

Communities We Serve

City of Cohoes
City of Gloversville
City of Johnstown
City of Mechanicville
City of Watervliet
Town of Clifton Park
Town of Colonie
Town of Corinth
Town of Duanesburg
Town of Glenville
Town of Guilderland
Town of Hadley
Town of Knox
Town of Nassau
Town of Niskayuna
Town of Rotterdam
Town of Schodack
Town of Stillwater
Village of Ballston Spa
Village of Corinth
Village of Fort Plain
Village of Green Island
Village of Highland Falls
Village of Scotia
Village of Waterford
Columbia County
Hamilton County
Washington County

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Family Self-Sufficiency Program

*A program supporting
self-improvement & economic
growth for families*

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Who Can Participate?

Families who receive rental assistance from Section 8 Housing Choice Voucher Programs are eligible to participate in the Family Self Sufficiency Program.



What is the FSS Program?

The Family Self-Sufficiency Program (FSS) is a voluntary program designed to help families achieve economic growth through education, improved employment opportunities, financial planning and home ownership. FSS staff work closely with nonprofit organizations, social service agencies and educational institutions to identify available resources to help participants overcome barriers to economic independence.

Help from FSS Coordinators

If you choose to participate in this program, you will meet with a Referral Coordinator to decide what goals you want to accomplish in the next few years and what steps you need to take to accomplish them.

The FSS staff includes specialists who can work with you one-on-one in:

- Credit Counseling – ordering credit reports and scores, disputing errors, offering settlements, making payment arrangements, and creating debt reduction plans
- Budget & Financial Counseling – review income, expenses, spending habits, and financial goals. Assist with budget planning and building assets
- Homeownership Counseling – building your team of professionals to assist with the home search and purchase process, and providing post purchase assistance.

Your Referral Coordinator can also provide you with resources for:

- Child Care
- Education
- Employment
- Transportation
- Legal Assistance
- Disability and Health Care Assistance: SSI/SSD, Child Health Plus
- Emergency Assistance and Food Pantries



Incentives

An additional benefit of the FSS program is the chance to earn money in an escrow account. When your **earned** income (from employment) increases and your share of rent also increases, Section 8 contributes a portion of the rental increase to build a savings account for you. This savings account is an escrow account that you can use to help meet the goals on your action plan.

These funds can be used to pay off debts, purchase a vehicle, pay college tuition fees, or make a down payment on a home if these are goals on your action plan.



Graduation

To graduate from the FSS program you must: 1) complete all the goals on your action plan, and 2) be free from cash assistance (TANF) from the Department of Social Services for 12 consecutive months. Upon graduating, a check for the balance in your escrow account will be delivered to you!