



# Family Self-Sufficiency Program

## Introduction

The Family Self-Sufficiency (FSS) program works with support agencies throughout Massachusetts to help families develop strengths, skills, and experiences necessary to achieve economic independence. The FSS program is a team effort involving your family, the FSS Coordinator, and the various service agencies that will assist you on your journey towards a more self-sufficient and fulfilling life. This program does not affect your Federal Public Housing or Section 8 standing.

## About the Program

Family Self-Sufficiency (FSS) is an initiative enacted by the Department of Housing and Urban Development (HUD) as a part of the National Affordable Housing Act of 1990. The program assists Housing Choice Voucher families achieve economic independence. The FSS program links participants with the education, job training, counseling, and other services necessary for them to become employed and to earn self-sufficient wages so they no longer need to rely on governmental financial assistance.

You may look at this process as a journey, and here at the Chelsea Housing Authority we will give you the support and tools needed to overcome the obstacles that you will face. We will first help you with creating a map, if you will, to guide you throughout this journey, which is called an **Individual Training and Services Plan (ITSP)**. This map or ITSP will help you stay focused on what your goals are and how you may achieve these goals. Once we have established your goals, your FSS Coordinator and other supportive services, who we will refer you to, will aid you throughout your journey and help with achieving your goals.

The final and most important part of the FSS program is YOU! You and your family must have the desire and determination to attack those obstacles in your path and finish your journey to become more self-sufficient and independent.

## Benefits of Participating in the Program

The FSS program allows participants to take advantage of schooling, training, and to gain work experience, while receiving housing assistance. The FSS Coordinator works with each family to develop a plan to learn the skills that will lead to better employment, education, and financial

standing in order to become more independent. The FSS Coordinator will do this by connecting you with various services for your specific needs.

In addition to having access to these services, the Chelsea Housing Authority will set aside money in an **escrow account** for employed FSS participants who begin to pay a larger portion of their rent due to an increase in their earned income. Successful FSS graduates have used their escrow funds to purchase a home, a car, or to continue their education.

## **The Process**

Interested families should first request an informational packet on the FSS program. If the family is still interested, they should then fill out the FSS Application and Assessment packet. Once the family has completed these steps, the family should then set up an appointment with the FSS Coordinator in order to go over any questions about the program and to begin the process of enrolling the family into the program. The FSS Coordinator may ask for updated income information and to complete certain assignments in order to help clarify the family's needs.

Finally, if accepted into the program, the Head of Household must sign a five-year **FSS Program Contract of Participation** and design an **Individual Training and Service Plan (ITSP)** that outlines the steps needed for the family to become self-supporting. The Head of Household is the only person who must have an ITSP, but other family members are welcomed to take advantage of the services provided by the FSS program and are able to create their own ITSP. All family members with an ITSP must stay in contact with the FSS Coordinator and notify the FSS Coordinator before moving, quitting a job, or if they are any changes in family status or income throughout the five years of the FSS Program Contract of Participation. Of course, FSS families must follow all Housing Choice Voucher/Federal Public Housing regulations and comply with their lease agreements. Families who do not fulfill their family obligations may be terminated from the FSS program.

## **Graduation**

In order to graduate from the FSS program, the family must:

1. Complete all of their goals in their Individual Training and Service Plan (ITSP)
2. Be off cash aid, such as TANF or General Assistance, twelve months prior to graduation.

Once you have completed the above requirements, you will then receive the funds in your family's escrow account.

If you need an extension in order to fulfill the requirements, you may be approved for an extension for up to two years. To complete this program and to receive your escrow funds, you do not need to be in the program for exactly five years. As long as you complete the program's requirements, you are able to graduate and collect your escrow account funds.

## Frequently Asked Questions and Answers

- **Who is qualified for this program?**  
Any Federal Public Housing tenants (Mace, Scrivano, and Margolis) and Section 8 Voucher Holders may participate in the FSS program since they are Federal programs.
- **Does this program affect my standing in Federal Public Housing or Section 8?**  
No, by being a Federal Public Housing tenant and a Section 8 Voucher holder, it merely allows you to participate in the FSS program.
- **Will this program affect my rent?**  
No, this program will not affect your rent. The only element that affects your rent is your income.
- **Am I required to leave housing or give up my voucher after I graduate?**  
No, once you graduate or if you leave the FSS program, you **do not** have to leave public housing or give up your voucher.
- **Do I put my own funds into this escrow account?**  
No, the Chelsea Housing Authority has funds set aside for each escrow account.