



What is the FSS Program?

HUD's Family Self Sufficiency (FSS) program helps eligible individuals acquire the skills and experience they need to obtain work that pays a living wage, then offers them a unique savings opportunity as their earnings increase called an escrow account. Public housing agencies (PHAs) work with welfare agencies, schools, businesses, and other local partners to help FSS participants access services including but not limited to:

- ◆ child care
- ◆ transportation
- ◆ education and training
- ◆ home-ownership counseling.

In the FSS program you can....

- ◆ Save to purchase a house
- ◆ Find a better paying job
- ◆ Save for your children's college education.
- ◆ Repair credit



FAMILY SELF-SUFFICIENCY PROGRAM (FSS)



Turn your rent
increase into
savings!

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Who qualifies for the FSS program?

- ◆ Families with a Housing Choice Voucher (HCV) federal program.
- ◆ Families with a voucher from DHCD
- ◆ Household in good standing
- ◆ Excited to save money, get ahead and improve their life

Graduation Requirements

- ◆ Be independent from TANF (cash assistance) for 12 months before graduation.
- ◆ Seek and maintain suitable employment
- ◆ Complete activities outlined in the FSS Contract

What is the FSS escrow?

Each participating family has the opportunity to develop FSS escrowed savings through an account established and controlled by the PHA. As a participant's earned income increases, so does the percentage they must pay for rent. For FSS participants, however, an amount generally equal to their increased rent because of increased earnings is placed in the FSS escrow account. The more money an individual earns, the more money HUD deposits into the escrow account. The escrow is not counted as an individual asset until the contract is completed and only when the money is paid directly to the individual.



Savings

A savings account where you can save part of your rent as you earn more money at work.

Financial Support

- ◆ Credit Repair Assistance
- ◆ Financial Education
- ◆ Goal Setting & Budgeting
- ◆ Financial Coaching
- ◆ Community Resources

Realizing your dreams!

- ◆ Buy your own home
- ◆ Start your own business
- ◆ Go back to college

For more information contact:

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