

# Yakima Housing Authority

## Family Self-Sufficiency Program



*The Family Self-Sufficiency (FSS) Program is for low-income families who live in public housing & want to become financially independent.*



### **IF YOU:**

*Currently receive housing assistance through the Housing Choice Voucher (HCV) or Project Based Voucher (PBV).*

*Are willing to work toward full time employment?*

*Are committed to achieving a better future for yourself & family?*

*Then... The Family Self-Sufficiency is for you!*

## **WHAT FSS CAN DO:**

- ◆ *Teach you about choices you have.*
- ◆ *Link you with community agencies & schools.*
- ◆ *Help you identify your interests & skills.*
- ◆ *Teach you ways to set goals & make plans for the future.*
- ◆ *Increase your self-confidence.*
- ◆ *Establish a savings account once your household income increases due to employment.*

Call → Becky or Carlos  
(509)453-3106 ext. 119 & 117



**Yakima Housing Authority**  
***FAMILY SELF-SUFFICIENCY PROGRAM***

**WHAT IS THE FAMILY SELF-SUFFICIENCY PROGRAM?**

HUD has a new program that combines rental assistance with services from community agencies. The goal of the FSS program is to help families become independent of federal programs by making them aware of the services that are available in the community and to establish a *five-year Training and Services Plan* that helps set specific goals in order to reach self-sufficiency.

**WHAT ARE MY BENEFITS BEING ON THE FSS PROGRAM?**

You not only receive rental assistance and services from community agencies but each family has the opportunity to have an Escrow Bank Account in their name. The Escrow Account (*savings account*) starts working once an “earned income” is derived into the household income. Naturally, when your income increases usually your tenant rent increases. Each month an amount is deposited into your Escrow Account as long as you’re working.

Once you have become independent from welfare assistance for 12 consecutive months, prior to the expiration date and successfully completed your Individual Training and Service Plan; you can withdraw the money accrued in your Escrow Account and use it towards anything that you choose (i.e. down payment on a home, car, clothing, or even a well-deserved vacation for the family)!

**WILL THERE BE ANYONE TO HELP DURING THE 5 YEAR PERIOD?**

Yes, the FSS Program Coordinator will help establish the plan and closely monitor your progress while you’re on the program. In addition, several community agencies who are working with the Housing Authority will provide our FSS families with trainings, employment services, education; as well as assistance with child care, transportation, and counseling.

**DO I HAVE TO BE ON THE FSS PROGRAM?**

No, this program is strictly voluntary and will not affect your Public Housing assistance. But remember; this program is designed as a stepping stone and gives you the opportunity to be *free and independent* from federally assisted programs.

**WHERE DO I SIGN UP?**

To sign up for the FSS program you need to call the Yakima Housing Authority at 453-3106 x117 & 119 and speak with ***CARLOS REYES or BECKY MARES***, the Program Coordinators.

