

What is FSS?

The Family Self-Sufficiency (FSS) program is an initiative enacted by the Department of Housing and Urban Development (HUD) as a part of the National Affordable Housing Act of 1990 that enables Housing Choice Voucher and Low Income Public Housing Families to increase their earned income and reduce their dependency in public assistance and rental subsidies.

The Cuyahoga Metropolitan Housing Authority (CMHA) FSS program currently has a total of 273 participants. 112 LIPH /161 HCVP.

How the program works?

Once an eligible family is selected to participate in the FSS program, the Housing Authority (CMHA), and the head of the household execute a FSS Contract of Participation that specifies the rights and responsibilities of both parties. The term of the FSS contract is generally 5 years, but it may be extended for another 2 years by the PHA for a good cause.

The FSS contract also incorporates the family's individual training and services plan (ITSP). The ITSP is the document that records the plan for the family. That is, the series of short and long-term goals and the steps the family needs to take- and the services and resources they may need to access- to achieve those goals. CMHA will assign a FSS Coordinator to each family participating in the program.

Some of the services coordinated through FSS include: education, job training, employment, financial literacy, mental health assessment, substance abuse/alcohol treatment, skills training and homeownership counseling. Services are generally not provided by CMHA, but rather outsourced to service providers in the community who are part of the PCC (Program Coordinating Council). The PCC is made of various organizations.

An escrow account is established by CMHA for each participating family. Any increases in the family's rent as a result of increased earned income during the family's participation in the FSS program result in a credit to the family's escrow account. Once a family graduates from the FSS program and successfully completes the contract of participation, they may access the escrow and use it for any purpose. Ex: buy a new car, debt repayment, tuition, homeownership.