

HOUSING AUTHORITY OF THE CITY OF OLD TOWN

HOUSING CHOICE VOUCHER PROGRAM: Family Self-Sufficiency Program

FREQUENTLY ASKED QUESTIONS

What is the Family Self-Sufficiency Program?

Family Self-Sufficiency is a program designed to assist participants in the HUD Housing Choice Voucher Program (formerly known as Section 8 program). Its purpose is to assist low-income individuals and families to become economically self-sufficient and independent of government and community assistance programs.

The FSS program uses a community-based approach, which empowers low-income individuals to overcome barriers that prevent them from becoming self-sufficient. The FSS program is designed to coordinate the Housing Choice Voucher (HCV) rental assistance program with public and private sector services and resources.

Each FSS participant enters into a five-year plan that includes employment goals and identifies training and education needs. FSS staff will assist families in identifying and obtaining the services needed to accomplish these goals. Services might include homeownership, childcare, transportation, education, financial management and life skills.

As FSS participants fulfill their goals and increase their earnings from work, the portion of their monthly income contributed toward their HCV rent payment also increases. HUD regulations allow a portion of this increase to be deposited into an interest bearing escrow account. If the family successfully completes the program within the five years and no longer receives public assistance, the full amount (plus interest) in the escrow account will be given to the family. Although each participant's experience will be different, as much as \$20,000 could be accumulated in the escrow account. Currently, this agency's highest escrow payout has been \$9,780.

What is a Case Manager?

A FSS case manager is a support person who helps participating families achieve their self-sufficiency goals. The case manager has two main responsibilities: 1. To develop, along with the family, an individualized plan mapping out step by step how they can become economically independent; and 2. To develop support for the family in the community and coordinate these efforts with the FSS coordinating committee.

What is a Coordinating Committee?

The FSS coordinating committee is a group of individuals made up of public and private service providers from the community. The main responsibility of the coordinating committee is to network resources for the operation of the FSS program.

What is a Contract of Participation?

The contract of participation is an agreement the family must enter into in order to participate in the FSS program. This contract may list the terms of the program and will also list the family's goals that have been agreed on in order to gain economic independence. The contract can be amended with restated goals as long as the new goals assist the family in achieving self-sufficiency. Continued participation in the FSS program is based upon accomplishing the goals set. A family will have five years to achieve economic independence. A possible extension of two years may be granted.

What services and opportunities are available to Families?

Family services, education, and job skills are needed in order to prepare FSS participants for job survival. While each family's needs are different, every participating family will have the opportunity to gain assistance from public and private services that are available in the community. Such services might include:

- Child Care
- Transportation
- Remedial Education
- Education for GED
- Post High School Education
- Job Interviewing Skills and Placement
- Substance Abuse Treatment
- Parenting Skills
- Money Management
- Stress Management
- Homeownership Education

What is an Escrow Account?

An escrow account is a sum of money that is awarded to FSS participants when they have fulfilled their goals under the contract of participation and have become economically independent of welfare assistance programs. Deposits to the escrow account are based on increases in earned income while participating in the program. The main purpose for the escrow account is to build a "nest egg" for families to use when they meet their FSS goals. The use of these monies is the decision of the family. Families can use the funds as a down payment on a home or to pursue further education.

What are the benefits for participating in the FSS program?

- Home Ownership Opportunities
- Escrow Account
- Job Opportunities
- Family Services
- Education
- Independence from government assistance programs

How does a family apply for the FSS program?

Participation in the FSS program is only offered to families receiving HCV Program rental assistance. There are a limited number of families that can be accepted into the program and selection will be based on a "first come/first serve" basis. If you would like more information on participating in the FSS Program, please contact the Housing Authority.