

### **WHAT IS FSS?**

Family Self-Sufficiency (FSS) is a voluntary five-year program for families who receive rental assistance through the Housing Authority of the County of Merced (Authority) who need the supportive services, in an effort to gain employment and receive additional training and other skills necessary to become financially independent.

With the help of local agencies, FSS combines case management, education, training, and supportive services with rental assistance to aid families toward self-sufficiency. The Authority works in collaboration with a Program Coordinating Committee (PCC) to secure commitments of public and private resources for the operation of the FSS program, to develop the FSS Action Plan (the FSS policy framework), and to implement the program.

### WHO IS ELIGIBLE?

Housing Choice Voucher participants and Public Housing residents who are:

- 18 years of age or older
- Interested in pursuing an education and/or job training to earn income
- Determined to become economically self-sufficient



# FAMILY SELF-SUFFICIENCY PROGRAM



Achieving Financial Independence

Housing Authority of the County of Merced

405 U Street Merced, CA 95341

Phone: (209) 388-0782

Email:

ccarden as @central valley coalition. com

You may also contact your Eligibility Specialist /Asset Manager

### **HOW DOES FSS WORK?**

- Each head of household voluntarily enrolls in the FSS program
- An Individual Training and Service Plan (ITSP) is developed to set goals .

Working as a team, the participants and an FSS Specialist identify and eliminate obstacles to financial independence and self-sufficiency.

The FSS Specialist(s) help participants develop a financial plan that includes tracking spending, developing a budget and spending plan, reading a credit report, and developing a plan for credit repair.

Once an eligible family is selected to participate in the program, the Authority, and the head of each participating family execute a FSS Contract of Participation that specifies the rights and responsibilities of both parties. The term of the FSS contract is generally 5 years, but it may be extended for an additional 2 years by the Authority for good cause.

## WHAT ABOUT SUPPORT SERVICES?

FSS participants can expect

- Job search and job retention skills
- Financial planning, including credit repair
- Homeownership counseling Participants are responsible for requesting assistance from the appropriate agency and completing any program requirements.

### WHAT IS THE FSS ESCROW SAVINGS ACCOUNT?

Another benefit participants receive is an interest bearing non-taxable escrow (savings) account. When the household portion of rent increases because of an increase in earned income, a portion of the difference between the old and the new rent amount is placed into an escrow savings account.

The account is held until the participant successfully achieves all established goals in the ITSP and completes the Contract of Participation.



### WHAT ARE THE RESPONSIBILITIES?

- Work with an FSS Specialist in creating an Individual Training and Service Plan for goal setting
- Attain suitable employment
- Become free of welfare assistance (this does not include food stamps, medical assistance or child care assistance)
- Maintain monthly contact with an FSS Specialist
- Follow and complete all steps of the ITSP (goal setting plan)

Participation in the FSS program does not affect a household's Housing Choice Voucher (HCV) subsidy.

### **HOW TO APPLY FOR FSS?**

To make an appointment and learn more about FSS, contact the Housing Authority.

### **FSS** Coordinator

Charlene Cardenas 3351 "M" Street, Suite 100 Merced, CA 95348 Phone: (209) 388-0782 Email: ccardenas@centralvalleycoalition.com

You may also contact your Eligibility Specialist /Asset Manager