How Does **Family Self-Sufficiency** Work?

**About the program**

The FSS program is a five-year, self-paced, voluntary program designed to assist Housing Choice Voucher participants become self-sufficient through education, training, case management, and other supportive services. Participation requires a personal commitment by each individual to develop goals that will lead to self-sufficiency. In exchange, participants will receive supportive services and the opportunity to earn an escrow savings account.

These goals may include:

- Education
- Specialized Training
- Job Readiness and Job Placement Activities
- Career Advancement Objectives
- Mentoring
- Budget/ Credit Repair
- Home Buyer Education

Goals for each participating family member are set in individual training and services plans attached to the FSS participation contract.

**ESCROW ACCOUNT**

The incentive of the FSS Program is a special escrow account that is set up for each household. As the participant’s earned income goes up, the rental subsidy remains the same, with the remaining money deposited monthly into a savings account. This account belongs to the participant and is disbursed upon graduation from the program. Participating families, with approval, may borrow from their savings account to help meet the needs of their personalized goals. Each graduate decides how this money can best serve the future of their family.

**Requirements**

Participants must:

1. Seek and maintain suitable employment. Must be employed prior to the end of the contract and be Welfare-free of cash benefits for one year prior to the end of the FSS contract. (Disabled individuals must also have suitable employment based on their abilities in order to successfully complete the program).

2. Have the willingness and ability to meet program requirements. Only the head of the FSS family is required to obtain employment as a condition of completing the contract goals.

3. Work closely with a case manager to develop and carry out personal goals individualized by the participant.

**Success Stories**

Two recent graduates earned over $10,000 in escrow funds. I am excited to say that $29,766.00 will be given out in two months’ time to families that have completed their goals.

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**Example of Funding the Escrow Savings Account:**

**At Contract Signing:**
No employment income, contract rent $500.

<table>
<thead>
<tr>
<th>Total Tenant Payment</th>
<th>Rental Subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100</td>
<td>$400</td>
</tr>
</tbody>
</table>

To Landlord

$100

+ $400

________

$500 Contract Rent

**At First Reexamination:**
Employment income increases tenant payment to $300, Contract rent is still $500.

<table>
<thead>
<tr>
<th>Total Tenant Payment</th>
<th>Rental Subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td>$300</td>
<td>$400</td>
</tr>
</tbody>
</table>

To Landlord

$300

+ $200

________ $200 to Savings

$500 Contract Rent
Self-Assessment

- Do you want to improve your credit?
  - YES
  - NO

- Do you want to own your own home?
  - YES
  - NO

- Do you want to have a better job or career?
  - YES
  - NO

- Do you want to further your education?
  - YES
  - NO

If you answer YES to any of the following, this may be the program for you!

Interest Form

I would like further information

Today's Date: ________________

Name: ____________________________________________________________

Street Address: ____________________________________________________

City, State, Zip: _________________________________________________

Phone Number: ____________________________ E-mail Address: ________________

Mailing Address if different from above: ___________________________________________________________

For office use only:

Case worker initials: __________

Date completed: __________

Annual Recert: _____ New Lease: _____

The Family Self-Sufficiency Program can help you open the door to success!

For more information about the FSS Program, Please contact:

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SUCCESS ALL DEPENDS ON THE SECOND LETTER.