



WHAT ARE MY RESPONSIBILITIES?

FSS participants must complete and sign a contract and have a current, signed plan. The contract and the attached plan provide a framework for the participant's goals and describe the specific activities they must complete. **Each participant has up to five years** to reach goals and self-sufficiency. The contract and all the activities on the plan must be completed to access the escrow savings account.

The participant is responsible for **maintaining contact** with their FSS Specialist and **following through on other commitments** established in the contract and plan.

A participant's plan is revised and updated as the household moves towards completing their goals and reaching self-sufficiency. The program offers households the flexibility to adjust its plan for emergencies and unusual situations.



Housing Choice Voucher Program Alachua County Housing Authority

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ACHA's Family Self- Sufficiency Program (FSS)

*Achieving Personal & Financial
Independence*



WHAT IS FSS?

Family Self-Sufficiency (FSS) is a voluntary program that assists Alachua County Housing Authority (ACHA) participants to achieve financial independence. This program helps participants increase their earned income and reduce their dependency on the welfare system.

WHO IS ELIGIBLE?

Head of households currently participating in the Alachua County Housing Authority HCV program that have goals of self-sufficiency and wish to achieve financial independence.

HOW DOES FSS WORK?

The head of household voluntarily enrolls in the FSS program by completing an application. If accepted participants are required to sign a five-year Contract of Participation (contract), and developing an Individual Training and Service Plan (plan) with an ACHA FSS Specialist. The contract and corresponding plan outline the responsibilities of both ACHA and the family to meet financial, educational and employment goals.

The FSS Specialist and the participant work together to define and choose career, educational and financial goals. Working as a team, the participant and the FSS Specialist identify and eliminate obstacles to financial independence and self-sufficiency. The FSS Specialist assists participants in developing a financial plan that may include but is not limited to, tracking spending, developing a budget and spending plan, reading a credit report, and developing a plan for credit repair.

WHAT ABOUT SUPPORT SERVICES?

The participant and FSS Specialist will work to develop economic independence strategies by utilizing available local social service providers. FSS participants may receive help from their FSS Specialist or other community service providers to resolve the following needs:

- Child Care
- Transportation
- Education
- Job Search and Job Retention Skills
- Financial Planning, Including Credit Repair
- Homeownership Counseling

It is also the participant's responsibility to request assistance from the appropriate agency and complete any program requirements.

“Participants must have a desire to become self-sufficient and a willingness to take the steps necessary to make it happen.” Unknown

WHAT IS THE FSS ESCROW SAVINGS ACCOUNT?

Another benefit participants receive is an interest-bearing escrow (savings) account. This accrues as the household's portion of rent increases because of an increase in earned income. The account is held until the participant successfully completes the contract.

Note: The escrow account is property of Alachua County Housing Authority (ACHA) until completion of the contract. Failure to complete contract will automatically serve as a release of funds to ACHA.



COMPLETING THE CONTRACT:

The contract can be completed in two ways:

- When the participant has completed all their goals before the end of their five-year contract **and** has been free of welfare benefits (Temporary Assistance for Families – this does not include food stamps, medical assistance or child care assistance) for 12 consecutive months

OR

- When 30% of the participant's adjusted income exceeds the HUD Fair Market Rent for the household

Once the participant has successfully completed the contract, the escrow account may be used as they wish. Be aware, if the participant does not report income changes or pay their portion of rent on time it could adversely affect their escrow account.

The escrow account and the accrued interest are not required to be reported to any other agency since it is not a resource or property for the participant until successful completion of the contract. In addition, the Internal Revenue Service has ruled that FSS escrow payments are nontaxable.