

# Family Self-Sufficiency Q&A

Housing Authority of the County of Santa Cruz , also serving Hollister and San Juan Bautista

Jan 06

## Who the FSS Program benefits:

- ✓ People moving from welfare to work.
- ✓ People who are already working, but plan to increase their earned income through raises, promotions, better jobs, or more hours at work.
- ✓ People who are attending college or job training to upgrade their skills and get a better job.
- ✓ People saving up to buy their own home, start a business, or meet other long-term financial goals.

## Building a Solid Future for Your Family

### What is the Family Self-Sufficiency (FSS) program?

The FSS program is designed to help families in the Housing Choice Voucher and Low Income Public Housing programs become more self-sufficient. Here's how it works:

- ✓ You sign a Contract of Participation that outlines your goals and your plan to reach those goals.
- ✓ Every time your family's **earned income** (wages and other income from work, not from benefits) increases, we put money aside in an account for you. The amount we put aside is based on the fact that when your income goes up, your share of the rent goes up, too. Because we are paying less assistance on your behalf, we put the savings in an account for you.
- ✓ When you reach your goal, we send you all the money in your account. **You must complete your goal within five years** to get the money.
- ✓ There is no other penalty to you if you don't reach your goal. In fact, **you have nothing to lose by joining the FSS program.**

### What kind of goals would I have to meet to participate in FSS?

There are two goals that **all families must meet** in order to participate:

- ✓ Everyone in the household must be off welfare assistance for one year before the Contract of Participation is complete.
- ✓ The head of household must seek and maintain suitable employment.

### The rest of the goals are up to you.

Examples of goals that families set for themselves include:

- ✓ Completing a GED or getting a college degree.
- ✓ Completing a job training or welfare-to-work program.
- ✓ Getting a new job or a better job.
- ✓ Getting a raise or promotion at the job you already have.
- ✓ Learning about homeownership and buying a home.
- ✓ Starting a small business.



Questions? Call our Info Line at 454-5955  
or visit us online at [www.hacosantacruz.org](http://www.hacosantacruz.org)



2931 Mission Street Santa Cruz, CA 95060 Open M-TH 8-5, Closed Fridays  
For our business office or para información en español: 831 454-9455  
*Program rules are subject to change. Use this as general guidance only.*

TDD: 831 469-0122

# Family Self-Sufficiency Q&A cont'd

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## Getting Involved in the FSS Program

### What other program requirements are there?

In order to enroll in the program, you must sign a Contract of Participation.

Once a year, we will send you a form and ask you to update us on the progress you are making toward your goals. Also, you may request permission to make changes to your Contract goals.

Before you can receive the funds in your account, you must provide verification that you met your goals. This may include proof of income, proof that no one in the family receives welfare, and proof that you've met other goals like getting a college degree.

**You must notify us when you reach your goal.** There will be no additional funds deposited into your account after you reach your goal. The sooner you notify us, the sooner you can receive the money.

**You will "graduate" and get your money automatically if your family's monthly income reaches a certain upper limit.** This amount changes every year, and we can calculate it for you when you enroll.

### What happens when I get the money in my account?

When you notify the Housing Authority that you have met your goals, we will review your file, request any verifications we may need, make sure you have met all program requirements, and then we will issue a check to you.

There are no restrictions or requirements regarding what you do with the money. Most families continue to receive assistance from the Housing Authority, and the funds that are paid out to you would be counted as an asset during your annual recertification.

Many families choose to use the money as downpayment on a home. If you are interested in becoming a homeowner, the Housing Authority has special programs that can help you.

Housing Choice Voucher families may apply to use their voucher to help them make mortgage payments on a home of their own.

There are a limited number of special Homeownership Housing Choice Vouchers reserved for Public Housing families graduating from the FSS program.

### Can I enroll now?

The Housing Authority has a limited number of slots for FSS families. If you think you may be interested in enrolling, we encourage you to call now and check on availability.

Remember, you have nothing to lose by joining the FSS program! If you plan to increase your earned income, this program can help you build a savings account for your future.



### Need More Info?

Visit our website or call our Info Line for more information about program responsibilities, including:

- ✓ First Time Homebuyer Q&A
- ✓ HCV Homeownership Q&A
- ✓ Annual Recertification Q&A
- ✓ Reporting Changes Q&A
- ✓ Transfer Q&A
- ✓ Special Needs Q&A

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