

FAMILY SELF-SUFFICIENCY PROGRAM



ACHIEVING FINANCIAL INDEPENDENCE



**Idaho Housing
and Finance**
Association

A 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 joyfully with its mouth wide open. The background is a soft-focus green, suggesting an outdoor setting. A semi-transparent teal banner is overlaid at the bottom of the image, containing the program title.

FAMILY SELF-SUFFICIENCY PROGRAM

WHAT IS THE FAMILY SELF-SUFFICIENCY PROGRAM?

Family Self-Sufficiency (FSS) is a voluntary employment-focused program that helps participants in the Housing Choice Voucher Program achieve financial goals and expand housing opportunities. As goals are met, matching funds are put into an escrow account to secure a financial future.

WHO IS ELIGIBLE?

Anyone with employment goals who currently participates in Idaho Housing and Finance Association's Housing Choice Voucher (HCV) program.

HOW DOES FSS WORK?

- An adult household member voluntarily enrolls in the FSS program and submits an application.
- An Individual Training and Service Plan (ITSP) is developed to align with your goals.
- Working as a team, an FSS specialist will help reduce barriers, identify resources and offer support to accomplish employment and financial goals. The program is designed to help you achieve financial independence within five years.

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
- Family counseling
- Employment assistance: job search/ advancement, education, training
- Financial planning: credit repair, budgeting, home ownership

Additional funds may be available to help reduce barriers to employment by providing financial assistance for:

- Car repairs
- Furthering education
- Training/certification programs
- Launching a self-employment venture

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

WHAT IS THE FSS ESCROW SAVINGS ACCOUNT?

The escrow savings account is tax-free and holds accrued funds until they are given to the FSS participant at the conclusion of the program.

As employment goals are met and wages increase, the participant’s portion of rent increases. The money put into the escrow savings account is the difference between the old and new portion of the rent. Upon completion of the program, the money saved is turned over to the participant to make an investment (such as purchasing a home).

Example of Monthly Rent and Savings

	Rent	Renter’s Portion of Rent	Escrow Funds Put Into Savings
Start of FSS Program	\$700	\$100	\$0
After Wage Increase	\$700	\$200	\$100/month <i>Up to \$1,200 in one year!</i>

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

**As your earnings increase,
so does your investment
in your future!**



WHAT ARE THE RESPONSIBILITIES?

- Work with an FSS specialist to create 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.



HOW TO APPLY FOR FSS

To make an appointment and learn more about FSS, contact the 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

Idaho Falls Branch

1235 Jones St.
Idaho Falls, ID 83401
208.522.6002 • 866.684.3756

Lewiston Branch

2338 Nez Perce Drive
Lewiston, ID 83501
208.743.0251 • 866.566.1727


Twin Falls Branch

841 Meadows Drive, Suite 100
Twin Falls, ID 83301
208.734.8531 • 866.234.3435

Or You May Contact:

Family Self-Sufficiency Coordinator
Idaho Housing and Finance Association
1235 Jones St.
Idaho Falls, ID 83401
208.522.6002 • 866.684.3756
fss@ihfa.org

Information in this brochure will be provided, upon request, in a manner that is usable for sight impaired, hearing impaired, and mobility impaired people. Those requiring special accommodation to participate can call IHFA at 855.505.4700 for assistance.



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 own revenue.

For complete program descriptions, visit idahohousing.com.

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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