# Looking for a Change?

# Ready to be financially independent?

# We can help!

In the FSS Program, you're not alone. You have access to a highly trained Family Self-Sufficiency Coordinator, who'll help you make progress towards your goals and provide the following support:

- Receive support with applying for benefits and other services
- Look for opportunities to increase your income or find a job
- Build emergency savings and plan for life's uncertainties
- Create a debt repayment plan for student loans, credit cards, etc.
- Receive free credit reports and advice to help improve credit

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Family Self-Sufficiency Program

# Building **Foundations** Towards A Better You!

What is the Family Self-Sufficiency Program?

The FSS Program is a service program offered free of charge to the residents participating in SMHA Housing Choice Voucher and Public Housing Programs. The FSS program incentivizes families to increase their earned income and helps to reduce dependency on welfare assistance and rental subsidies.



# How Does the Program Work?

An interest-bearing escrow account is established by SMHA for each FSS family. The head of the FSS family must be working or willing to seek & maintain employment.

Increases in the family's rent due to an increase in earned income will result in a credit to the family's escrow account.

During this time, the family identifies goals they want to accomplish to become selfsufficient. To help to achieve their goals, participants will receive individualized case management and access to services provided in the community.

When the goals are complete and verified, the family can graduate the program, and receive their escrow money to use for any purpose!

\*Participation lasts 5 years or less but can be extended up to 2 additional years if needed. \*



Who Benefits?

## **Highest Benefit**

Currently has **no or low earned** income but is willing to seek & maintain employment.

Rent increase, due to an increase in earned income, that is taking effect 60+ days from today.

### **Medium Benefit**

Rent increase, due to an increase in earned income, taking effect in 30 days or less from today.

Paying at least \$90 less than the maximum rent

# No Benefit

Currently paying maximum rent or scheduled to in 30 days or less