# Family Self-Sufficiency Questions & Answers

- Q:** Must I be on welfare or must I be employed to qualify for the FSS program?
- A:** No, you only need to be a participant of the Public Housing Assistance Program through Yakima Housing Authority. The major goal of FSS is to help you become employable & Obtain suitable employment.
- Q:** Can the FSS Contract of Participation be fulfilled in less than five years?
- A:** Yes, as soon as you have attained your goals & can certify that you & all your family members have been free of welfare assistance for at least 12 months, your contract is fulfilled & your escrow credits will be disbursed to you.
- Q:** Can there be two designated heads of household?
- A:** Only one adult member per family will be designated as head of household. That person is obligated to obtain & maintain suitable employment by the end of the term of their contract. Other adult members, however, may develop a five year plan to attain employment & receive FSS services, if approved by the FSS Coordinator & services are available.
- Q:** I am disabled, but I would like to be self-sufficient. Can I participate in the program?
- A:** Yes, if you are a Public Housing participant & your goal is to be free of all state & federal assistance.
- Q:** Where does the money that goes into the escrow savings account come from?
- A:** As your earned income increases, your portion of the rent payment will also increase, thus decreasing the assistance payment made by YHA. The amount of the monthly escrow account is roughly equal to the decrease in the assistance payment. At least once a year you will be notified of your escrow amount plus interest.
- Q:** What happens when my earned income fluctuates?
- A:** The amount of rent you are paying on the effective date of your contract is considered the base rent payment. Whenever your portion of the rent increases from the base rent payment due to an increase in your earned income, your escrow account will be raised to a higher dollar amount.
- Q:** Will the escrow savings account affect my welfare (TANF grant) and/or food stamps?
- A:** You will not have access to the escrow account funds until your FSS contract is completed. The escrow monies will not be considered income until they are received.
- Q:** Will I have to pay taxes on the escrow account?
- A:** No, this amount is considered to be a “welfare” payment by the IRS & therefore it is not taxable.
- Q:** What happens to the escrow savings account if I am receiving welfare aid at the end of the contract?
- A:** One of the terms of the contract is that you must be free from welfare for 12 months prior to the completion of the contract. It may be possible in some cases to extend the length of the contract up to two more years.

**Q:** What is considered “earned income?”

**A:** Earned income is defined as the income of earnings included in annual income form: 1) the full amount, before any payroll deductions, of wages, salaries, overtime pay, commissions, fees, tips, bonuses & other compensation for personal services; 2) the net income from operations of a small business or profession; 3) all regular pay, special pay & allowances for a member of the armed forces (except hostile fire pay.) Earned income does not include college “work study.”

**Q:** What if the head of household dies & the family does not wish to modify the contract & continue participating? Will the escrow savings be forfeited?

**A:** Yes, the escrow will be forfeited.

**Q:** My Seventeen-year old son is now working. Does the increase from his earned income increase my escrow account?

**A:** No, your son’s income does not affect your housing assistance. Income from family members over the age of 18 will affect your escrow account.

**Q:** Can I continue on the FSS program even if I am over income for housing assistance?

**A:** No, when your family becomes over income, you have completed your contract & any escrow funds you have will be disbursed to you. However, you can continue to receive FSS social support services if they are available.

**Q:** I have been on the FSS program & did not report an increase of income when I should have for a re-certification. Does that affect my escrow savings account?

**A:** Yes, YHA will calculate the increase of the rent you should have been paying & subtract it from your escrow account. You may be at risk of termination of your FSS contract, which could forfeit your escrow.

**Q:** I would like to own a home someday. Can I use the money in my escrow account for a down payment on a home?

**A:** Yes, you can use the money for whatever you wish when you complete your contract.

**Q:** I am a senior head of household & do not choose to work any longer. However, my grand-daughter lives with me & would like to participate in the FSS program?

**A:** In families where the head of household is a senior or a disabled, the head of household may appoint another adult family member as the head of household as long as he/she is 18 years of age or older.

**Q:** I have been on the FSSS program & have money in an escrow account. I recently married & my husband has a good job. Can I still get the money in my escrow account?

**A:** Yes, When 30% of your adjusted income exceeds the fair market rent, your contract is considered complete & you may receive all your escrow savings providing you are no longer receiving welfare assistance & you have met the goals on your ITSP.



FSS Pre-Enrollment Form

3. Are any other family members employed? Yes  No   
 If yes, please fill out the following information:

Family Member	Job	Rate of Pay (Indicate per hour/week)	per _____
		\$ _____	per _____
		\$ _____	per _____
		\$ _____	per _____
		\$ _____	per _____

4. Please check any items below that you consider a current need. *(Please check all that apply)*

- |   |   |
|---|---|
| <input type="checkbox"/> Need a better job                                  | <input type="checkbox"/> Need better transportation               |
| <input type="checkbox"/> Need someone to take care of children (child care) | <input type="checkbox"/> Need to see a doctor for health problems |
| <input type="checkbox"/> Need more money to pay bills each month            | <input type="checkbox"/> Need help being a better parent          |
| <input type="checkbox"/> Want to finish school                              | <input type="checkbox"/> Counseling                               |
| <input type="checkbox"/> Need food assistance                               | <input type="checkbox"/> Need help managing money                 |
| <input type="checkbox"/> Job training                                       |   |

