

WHAT IS THE FAMILY SELF-SUFFICIENCY PROGRAM?

The Family Self-Sufficiency Program (FSS) combines Section 8 Housing assistance, Federal Public Housing, case management and coordination of services to help families become and remain free of public assistance. FSS families are offered a variety of ways to learn new skills, enhance their existing talents and meet other residents who share similar goals.

WHAT ARE THE BENEFITS

CASE MANAGEMENT:

Case managers link families to needed services to reach goals of financial self-sufficiency and homeownership. These referral services address a variety of needs including employment counseling, education and job training, budgeting/financial literacy, credit counseling and homeownership counseling.

THE ESCROW ACCOUNT:

When you sign an FSS Contract of Participation, income information from your last Section 8 recertification is entered onto the contract as a baseline. This baseline income is used as a starting point to calculate your future escrow savings. As an FSS Participant, when your rent goes up due to an increase in earned income (not an increase in TANF, SSI, child support etc.) a HUD calculation is completed. In most circumstance, depending on your new income level, the entire increase or a portion of the increase is deposited into an interest earning savings account on your behalf established by the Gloucester Housing Authority. No escrow is accumulated if your income drops on or below your baseline income. You are eligible to receive the funds saved in the escrow account after you have successfully met all your goals on your Individual Training and Service Plan and have completed the FSS Program. You will be notified when income changes affect your escrow account and you will receive at least an annual statement.

HOME OWNERSHIP REVIEW:

FSS Participants will have their progress reviewed by the FSS Coordinator who will make a referral to the GHA Homeownership Program. Once approved for Homeownership you will meet with the Homeownership Coordinator who will help you prepare for mortgage prequalification and will review your debt to income ratio and set up a plan for homeownership.

WHO CAN JOIN?

All tenants who are receiving Federal Public Housing are eligible to enroll. Enrollees must be willing to make a commitment to work hard towards a better economic future and set acceptable long and short terms goals.

APPLICATION PROCESS

The Gloucester Housing Authority recruits new members into the FSS Program through ongoing outreach efforts. A Pre-enrollment Packet of information is sent out to eligible tenants. Once the Pre-enrollment application is completed and returned to the FSS Coordinator your name is put on waiting list and when an opening becomes available an appointment is made with the FSS Coordinator for a first interview. The Contract of Participation and interim and long-term goals are agreed upon by the FSS Coordinator and FSS Participant.

REQUIREMENTS:

- Meet with the Program Coordinator at least once every 90 days. Only one unexcused absence will be allowed during the terms of participation. Excused absences are allowed for hospitalization, life threatening illnesses, surgery, or the death of immediate family member.
- 1st anniversary- must obtain part time employment or be enrolled in an acceptable employment, training, educational program.
- 2nd Anniversary- TAFDC- cash benefits eliminated
- 3rd Anniversary- Earning Escrow
- 4th Anniversary- Must obtain full time employment or part time employment that exceeds 50% area median gross annual income or reduction in Social Security benefits for disabled individuals.
- 5th- Anniversary- Achieved goals

CONTRACT OF PARTICIPATION:

One of the basic requirements of the FSS Program is the FSS Contract of Participation (CoP). It is reviewed and signed by the participant upon enrollment into the FSS Program. The term of the CoP is 5 years. Although it may take less time to reach your goals and contract requirement. The CoP may be extended two additional years for good cause as determined by the FSS Coordinator. The CoP commits GHA to providing case management services and commits the FSS participant to a five-year goal of economic independence.

INDIVIDUAL TRAINING AND SERVICE PLAN (ITSP)

Every participant will develop a realistic plan once the CoP has been agreed upon and signed. The plan will contain a clear set of attainable goal, responsibilities, and desired results. This plan becomes part of the Contract of Participation. The participant must meet with the FSS Coordinator on a quarterly basis to discuss the following:

- Education and Employment
- Future goals
- Household budgeting and credit issues
- Other matter relating to our goal of self-sufficiency