

What are your dreams?

They can come true with the help of FSS:

- Caleb saved over \$10,000 that helped him clear deficiencies on his credit report and increase his score.
- Anna achieved a professional interpreter's license, was hired by an interpreting firm, and was promoted within a year.
- Zora received her Bachelor's Degree in Health Administration and is working full-time for a medical practice.
- Ebony saved enough to secure reliable transportation and is now able to apply for jobs that are not on the bus line.

What is holding you back?

The FSS program staff provides assistance in establishing a self-sufficiency plan and obtaining services to help you overcome the barriers that may be keeping you from achieving your dreams.

FSS participants can work on:

- Gaining job skills
- Increasing income from employment
- Building savings and managing money
- Establishing or repairing credit
- Achieving education goals
- Addressing family issues (child care, health/disability, transportation)

The mission of CMHA is to serve the community by helping people access affordable housing; By working with our collaborative partners, we develop, renovate and maintain housing, promote neighborhood revitalization; and assist residents in accessing needed social services.

For more information about the FSS program contact:

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CMHA Family Self-Sufficiency Program

An opportunity for families to become self-sufficient by increasing their earned income.



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

The FSS Program helps family's currently receiving subsidy under CMHA's housing programs take the steps to find and maintain stable employment and establish savings accounts 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, secure the childcare and transportation you need to stay employed, or own a home .

Participation in the FSS Program is voluntary. If you choose to participate, you will sign a 5-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 Coordinator.

Am I eligible for FSS?

If you currently have a Housing Choice Voucher from CMHA or live in CMHA Public Housing, are able to work, and want to become self-sufficient, you may be eligible. The first step is to complete an application to place your name on our FSS waiting list.

As slots in the program open up, you will be invited to attend an FSS orientation meeting, where you will learn more about the program and the enrollment and participation requirements.

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

CMHA establishes an interest-bearing escrow (savings) account for each FSS participant. As you work toward your goals, and your **earned income increases**, CMHA makes contributions to this account.

The amount of escrow credit is based on increases in the family's total tenant payment (TTP) resulting from increases in the family's **earned** income during the term of the FSS contract.

If you complete your FSS goals and contract, you receive a check equal to the amount in the FSS escrow account. The savings can also be used while you are in the FSS program to pay for costs related to achieving your goals. FSS participants use their savings for many things, including buying cars, paying for school tuition, and credit repair.

FSS Graduation!

You graduate from FSS, and receive the escrow funds, when you meet all the following:

- Complete your contract goals within 5 years (or within 7 years if a “good cause” extension is granted by CMHA)
- Maintain suitable employment
- Your family is off **cash assistance** for 1 year prior to the end of your FSS Contract of Participation
- You are in good standing with CMHA

The Keys to FSS Success

Achieving self-sufficiency is hard work, but CMHA will be your partner in making it happen!

What you will do:

- Complete an application to put your name on the FSS waiting list, which can be downloaded from the CMHA website at cmhanet.com/housing-choice-voucher-program/current-residents/family-self-sufficiency-program/ or cmhanet.com/public-housing/current-residents/family-self-sufficiency-program/
- Attend an orientation meeting when you receive an invitation from CMHA
- Sign a contract with CMHA with your self-sufficiency goals
- Work to achieve your contract goals
- Meet periodically with an FSS Coordinator to discuss progress and service needs
- Provide required documentation of goal-related activities

What CMHA will do:

- Help you develop a self-sufficiency plan
- Link you with programs and services to meet your goals
- Advise you on how to overcome barriers that may arise to achieving your goals
- Administer the escrow savings account