

FAMILY SELF-SUFFICIENCY PROGRAM



ACHIEVING FINANCIAL INDEPENDENCE



**Idaho Housing
and Finance**
Association

A close-up photograph of a man with a beard and brown hair, wearing a blue button-down shirt, smiling warmly while holding a baby. The baby, wearing a blue and white striped shirt, is laughing with its mouth wide open. The background is a soft-focus green, suggesting an outdoor setting.

FAMILY SELF-SUFFICIENCY PROGRAM

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.

Example of Monthly Rent and Savings.

| | Rent | Renter's Portion of Rent | Funds into Escrow Savings Account |
|-------------------------|-------|-----------------------------|--------------------------------------|
| Start of FSS Program | \$700 | \$100 | \$0 |
| 4 Months Later | \$700 | \$200 | \$100 |

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

**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.



HOW TO APPLY FOR FSS?

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 • 866.566.1727
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
2338 Nez Perce Drive
Lewiston, ID 83501
208.743.0251 • 866.566.1727
malloryc@ihfa.org



ABOUT IDAHO HOUSING AND FINANCE ASSOCIATION

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.



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