

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

The FSS Program is designed to help families with a Housing Choice Voucher establish a savings account and find stable employment 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 prepare for homeownership.

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 toward your goals with the support of the FSS Team.

Am I eligible?

If you currently receive rental assistance through the Housing Choice Voucher Program from the Housing Authority of the County of Monterey (HACM) and you are able to work and want to become self sufficient, you may be eligible.

Do I have to give up rental assistance when I become self sufficient?

You cannot lose your Housing Choice Voucher because you participate in the FSS program.

We hope you will no longer need housing assistance when you complete the program, but if you do and your household continues to meet the eligibility requirements of the Housing Choice Voucher Program, you can continue receiving rental assistance.

How can I save the money needed to achieve my goals?

HACM establishes an interest-bearing FSS escrow savings account for each participating family. As you work toward your goals and your earned income increases, contributions are made to this account.

Normally with a Housing Choice Voucher, if your earned income increases you simply pay more money toward your rent. But when you are in the FSS Program and your earned income increases, the extra amount of money you pay in rent is matched with a credit to your FSS escrow savings account for each month you are working.

Upon successful completion of your FSS contract, you receive a check equal to the amount saved in the FSS escrow savings account. In addition, all funds awarded are considered non-taxable (tax free) income.

FSS families use their savings for many things, including buying a car, paying for school tuition, or purchasing a home.

How can FSS help me buy a home?

If one of your goals is to buy a home, FSS can help prepare you for HACM's Homeownership Program. This option allows eligible first-time homebuyers to use their Housing Choice Voucher to assist with their monthly mortgage and other homeownership expenses.

Preparing for homeownership through FSS involves homebuyer education and credit counseling.

What are your dreams?

They can come true with the help of the FSS Team:

- ◆ Juanita was awarded \$7,500 that allowed her to purchase a car so that she could continue going to work and not have to worry about her car leaving her stranded on the side of the road and unable to get to work.
- ◆ Isaias was able to apply \$2,500 of his FSS funds towards paying for a certification course that allowed him to get a Class A drivers license and ultimately get a job with a local trucking company.
- ◆ Rachel was awarded \$34,000 that will help her buy a home for her and her son.
- ◆ Teresa was awarded \$3,000 and graduated early from the FSS program and is now independent of Section 8 Rental Assistance.

Can FSS help you achieve your dreams?

Call us today to sign up for the program and get started on your dreams.

What does FSS involve?

Help from the FSS Team

If you are selected for this program, you will meet with a member of the FSS Team to help you 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 the support from the FSS Team, we will identify programs and services needed to achieve those goals.

Programs and services may include:

- ◆ Career Counseling
- ◆ Job Training
- ◆ Education(GED, college)
- ◆ Credit counseling
- ◆ Budgeting
- ◆ Parenting skills
- ◆ Substance abuse treatment and counseling
- ◆ Homeownership preparation

The FSS Team will be a resource for you as you work toward your goals. How often we meet will depend on your needs.

The FSS contract

If you participate you will sign an FSS contract with HACM. This five year contract outlines the rights and responsibilities for each party and specifies the goals for your family.

The FSS contract requires that you comply with the terms of your lease, become independent of TANF, and seek and maintain suitable employment.

If you or a family member of your household do not comply with your contract, you may be asked to leave the FSS program.

Your FSS Team:

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NOTICE OF NON-DISCRIMINATION

It is the policy and intention of the HACM to comply in all of its policies and procedures affecting all of its programs and activities, including employment and housing with all federal, state and local regulations prohibiting discrimination on the basis of race, color, creed, sex, ancestry, national origin, religion, age, familial status, sexual orientation, marital status, or disability.

If you have a documented physical, mental or developmental impairment that substantially limits one or more major life activities; have a record of such impairment; or are regarded as having such impairment, the HACM would like to know what your special needs are so they can be readily addressed. Please notify the HACM of your special needs, if any, at the time of your interview for eligibility.

It is the policy of the HACM to provide reasonable accommodations to those persons with disabilities so that they can participate equally in its housing programs. To request a reasonable accommodation, you may contact the Section 504 Coordinator in writing at the Central Office located at 123 Rico Street, Salinas, CA 93907 or by telephone at (831) 775-5000 or by TDD at (831) 754-2951.

This Agency will not directly or through contractual, licensing or other arrangements permit or engage in discrimination in admission or access to, or treatment or employment in its federally assisted programs and activities.

HOUSING AUTHORITY OF THE COUNTY OF MONTEREY

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