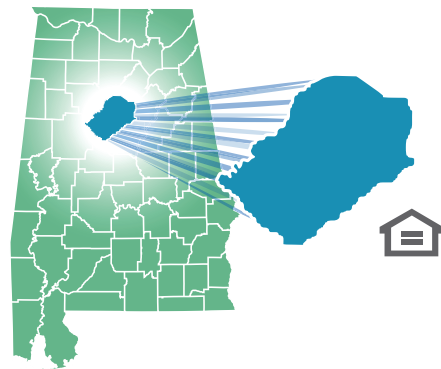


# FSS Program Family Self-Sufficiency

Better Communities, Brighter Futures –  
**Moving Beyond Expectations!**

For more information or to sign up for the Family Self-Sufficiency Program, contact Jefferson County Housing Authority's FSS Department at 205-849-0123

Jefferson County Housing Authority  
3700 Industrial Parkway  
Birmingham, AL 35217-5316



Serving  
Jefferson County, Alabama

## Providing Information and Resources for All Your Needs

- Lifestyle and Health Counseling & Workshops
  - Education
  - Continuing Education
  - Job Counseling
- Credit Counseling & Budget Management
- Prepare for Home Ownership

## FSS Program Overview

The Family Self-Sufficiency Program is voluntary and designed to help participants make progress toward economic security through two key features that build on the platform of stable housing created by rental assistance. The features are a financial incentive and case management/coaching. The financial incentive is an escrow saving account that increases as residents' earnings increase, and can be used to improve quality of life and advance personal goals. Case management helps residents to access services needed to overcome barriers to employment, strengthen financial capability and address other challenges that are holding them back from achieving goals. The program is designed to last for five years, but nationally, on average, the FSS graduate spends 3.5 years in the program.

### Eligible Participants:

- Are current head of household
- Live in Public Housing
- Have a current Section 8 voucher or are enrolled in the Veteran's Affairs Supportive Housing Program (VASH)

Through collaborations with private and public agencies, JCHA can help you:

- Obtain a GED
- Start or complete your college education
- Enhance your employment skills
- Improve your financial status through credit counseling & recovery

Your FSS Case Manager will help you identify your needs and develop a plan to help you achieve your long-term life goals. Your Individual Training and Services Plan (ITSP) will outline where you want to be and identify the steps for achieving your goal of self-sufficiency.

## How to Enroll in the FSS Program

- 1) Complete an Initial Application (available from JCHA).
- 2) Complete a Needs Assessment Form to identify your strengths and to assess your job training and employment skills.
- 3) Work with your FSS Case Manager to develop your goals and career plans and to complete your Individual Training and Services Plans (ITSP).
- 4) Sign a contract and set up a five-year plan to reach and maintain your self-sufficiency goals.

## How to Reach Your Goal of Self-Sufficiency

- Make a five-year commitment to the FSS Program.
- Actively work on the goals outlined in your ITSP.
- Maintain regular contact with your FSS Case Manager.

Your FSS Case Manager will be with you every step of the way to provide guidance and support, to link you with resources, to assess your progress, and to keep you informed of your escrow account balance.



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## Lifestyle & Health Counseling and Workshops

The path to self-sufficiency begins with a healthy lifestyle and positive environment. JCHA will assist you by providing resources, counseling, and workshops to guide you in establishing a self-confident foundation for your growth and success. More information regarding JCHA's life skills training and workshops is available online at [JCHA.com/residents](http://JCHA.com/residents)

## Education

Education is a cornerstone to success and self-sufficiency. JCHA can assist you with obtaining your General Equivalency Degree (GED) to help enhance your earning power. JCHA can also provide resources for technical training, computer training and skills training to propel your career advancement. Visit [JCHA.com/family-self-sufficiency](http://JCHA.com/family-self-sufficiency) for additional details and educational resources.

## Continuing Education

Furthering your education with an associate's or bachelor's degree can improve your earning potential. Whether you're a first-time college student, or returning to college to complete your degree, JCHA can help you make your goals a reality. JCHA will provide resources to assist you with preparation and planning for your degree, as well as connect you with community support programs to help ensure your academic success. For additional information and educational resources, visit [JCHA.com/family-self-sufficiency](http://JCHA.com/family-self-sufficiency)

## Credit Counseling & Budget Management

Budgeting, financial planning and money management are important skills for FSS participants. JCHA partners with local, HUD-approved agencies that provide credit and financial counseling to FSS participants.

These sessions prepare you for the desired transition. Establishing and maintaining good credit, credit recovery/repair, and financial planning are key components included in the counseling program to ensure that you are prepared to achieve your goals.

Visit [JCHA.com/housing-counseling](http://JCHA.com/housing-counseling) for additional information on credit counseling and budget management resources available through JCHA.

## Job Counseling

JCHA will provide resources to help match your skills to available employment opportunities. Counselors will help guide you in resume development, interview preparation, and the job application process. Your FSS Case Manager will work with you to develop your goals and career plans. More information on JCHA's job counseling resources is available online at [JCHA.com/family-self-sufficiency](http://JCHA.com/family-self-sufficiency)



## FSS Program Benefit - Becoming an Escrow Earner

As a participant in the Family Self-Sufficiency Program, you will build escrow each time your income increases.

As your household income increases, a portion of your increased rent will be deposited into an escrow (savings) account for YOU. You have up to five years to complete your goals. The money in your escrow account will earn interest during this time. Upon completion of your FSS goals, you will graduate from the program and receive the accumulated funds in your escrow account. You may use the funds however you choose.



Visit [JCHA.com/family-self-sufficiency](http://JCHA.com/family-self-sufficiency) for more information on the benefits of becoming an escrow earner.

## Is FSS for You?

Do you need help to achieve financial security, and be able to manage issues in your life better? The FSS Program provides a case manager for you, to assist you as you achieve your goals. The case manager will assist you in identifying intermediate and long term goals, and the steps to achieving those goals. The case manager will help you to access services that are needed to overcome barriers to employment, to strengthen financial capability, and address other challenges holding you back from achieving goals.

As you increase your income, you build escrow savings, which you will be able to access at the end of your contract period, or when you have achieved your goals.

So, if you need support and guidance to help you achieve your goals and you are willing to make a commitment to work toward achieving your goals over a period of five years, FSS may be for you!