



# FSS Frequently Asked Questions

## **What is the purpose of the Family Self-Sufficiency Program?**

The purpose of this program is to connect our clients with public and private employment, social and economic resources to affect positive changes in their lives, leading to their independence from all forms of public assistance.

## **Are there any benefits and incentives of being a participant in the FSS program?**

YES! If the families earned income increases, the housing authority compares the family rent to the baseline rent when a Contract of Participation (COP) is signed, and in most cases the difference is escrowed.

## **What is an escrow account?**

An escrow account is a special savings account created specifically and only for FSS participants, as an incentive reward for attaining self-sufficiency. As a Section 8 recipient and FSS participant, you are eligible to escrow a percentage of any increase in your earned income since your contract of participation date. If the families earned income increases, the ARHA compares the family rent to the baseline rent, and in most cases, escrowed.

## **What happens if I lose my job?**

Your escrow stops until you find another job. It will remain "frozen" until then.

## **How do I get this money and when?**

Upon graduation from the FSS program, you will have a check issued to you in the amount you have escrowed since you began your contract plus interest.

## **What happens to the escrow if I quit FSS or don't complete the contract?**

Remember, this isn't your money until you complete the program. If you quit or don't complete the program, the money is forfeited and lost to you and your family.

## **Can the escrow help me pay a debt that I have?**

Yes, upon graduation, the escrow can be used for anything you like, including paying debts, buying a home or car and paying school loans. If you owe money to the housing authority however, we will automatically deduct the amount owed from your escrow before giving it to you. If there are expenses that are consistent with your goals that arise, then those expenses may be paid. This is handled on a case by case basis.

## **What is a COP (Contract of Participation)?**

The Contract of Participation is a signed agreement between The Alexandria Redevelopment Housing Authority (ARHA) and the participant acknowledging the clients desire and willingness to work with the FSS coordinator to achieve self-sufficiency over a 5 year period of time.

## **What are my responsibilities as an FSS participant?**

When you first decide to participate in the program, you will have an appointment with the FSS program coordinator. In that appointment, you will be helped in identifying your needs, goals, and identifying obstacles. Your coordinator will network with other agencies to help you overcome those obstacles, and to achieve your goals. Also at the first appointment, you will receive a copy of "Responsibilities of the participant". It outlines not only what you must do



communicate, but what we must communicate to you. You will also be signing an Action Plan, and be expected to move towards accomplishing your goals.

### **What is an Action Plan?**

An Action Plan is a specific plan designed to assist you with identifying your strengths, goals, handicaps, needs, and abilities. Once identified, together we have a realistic idea of what it is going to take, and possibly how long it will take to accomplish the goals to ensure your long and short-term success.

### **What is meant by seeking and maintaining employment?**

It simply means that the head of the HCV household is obligated to find and continue to be gainfully employed. If employment is not met, then it is up to the head of the household to prove that they have made consistent attempts at employment. We do this through written and verbal notice. Employment is based upon each individual's applicable circumstances and is defined by those circumstances. It is acceptable to work part-time and go to school part-time, or even go to school full-time and before their contract expires, obtain employment.

We encourage education and therefore promote acquiring your GED, college degree, skills trade certifications, etc. These are the ingredients to increasing your earnings and building your escrow account.