WHAT'S YOUR DREAM?

- PURCHASE A HOME
- FIND BETTER EMPLOYMENT
- START A SAVINGS ACCOUNT
- OBTAIN A GED OR COLLEGE DEGREE
- BECOME ECONOMICALLY INDEPENDENT
- BUY A CAR
- REPAIR YOUR CREDIT

The FSS Program can help you turn your dreams into reality.
Call us to ***Start Investing in your Future Today***!
To learn more about and apply for the FSS program,
call (218) 529-6316
or visit www.duluthhousing.com
and search
"family self sufficiency program"

If you have a Section 8 Housing Choice Voucher (HCV) and are interested in the FSS program, please contact:

DINA MAKI, FSS Coordinator
Phone: (218) 529-6316
Email: dinam@duluthhousing.com

FAMILY SELF SUFFICIENCY PROGRAM

BECAUSE EVERY FAMILY SHOULD HAVE A HOME

HRA Duluth

HOUSING & REDEVELOPMENT AUTHORITY OF DULUTH, MINNESOTA

222 East Second Street
PO Box 16900
Duluth, Minnesota
55816-0900

(218) 529-6300

www.duluthhousing.com

WHAT IS THE FAMILY SELF SUFFICIENCY PROGRAM

The Family Self Sufficiency (FSS) Program is a voluntary five year program designed to help Section 8 HCV (Housing Choice Voucher) participants become financially independent.

Whether your dream is to buy a home, repair credit, or get a better job, the FSS Program is an opportunity for you to invest in your future.

HOW DOES THE FSS PROGRAM HELP ME?

Participants work in partnership with the FSS Coordinator to develop an individual goal plan directed toward increasing their earned income and enabling their family to become (or remain) free from housing and financial assistance. The plan identifies short and long term goals, eliminates barriers to success, and provides referrals to supportive community services, all of which work together to help you achieve your goals, step by step!

HOW ELSE DOES THE FSS COORDINATOR HELP ME?

In addition to helping you set your short and long term goals, the FSS Coordinator provides individual case management services and connects you to community resources that will assist you with:

Education
Child Care
Transportation
Job Skills
Budgeting
Credit Repair
Job Training
Homeownership Counseling

THE FSS COORDINATOR IS YOUR COACH, MENTOR, AND CHEERLEADER!

HOW DOES THE FSS PROGRAM WORK?

The Duluth HRA establishes an interest-bearing escrow (savings) account in your name when you become a participant of the FSS Program. As you work toward your goals and your earned income and rent increases, part of that rent increase is set aside for you in your escrow account.

HERE IS AN EXAMPLE

SALARY INCREASE

$0 income from job on FSS contract start date	**$2,000** monthly earned income after getting a job

RENT INCREASE

$300 total portion of monthly rent paid by tenant	**$400** total portion of rent paid by tenant after employment

SAVINGS

$6,000 OVER 5 YEARS

$100 difference deposited monthly to participant's escrow fund

**The above calculation is meant to serve as an example. Monthly amounts deposited into each participants escrow accounts calculated on a case by case basis.

FSS PROGRAM GRADUATION

Upon successful completion of your goals and graduation from the FSS Program, you will receive the ENTIRE escrow balance PLUS accrued interest!

WHAT ARE MY RESPONSIBILITIES AS AN FSS PARTICIPANT?

- Sign the five year Contract of Participation (COP).
- Complete short and long term goals within 5 years.
- Stay in good standing with the Duluth HRA.
- Be suitably employed on the last day of the COP.
- Be free of welfare assistance on the last day of the COP.

DOES MY PARTICIPATION IN THE FSS PROGRAM AFFECT MY HOUSING ASSISTANCE?

Enrolling in FSS has no impact on your housing assistance.

- If you are terminated from FSS, it won't affect your housing assistance.
- When you complete your FSS contract, it won't affect your housing assistance.
- If you choose not to participate at any point during the five years and withdraw from the FSS Program, it won't affect your housing assistance.
- ***However, if you are terminated from housing assistance, you will also be terminated from FSS and lose your escrow.***

FSS FUN FACT

BETWEEN 2017 AND 2022, THIRTEEN FSS PARTICIPANTS GRADUATED WITH A TOTAL ESCROW DISBURSEMENT OF $90,000 AT THE DULUTH HRA!! THAT'S AN AVERAGE OF $7,000 PER PARTICIPANT! PARTICIPANTS CAN USE THEIR ESCROW FUNDS TOWARD ANYTHING THEY WANT, SUCH AS:
A DOWN PAYMENT ON A HOME,
COLLEGE TUITION,
OR A CAR PURCHASE!