

Family Self-Sufficiency (FSS)

State Benefits Fact Sheet 2026

What is the FSS program?

[Family Self-Sufficiency \(FSS\)](#) is a voluntary program that enables participants and families living in Housing and Urban Development (HUD) funded subsidized housing to increase earned income and reduce dependency on public benefits. FSS provides resources to assist in achieving employment, educational and financial goals.

Who is eligible to participate in FSS?

FSS is open to Public Housing Authority (PHA) residents, individuals eligible for Housing Choice Voucher Program Section 8, or Section 8 Project-Based Voucher programs. Native American Housing Assistance and Self Determination Act (NAHASDA) program participants are also eligible.

How does FSS Work?

Those who choose to join FSS undergo an orientation and assessment with a case manager, followed by the development of a personalized service plan (ITSP). All participants enter a five-year Contract of Participation with the PHA. During the five years, the case manager and participant work together toward achieving the goals and objectives outlined in the service plan.

How is my FSS account funded?

The PHA sets up an **escrow account** for qualifying participants who are employed and experience an increase in wages and rent. As a participant's earnings increase, the escrow amount is calculated based approximately on the difference between the starting and increased income. This amount is deposited into an escrow account on behalf of the participant. The escrow account helps participants build savings they can use to improve their quality of life and advance their personal goals.

What happens when FSS is completed?

The Head of Household (HOH) will receive the escrow account funds upon completion of the goals in the service plan. To receive the funds, the family must complete the program and meet all the terms of their contract. The HOH must have a job, and all family members must have been off public cash benefits for the last 12 months of the program.

How to enroll in the FSS program?

To enroll, contact the PHA FSS Coordinator. For Project-Based Section 8 housing, contact the property manager.

What services are available under FSS?

The case manager assists participants in obtaining services such as counseling, childcare, work-related transportation, education, job training, financial literacy, and home ownership.

What happens if FSS is not completed?

Participants who do not successfully complete their FSS contract within five years forfeit all funds in the escrow account.

What happens to housing after completing FSS?

The objective of FSS is to reduce dependency on subsidized housing, however, FSS graduates are not required to leave Section 8. Once you complete FSS, you can remain in public housing, if eligible.

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Work Without Limits Benefits Counseling
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