

## Success Starts with a Plan

The FSS Program connects you with community resources such as:

- Job readiness programs
- Financial counseling
- Childcare resources
- Transportation assistance
- GED and college programs
- Homeownership counseling



**You Set the Goals**

**We Help You Reach Them**

The Gloucester Housing Authority does not discriminate on the basis of race, color, religion, national origin, marital status, sex or disability.

## Ready to Get Started?

Take the next step toward financial independence today.

### Contact Us for More Information:

#### Main Office:

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#### Resident Services:

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**Gloucester Housing Authority**

**Family Self-Sufficiency Program**



**Your goals. Your future. Your success.**

Helping families achieve financial independence through education, employment, and savings opportunities.

## What Is the FSS Program?

The Family Self-Sufficiency (FSS) Program is a voluntary program designed to help individuals and families increase earned income, reduce dependence on public assistance, and build long-term financial stability.

## How the Program Works

Participants work one-on-one with an FSS Coordinator to create a personalized plan for success.

- Enroll in the FSS Program
- Meet with an FSS Coordinator
- Create an Individual Training & Services Plan
- Work Toward Your Goals
- Build Savings Through the Escrow Account
- Graduate from the Program (Typically Lasts Up To Five Years)
- Collect Escrow Savings Earned

## Who Can Participate?

Families receiving assistance through:

- Housing Choice Voucher (Section 8)
- Federal Public Housing Programs
- Eligible affordable housing programs

## Benefits of Joining FSS:

### Personalized Support

Receive guidance and referrals tailored to your goals.

### Financial Empowerment

Learn budgeting, credit management, and money-saving strategies.

### Escrow Savings Account

As your earned income increases, money may be deposited into a special escrow savings account for you.

### Career & Education Opportunities

Access job training, education programs, and community resources.

### Goal Achievement

Develop a clear action plan toward self-sufficiency.

### Program Goals May Include:

- Finding stable employment
- Increasing income
- Completing education or training
- Improving credit
- Purchasing a home
- Building savings

## Escrow Savings Opportunity

One of the biggest benefits of FSS is the escrow savings account.

As your earned income increases:

- Your rent portion may increase
- The housing authority may place a matching amount into your escrow account
- You may receive the funds upon successful program completion



Participants have used escrow savings for:

- Education
- Transportation
- Emergency savings
- Debt reduction
- Homeownership