Please list other needs for services or goals you or your family have:

FSS Pre-Enrollment Form

5. Please check the different agencies you have visited or received services from in the last six months.

- |  |  |
|--|--|
| <input type="checkbox"/> Health Department, doctor or clinic | <input type="checkbox"/> Community action Agency or Community Services |
| <input type="checkbox"/> Job training program                | <input type="checkbox"/> Welfare Department                            |
| <input type="checkbox"/> Mental health center                | <input type="checkbox"/> Alcohol or drug program                       |
| <input type="checkbox"/> Food pantry                         | <input type="checkbox"/> Free meals program                            |
| <input type="checkbox"/> Head Start for child(ren)           | <input type="checkbox"/> Children's services program                   |
| <input type="checkbox"/> Community college                   | <input type="checkbox"/> Vocational/Tech school                        |
| <input type="checkbox"/> Shelters                            | <input type="checkbox"/> None of the above                             |
| <input type="checkbox"/> Other (please list below)           |  |

6. Do you speak English? Yes  No   
If no, what language(s) do you speak? \_\_\_\_\_

7. Do other family members speak English? Yes  No   
If no, what language(s) do they speak? \_\_\_\_\_

8. Do you have a high school diploma or GED? \_\_\_\_\_

9. If you were to get a job or change your job, would you need help finding someone to watch your children (child care)? Yes  No

10. Do you now work with one person or a case manager who helps you and your family find the services you need? Yes  No

If yes, please list the person's name: \_\_\_\_\_  
What agency does she/he work for? \_\_\_\_\_

FSS Pre-Enrollment Form

11. Are you currently receiving Case Management Services from any agency?

Yes  No

If yes, what agency? \_\_\_\_\_

12. What are the two or three biggest problems that YOU are facing now?

13. What are the two or three biggest problems currently faced by YOUR FAMILY?

14. Family Receives:

- TANF Income Assistance     Medicaid/C.H.I.P.     General Assistance  
 Earned Inc. Tax Credit     Food Stamps

15. Family Service:

- High School     GED     Post-Secondary     Job Retention  
 Transportation     Health Services     Mentoring     Homeownership  
 Individual Development Account (IDA)     Job Search/Job Placement  
 Alcohol/Substance Abuse Counseling     Child Care

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_



5) **What are your personal goals? Are you on your way to achieving some of them? How long will it take for you to reach them?**

6) **What help or assistance do you need in order to meet your goals?**

7) **What do you want most out of life? (Please list at least five things.)**

=====

**Family Self Sufficiency Coordinators**  
*Becky Mares & Carlos Reyes*

\_\_\_\_\_  
**Applicant Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**FSS Coordinator**

\_\_\_\_\_  
**Date**

**Yakima Housing Authority**  
**810 N. 6th Ave. Yakima, WA 98902**  
**(509) 453-3106**

# Where Are Your Greatest Challenges?

Please check those that apply and give a brief explanation.

- Housing:
- Child Care:
- Job Training:
- Resolution of Old Emotional Baggage:
- Substance Abuse:
- Parenting:
- Education:
- Budgeting:
- Depression:
- Transportation:
- Anger Management:
- Marital/Relationship Issues:
- Personal Grooming:

## Areas to be Addressed

What do you feel needs to be addressed first? Write them down, and then order them by number of importance – 1. for the most important, 2. for the next most important, etc...

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

6. \_\_\_\_\_

7. \_\_\_\_\_

8. \_\_\_\_\_

9. \_\_\_\_\_

10. \_\_\_\_\_

11. \_\_\_\_\_

12. \_\_\_\_\_

13. \_\_\_\_\_

Do you have other areas of need that you haven't mentioned?