

Why join the Family Self Sufficiency (FSS) program?

WHY NOT!??

If you, or someone in your family will be working in the next 5 years, you do not want to miss out on this program.

The FSS program is an opportunity to invest in yourself — whether you want to finish high school, attend college, find a job (or better job), address child-care needs, mental and physical health concerns, family goals—all while building up a savings escrow account.

If you are currently an HCV holder of GHA or HRA in good standing; if you are motivated to commit to obtaining self sufficiency; if you want assistance with the removal of barriers that have prevented you from accomplishing your goals, FSS IS right for you!



Did you know that as an FSS participant, you might be eligible to have money put into an escrow savings account every time you pay rent?

IT'S TRUE! Based on your earned income, You might actually get **PAID TO GET PAID!**



Do you want to know how? Let's Talk!

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Greenfield, MA
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241 Millers Falls Road
Turners Falls, MA
413-863-9781

Family Self Sufficiency (FSS)

A program designed to provide opportunity and support to Housing Choice Voucher (Section 8) Holders and to address barriers to employment success



Greenfield Housing Authority (GHA)
And Franklin County Regional Housing & Redevelopment Authority (HRA)

What is FSS? How does it work?

FSS is a voluntary employment and savings incentive program designed to assist families and individuals in removing barriers and gaining opportunities, we help to reduce the need for public assistance, but it isn't expected that you leave the Section 8 program or other financial supports that are important to your economic stability.

It is usually a five year long term support program, although some achieve their goals in less time.

It is most beneficial for those that wish to further their employment opportunities. As your income increases, your housing authority starts putting funds aside, for you and an FSS escrow account grows.

When you are ready to join, we meet with you and fill out an assessment application, an FSS contract and together, we will establish interim and final goals that are measurable and attainable.

Your FSS coordinator will provide direction for you by coordinating resources you need to attain your goals. We will notify you of upcoming workshops that you may find of interest and evaluate your individual service plan on an ongoing basis to ensure your needs are being met.



We're here to help you navigate the twists and turns, find resources to help

Think of us as life coaches!!

What are the benefits?

Achieve Goals: We will help you set and achieve your goals and address whatever barriers you identify to successful employment. Become Self-Sufficient! Get Your GED! Get Your Degree! Choose a career that is right for you! Get support with credit and debt concerns, budget needs, mental and physical health issues, child-care, transportation..the ways we can help are endless!

We build an escrow for you: GHA and HRA establish an interest-bearing escrow account for each participating family with earned income increase while participating. As you work toward your final goal and your families' earned income increases, contributions are deposited to this account on your behalf.

YOU DON'T HAVE TO DEPOSIT YOUR OWN MONEY. THE HOUSING AUTHORITY DEPOSITS MONEY THEY WERE PAYING YOUR LANDLORD>

Simply put, as families' earned income increases, their portion of the rent increases. Generally, an amount equal to their increased portion goes into this account. This is how the escrow account balance grows. This account is paid out to the family upon their successful graduation from the program. These accumulated funds are now yours — to do with, what you want.

Prepare for homeownership: If purchasing a home has been a dream of yours, we will consult with you on the pros and cons of homeownership, address your credit and debt needs, and provide you with the area resources to help you to realize that dream.

NOTE: *The Housing Authority does not finance the property you choose to buy — A mortgage must be obtained through an independent lender.*

What's the CATCH?

IS there one? **No.**

To complete the program, you must be in good standing with the Housing Choice Voucher program, have met your goals, obtained & maintained suitable employment, and all family members must be off public cash assistance for at least 12 months prior to graduation from FSS.

To set up an appointment for further information or to join,

**CALL!!! 413-774-2932 x 204,
email at
Keleigh@greenfieldhousing.org**

Or mail this to us!!

Name: _____

Address: _____

Phone #: _____

Email: _____

(Circle one) **GHA / HRA**

Please mail request to:

**Greenfield Housing Authority
FSS Department-
Attn: Keleigh Pereira
1 Elm Terrace
Greenfield, MA 01301**



Equal Housing
Opportunity

