are responsible for approximately 30 percent of their rent, while the US government picks up the balance of the rental payment. This US government balance is paid directly to the property landlord.
- Because you have access to specific demographic, Section 8 tenants may resolve persistent vacancy issues.**  
 In many cases, Section 8 housing wait lists are thousands of families long or, in some states, closed altogether due to over-extension. This means: **There is no shortage of Section 8 families available to rent out your units!**

For landlords that have difficulty renting out units, Section 8 may be a great solution to **generate increased rental income, which is typically a higher dollar amount than renting out on your own!**
- Landlords list your properties for free!**  
 Get started today at: [www.gosection8.com](http://www.gosection8.com) email: [landlordsupport@gosection8.com](mailto:landlordsupport@gosection8.com)

**Guaranteed Rent, Over One Million Hits Daily, Free or Premium Listing Options, and Search Thousands of Tenant Leads.**

The Housing Authority of Stanislaus County offers a 'Courtesy Inspection' to the landlord to insure the dwelling will pass the required standards.