

What does FSS involve?

Help from the FSS Coordinator

If you are selected for this program, you will meet with the FSS Coordinator to decide where you want to be in five years and what it will take for you to get there. You will set goals for yourself and, with support from the Coordinator, you will identify and pursue programs and services that will help you achieve the goals.

Programs and services the FSS Program may be able to help you with:

- Employment counseling
- Job training
- Money management
- Obtaining your GED
- Enrolling in College or University
- Childcare
- Rebuilding credit & Credit repair
- Homeownership preparation
- Substance abuse treatment & counseling
- Life skills training

Key Elements of FSS:

- ◆ A five-year FSS Contract of Participation
- ◆ An Individual Training and Services Plan which is a roadmap for achieving your goals
- ◆ The FSS Coordinator will be a resource and a support for you as you work towards your goals
- ◆ Specialty workshops in financial literacy, budgeting, credit repair, homeownership, job search/job training, continuing education
- ◆ Service coordination and referrals
- ◆ An Escrow Savings Account



Please contact one of our FSS Coordinators for more information:

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THE FAMILY SELF-SUFFICIENCY PROGRAM

Providing an opportunity for
Public Housing tenants and
Housing Choice Voucher participants
to become self-sufficient.



The Housing Authority
of the City of Carrollton

www.carrolltonhousingauthority.com

What is the Family Self-Sufficiency (FSS) Program?

The FSS Program is designed to help Carrollton Housing Authority Public Housing tenants and participants of the Housing Choice Vouchers Program find stable employment, establish savings accounts, and accomplish other goals that will lead to self-sufficiency.

It is an opportunity to invest in your future—whether you want to finish school, find a better job, start a business, or secure the childcare and transportation you need to stay employed.

Participation in the FSS Program is voluntary. If you choose to participate, you will sign a five-year contract and develop a personal plan for becoming self-sufficient. After signing the contract, it is up to you to work towards your goals, with the support of the FSS Coordinator.

Am I eligible?

If you are a Public Housing resident or if you currently have a Housing Choice Voucher from the Carrollton Housing Authority, you may be eligible to enroll in the FSS Program.

The FSS Escrow Savings Account

An added benefit of enrolling in the FSS Program is the escrow savings account. As you work towards your goals in the FSS Program and your earned income increases, contributions are made to an interest-bearing escrow savings account.

Normally, if your earned income increases, you simply pay more money towards your rent. However, when you are in the FSS Program and your earned income increases, the extra amount of money you pay in rent will be deposited into your FSS escrow account each month that you are working.

If you complete your FSS contract and accomplish all of your goals, you will graduate from the FSS Program. Upon graduation, you will receive a check equal to the amount saved in your FSS escrow account.

After graduating from the FSS Program, participants use their savings for many things, including buying a car, paying for college tuition, paying off debt, and purchasing a home.



How can FSS help me to buy a home?

If one of your goals is to purchase your first home, FSS can help prepare you for the Housing Choice Voucher (HCV) Homeownership Program. This program allows eligible HCV Program participants to use their Housing Choice Voucher to assist with their monthly mortgage and other homeownership expenses. Public Housing FSS participants who graduate from the program and receive an escrow check can use the money to purchase a home.

What are your dreams?

They can be accomplished with the help of FSS:

- ◇ Tracey saved \$3,000 that she used as down payment on purchasing a home of her own. She is now able to live closer to her work and family.
- ◇ Monique enrolled in GED classes, obtained her GED, enrolled at the local university, and obtained college degree in social work. She now works full time for the Department of Labor.
- ◇ Sam saved enough money to move into a better apartment and purchased a car that will provide needed transportation for his family.

See if FSS can help you achieve your dreams.