

<u>WHAT IS THE FSS PROGRAM?</u> It is a voluntary program that was established to help Housing Choice Voucher Program Residents become economically self-sufficient. It allows you to work with PMHA to develop a personal plan to become economically self-sufficient. Typically the goals can be achieved within five years.

HOW WILL FSS HELP ME? The "Path" to Self-Sufficiency" varies for each FSS Participant and can include goals such as:

 $\sqrt{}$ Getting your GED $\sqrt{}$ Going back to School $\sqrt{}$ Finding a better paying Job

 $\sqrt{}$ Getting your Bills under control $\sqrt{}$ Improving Credit Scores

 $\sqrt{}$ Saving Money to pay for a Down Payment on a Home

Let Us Help You Make These Plans A Reality!

The Basic Steps to Participate in the FSS Program are:

<u>Step #1</u> You <u>must</u> be participating in the PMHA Housing Choice Voucher Program and complete a request to be placed on the <u>FSS Wait List</u>. You will be contacted when an FSS participation slot is available.

<u>Step #2</u> We will meet to help YOU establish and document YOUR GOALS, SIGN the FSS Contract of Participation, as well as identify resources that will help YOU BECOME MORE INDEPENDENT and LESS DEPENDENT on Government assistance.

<u>Step #3</u> Once you begin <u>working</u> or your <u>current working</u> income increases, you MAY begin to earn ESCROW. Every time your rent increases due to EARNED INCOME, the difference in the new rent from the previous rent will be set aside in an ESCROW account and earns interest. Your escrow will build each month and this becomes the money that you could possibly receive tax free upon a successful completion of your goals.

Your ESCROW account is the savings account that you could receive at the end of the successful completion of the FSS Contract.

EARNED INCOME: Working Income

ESCROW:

The difference in New Rent from the Previous Rent.





If you are under Lease and Contract with the PMHA's HCV Program, you are eligible to become a participant of the Family Self-Sufficiency (FSS) Program

WHAT IS THE FSS PROGRAM?

It is a voluntary program designed to assist families in becoming self-supporting so they will no longer need to rely on public assistance. The only requirements are the desire, willingness and commitment to make changes in your life and to take the steps necessary to become self-sufficient. Hundreds of families all over the country are already making better lives for themselves and their family through this program.

HOW WILL FSS HELP ME?

The FSS Program is a supportive program that encourages and assists your family in accomplishing your desired goals. The head of household enters into an agreement with the PMHA in which an action plan is developed that identifies the family's employment goals. It outlines the activities and services required to achieve these goals within a five year period. Regular contact with us is essential and will provide opportunities to problem-solve obstacles before they arise. The FSS Coordinator will support you, take an interest in your future and will refer you to public agencies and resources available in Pickaway County. Gradually, as you accomplish increased degrees of self-sufficiency by working and earning more, your income will increase with better employment causing your TTP portion to increase. Remember FSS is an Employment Program with Perks.

THE PERKS?

As your TTP increases you will establish an ESCROW account that will be awarded to you when you've successfully completed your FSS Contract of Participation. This account automatically saves for you and could be a boost in reaching any goals or personal endeavors you may have. In some cases you will not have to give up your voucher when the contract is completed, but hopefully you will no longer need assistance at that point due to the additional reward of becoming Self Sufficient.

WHAT IS THE CATCH?

You must be receiving Housing Assistance with our program in order to participate in FSS. You will meet with the FSS Coordinator and complete an intake application that will ask you a series of questions pertaining to where you are at currently in life and where you would like to be in five years including but not limited to GOALS that you would like to achieve. Once you have established your goals you are on your way. We understand that life happens and sometimes your GOALS need to be adjusted. In order to complete the program, you must make an effort to meet all the GOALS and activities you've established for your family, be employed full time and be free of "welfare" (OWF) within the last 12 months. Another way of completing the program is to simply increase your household income so that 30% of your monthly income is greater than the Fair Market Rent for your family size. As you can tell the FSS Program is basically an Employment Program with Perks. The FSS Program is open to all voucher holders, regardless of your current employment situation.

WHAT WILL BE REQUIRED OF ME?

COMMITMENTI!!!! You will bring your own unique talents, skills and strengths to the FSS Program. We will require you to be determined and committed in completing the activities listed in your training and services plan. You'll need to keep in touch with us regarding your progress towards self-sufficiency. You will be asked to meet with me occasionally in order to discuss and update your goals and activities. You must possess MOTIVATION and INITIATIVE in your quest for economic independence to make this program beneficial to you. EARNED INCOME is what drives your ESCROW.

WHY JOIN THE FSS PROGRAM?

Joining the program could be the key to your family's success. It is designed to assist families just like yours. People join the FSS Program to learn about work skills and improve their ability to get and maintain employment. Along with the financial incentive is the feeling of pride when your family is free of all public assistance. Our FSS clients, as a whole, make impressive progress towards self-support. Remember – participation in FSS is voluntary and in no way affects your HCV assistance.