

## Communities We Serve

Columbia County  
Fulton County  
Hamilton County  
Madison County  
Oneida County  
Saratoga County  
Washington County  
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

## Contact Us

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**Program Director**  
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**FFURMP&FRP**

### Home Ownership Coordinator

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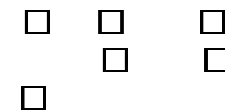
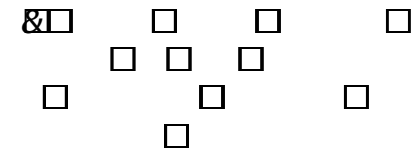
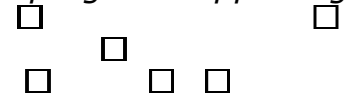
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## Family Self Sufficiency Program

*A program supporting*



## **Who Can Participate?**

Families who receive housing 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

## **Financial Benefit**

When you are enrolled in FSS you have the opportunity to start earning money in an escrow account.

Like all voucher holders, as you earn more income from work, your portion of the rent will increase. When you are in FSS, an amount approximate to your rent increase goes into your FSS escrow savings account, helping you build savings. Our agency automatically deposits and manages this account for you every month. When you graduate from FSS, you can use your savings however you'd like!



## **Graduation**

You will graduate the FSS program when you complete all of the goals you set to accomplish.

