

What does FSS involve?

Help from the FSS Coordinator

If you are selected for this program, you will meet with the FSS Coordinator to 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 support from the Coordinator, you will identify and pursue programs and services that will help you achieve them.

Programs and services may be available to help you with:

- Childcare
- Homeownership preparation
- Employment counseling
- Education
- Job training
- Transportation
- Money management
- Substance abuse treatment and counseling
- Rebuilding credit

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

The FSS contract

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

The FSS contract requires that you comply with the terms of your lease, that all family members become independent of welfare, and that the head of the family seeks and maintains 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.

MaineHousing Programs and Services

Opening the door to homeownership

- Low interest mortgages for first time homebuyers
- Downpayment and closing cost assistance
- Unemployment protection for MaineHousing borrowers
- Homebuyer education
- Financing for affordable subdivisions

Helping renters

- Financing development of new affordable rental housing
- Green standards for energy and maintenance efficiency
- Section 8 Housing Choice Vouchers

Making homes safe and warm

- Fuel assistance
- Home weatherization
- Home repair
- Lead safe homes
- Energy improvement loans
- Disaster recovery loans

Housing people who are homeless

- Shelter funding
- Financing development of transitional housing
- Rental assistance and self sufficiency counseling

MaineHousing Nondiscrimination Notice:

Maine State Housing Authority ("MaineHousing") does not discriminate on the basis of race, color, religion, sex, sexual orientation, national origin, ancestry, age, physical or mental disability, or familial status in the admission or access to, or treatment or employment in, its programs, and activities. MaineHousing will provide appropriate communication auxiliary aids and services upon sufficient notice. MaineHousing will also provide this document in alternative formats upon sufficient notice. MaineHousing has designated the following person responsible for coordinating compliance with applicable federal and state nondiscrimination requirements and addressing grievances: Mary Darling, Maine State Housing Authority, 353 Water Street, Augusta, Maine 04330-4633, Telephone Number (207) 626-4600 or 1-800-452-4668 (voice), or 1-800-452-4603 (TTY).

For more information contact:

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FAMILY SELF-SUFFICIENCY PROGRAM

An opportunity for families
with Housing Choice Vouchers
to become self-sufficient



MaineHousing
Maine State Housing Authority

www.mainehousing.org

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

The FSS Program is designed to help families with Housing Choice Vouchers establish savings accounts 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 secure the childcare and transportation you need to stay employed.

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 Coordinator.

Am I eligible?

If you currently have a Housing Choice Voucher from MaineHousing, are able to work, and want to be 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 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, it will be available.

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

MaineHousing establishes an interest-bearing FSS 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 savings account for each month that you are working.

If you complete your FSS contract and your family achieves self-sufficiency, you receive a check equal to the amount saved in the FSS savings account.

FSS families use their savings for many things, including buying cars, paying for school tuition, and purchasing homes.

How can FSS help me to buy a home?

If one of your goals is to buy a home, FSS can help prepare you for the Section 8 Homeownership Program. This option allows eligible first-time homebuyers to use their Housing Choice Vouchers 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 FSS:

- ▶ Tracey saved \$3,000 that helped her to buy a home of her own. She is now able to live closer to her work and family.
- ▶ Allison achieved a Master's degree in Rehabilitation Counseling and is working full time for the Department of Labor.
- ▶ Joe saved enough money to move into a better apartment and purchase a car that will provide needed transportation for his family.
- ▶ Kimberly found a job that she loves working in the business office of a local hospital. She saved nearly \$8,000 in her escrow account and is using it to buy a home near her sister.

See if FSS can help you achieve your dreams.

