FAMILY SELF-SUFFICIENCY PROGRAM

ACHIEVING FINANCIAL INDEPENDENCE

Idaho Housing and Finance Association
WHAT IS FSS?
Family Self-Sufficiency (FSS) is a voluntary program that assists Idaho households currently participating in our Voucher Program in achieving Self-Sufficiency through financial independence within five years.

WHO IS ELIGIBLE?
Anyone with employment goals who currently participates in Idaho Housing and Finance Association’s (IHFA) Section 8 Housing Choice Voucher program.

HOW DOES FSS WORK?
• Each head of household voluntarily enrolls in the FSS program
• An Individual Training and Service Plan (ITSP) is developed to set goals

Working as a team, the participants and an FSS Specialist identify and eliminate obstacles to financial independence and self-sufficiency. The FSS Specialists help participants develop a financial plan that includes tracking spending, developing a budget and spending plan, reading a credit report, and developing a plan for credit repair.
WHAT ABOUT SUPPORT SERVICES?

FSS participants can expect help from their FSS Specialist or other community service providers to resolve the following needs:

- Child care
- Transportation
- Education
- Job search and job retention skills
- Financial planning, including credit repair
- Homeownership counseling

Participants are responsible for requesting assistance from the appropriate agency and completing any program requirements.

WHAT IS THE FSS ESCROW SAVINGS ACCOUNT?

Another benefit participants receive is an interest-bearing non-taxable escrow (savings) account. When the household portion of rent increases because of an increase in earned income, a portion of the difference between the old and the new rent amount is put into an escrow savings account. The account is held until the participant successfully completes the Contract of Participation.

<table>
<thead>
<tr>
<th>Start of FSS Program</th>
<th>Rent</th>
<th>Renter’s Portion of Rent</th>
<th>Funds into Escrow Savings Account</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$700</td>
<td>$100</td>
<td>$0</td>
</tr>
<tr>
<td>4 Months Later</td>
<td>$700</td>
<td>$200</td>
<td>$100</td>
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</tbody>
</table>

*This is an example of how FSS works for one family. Your monthly savings may differ.*

Up to $100 per month x 12 months = Up to $1,200 per year, and that’s just the beginning! As your earnings increase, so does your benefit potential.
WHAT ARE THE RESPONSIBILITIES?

- Work with an FSS Specialist in creating an Individual Training and Service Plan for goal setting
- Attain suitable employment
- Become free of welfare assistance (this does not include food stamps, medical assistance or child care assistance)
- Maintain monthly contact with an FSS Specialist
- Follow and complete all steps of the ITSP (goal setting plan)

Participation in the FSS program does not affect a household’s Housing Choice Voucher (HCV) subsidy.
To make an appointment and learn more about FSS, contact the local IHFA branch office in your area:

**Coeur d’Alene Branch**  
915 W. Canfield Avenue  
Coeur d’Alene, ID 83815  
208.762.5113 • 866.621.2994  
rentalassistancecda@ihfa.org

**Idaho Falls Branch**  
1235 Jones St.  
Idaho Falls, ID 83401  
208.522.6002 • 866.684.3756  
rentalassistanceif@ihfa.org

**Lewiston Branch**  
2338 Nez Perce Drive  
Lewiston, ID 83501  
208.743.0251  
rentalassistancelew@ihfa.org

**Twin Falls Branch**  
844 Washington St. N., Suite 300  
Twin Falls, ID 83301  
208.734.8531 • 866.234.3435  
rentalassistancetf@ihfa.org

**Or You May Contact:**  
Family Self-Sufficiency Coordinator  
Idaho Housing and Finance Association  
P.O. Box 7899  
Boise, ID 83707-1899  
208.331.4796  
fss@ihfa.org
Idaho Housing and Finance Association improves lives and strengthens Idaho communities by expanding housing opportunities, building self-sufficiency, and fostering economic development. Idaho Housing is self-supporting and generates its revenue through fees for work performed.

For complete program descriptions, visit idahohousing.com or call our toll-free number at 855.505.4700.

Family Self-Sufficiency Program
P.O. Box 7899 • (565 W. Myrtle)
Boise, Idaho 83707-1899
855.505.4700

* Programs are subject to change at any time. Funds are limited, and certain restrictions apply.