

FSS FAQs

What is FSS?

The FSS program is a voluntary, five-year employment incentive program for families participating in the Housing Choice Voucher (HCV) program or the Public Housing (PH) program. Participants learn to set goals each year toward economic self-sufficiency and receive community resources and support to meet their goals. Participants also have the opportunity to earn money in an escrow account when their earned income increases.

How do I Join FSS?

Make an appointment with an FSS Program Coordinator within 90 days of your most recent recertification or interim change. Contact Your FSS Coordinator Today!

Am I Eligible for the FSS Program?

All HCV and PH participants are eligible to join FSS. However, families must be able to increase their earned income in order to benefit from the escrow incentive and be able to successfully complete the program.

How does the FSS Escrow Work?

When an FSS family increases their earned income, the family is expected to pay a higher percentage of the rent. HUD will put an amount equal to the rental increase into an escrow account each month that the family pays a higher rent amount. For example:

	Contract Rent	NSBHA Subsidy	Family's Monthly Rental Portion	Escrow Account Per Month
Family joins FSS	\$500	\$400	\$100	0
Family increases earned income	\$500	\$200	\$300	\$200

What do I Need to do to Receive My Escrow?

Families must meet the program goals to be eligible to receive escrow funds. The program goals are:

Be suitably employed full-time (32 hours or more)

Be in good standing with NSBHA and your HCV landlord

Be free of cash welfare assistance for at least the last 12 consecutive months of the contract

Meet the goals that you have set for yourself in the Individual Training and Service Plan

How can I Benefit from FSS?

If you are ready to make the necessary changes in your life to achieve financial self-sufficiency, the FSS program can assist you in making SMART goals, provide you with the support and community resources you need to meet your goals and give you an opportunity to earn money in a tax-free escrow account.

Do I Have to Use My Escrow to Buy a House?

The escrow that is accrued during FSS participation may be used to meet any financial or personal goals and/or obligations. FSS staff strongly encourage participants to attend financial counseling and budget development classes. If homeownership fits in your lifestyle and you want to purchase a home, that's your choice.

What is an Acceptable FSS Goal?

An acceptable goal is one that is realist and leads to a participant becoming more self-sufficient and less dependent on entitlement programs.

Please contact:

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Family Self-Sufficiency Coordinator
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