

Family Self-Sufficiency Program (FSS)



Stanislaus Regional Housing Authority

ALPINE | AMADOR | CALAVERAS | INYO | MARIPOSA
MONO | STANISLAUS | TUOLUMNE COUNTIES



What is FSS?

- Is Voluntary
- Assists individuals and families to become economically independent;
- Look at strategies to become self-sufficient by working together to:
 - ✓ Overcome barriers
 - ✓ Become free of governmental assistance
 - ✓ Establish and attain goals
 - ✓ One step closer to homeownership

Who is Eligible?

- Public Housing Residents
- Housing Choice Voucher Recipients (Formally known as Section 8)



What are the requirements?

- You must apply and have the motivation to complete the program;
- The head of household must complete a contract of participation with Housing Authority;
- Must be gainfully employed by the end of the contract;
- Household must remain TANF free 12 months prior to graduation;
- You must be in compliance with your lease or your voucher.

What is the Contract of Participation? (COP)

- Term of contract for 5 years;
- Outlines the requirements for the program;
- Includes the Individual Training and Service plans (ITSP) to outline goals.

Sample ITSP Goals are...

- Obtaining Full-time Employment
- Job training – placement – retention
- Obtaining a GED
- Furthering your education
- English proficiency
- Financial literacy
- Children Saving plans
- Credit Repair
- Homeownership counseling

What else will I have to do?



- Meet quarterly with your coordinator and provide periodic follow up information and verifications;
- Prepare for self improvement and increase self knowledge

Escrow Accounts

- Your earned income and rent will be recorded at the start of the contract;
- When you become employed and your earned income increases, your rent portion may increase...
- We will examine the increase and a contribution will be placed in an escrow savings account that builds interest for you



Escrow Accounts

- The account is managed by the Housing Authority while you are in the program;
- When you successfully reach the end of your contract term and you will receive the funds in your escrow account;
- In the past, participants have used the money as a down payment to purchase a home.

Escrow Example

	<u>HA</u>	<u>TP</u>	<u>Rent</u>
<u>Beginning</u>	\$500	\$100	\$600
<u>Increase</u>	\$300	\$300	\$600

Estimated Escrow Savings = \$200 per month

Other Benefits

- Support and guidance;
- Referrals to community partners and resources;
- Networking with other participants;
- Gain escrow savings account



Termination

- Voluntary withdrawal;
- Expiration of Contract;
- Failure to complete terms of Contract including maintaining contact with your coordinator;
- Termination of housing assistance as a result of violation of Housing Choice Voucher or Public Housing Lease obligations.

Contact info

- Veronica Esparza –

FSS Coordinator

(209) 551-3416

Email- Vesparza@stancoha.org

- Rafael Cercas –

FSS Coordinator

(209) 551-3416

Email- Rcercas@stancoha.org

Questions

Let's get started!

Please see FSS Coordinator after
the presentation