

## AN INTRODUCTION TO THE FAMILY SELF-SUFFICIENCY PROGRAM

### What is the family self-sufficiency (FSS) Program?

Family self-sufficiency (FSS) is a HUD program designed to help Section 8 Housing Choice Voucher program participants work towards financial independence and greater self-sufficiency. The City of Santa Rosa Housing Authority partners with social service agencies, schools, businesses, and other local partners to develop a comprehensive program that gives participants the skills and experience to enable them to obtain fulfilling permanent employment.

### How does FSS work?

The interested participant meets with the FSS Case Manager to set goals for a 5-year period. The case manager helps the participant identify what steps need to be taken to meet those goals and to determine what services can be employed to help meet specific needs along the way. Throughout the 5 years the family will have access to supportive services, a variety of resources, and a growing escrow (savings) account.

### What services are provided through the FSS program?

FSS program services may include, but are not limited to:

- child care
- transportation
- education
- job training and employment counseling
- substance/alcohol abuse treatment or counseling
- household skills training
- homeownership counseling
- interest-bearing escrow account

### What is the FSS escrow account?

The City of Santa Rosa Housing Authority establishes an interest-bearing escrow (savings) account for each FSS participant. As the participant works towards his/her goals, and **earned income** increases, the Housing Authority makes contributions into this account. The contributions are based on increases in the participant's earned income during the term of the FSS contract.

### Does current employment impact enrollment in the FSS program?

Participants are eligible to enroll in FSS whether or not they are employed. The only real qualification is a desire to change and improve one's current financial circumstances.

### **Is it necessary to have set employment goals before enrolling in the FSS program?**

Absolutely not. The FSS Case Manager can assist participants with goal setting and career counseling. The Case Manager can provide resources to help participants understand their strengths and interests and to identify suitable employment.

### **What does it mean to graduate from FSS?**

After a period of approximately 5 years, FSS participants may graduate and collect the funds that have accrued in their escrow accounts if the following conditions are true:

- Participants have completed the goals outlined in their FSS contracts
- Participants have maintained suitable employment
- The family has been off of cash assistance for at least one year prior to the end of the FSS contract
- The family remains in good standing with the Housing Authority

Upon graduation, the participant will receive a tax-free check and a document to be used for tax purposes stating that the payment is deemed to be tax-free.

### **Does a family have to give up its rental assistance after the family completes its FSS contract?**

No. Although some families will no longer need housing assistance upon completion of the FSS program, other families that complete the program will still need assistance for housing. The law provides that a family may complete its FSS contract and receive escrow payment while continuing to receive housing assistance under the Housing Choice Voucher program.

### **How does the FSS program help participants move towards home ownership?**

The FSS escrow account that accrues over a 5-year period is an excellent source of funds that can be used towards a housing down payment. Participants may also have access to first-time homebuyer guidance and resources. The City of Santa Rosa partners with mortgage companies and credit unions—these companies can help to answer questions regarding potential home ownership.

### **If a participant ports their voucher to another Housing Authority, can they transfer their FSS account?**

It will be necessary for the participant to contact the Housing Authority s/he wishes to port to find out if they participate in the FSS program, and to ask if they have space for additional participants. Transfers to new jurisdictions must take place within 30 days of leasing up.

### **Is it mandatory to participate in FSS?**

No. Participation in the FSS program is voluntary and is not a condition of receiving assistance under the Housing Choice Voucher program.

For more information about the Family Self-Sufficiency Program, contact:

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