

# Family Self-Sufficiency Program

A voluntary program that evaluates the skills and determines the needs of families and individuals. The goal is to help Housing Voucher participants to achieve higher education, improve employment status, and guide them onto a path of self-sufficiency. The Family Self-Sufficiency program will guide participants in financial literacy, job training, childcare and other instruments to gain success in the workforce.

## Who is eligible?

Families receiving assistance under Housing Voucher programs are eligible to participate.

## How does FSS work?

The head of household (HOH) completes and submits an application. Once the application is submitted, the HOH signs a Contract of Participation. HOH can be any adult living in the residence. The applicant and a program coordinator will complete a Needs Assessment which outlines and identifies the rights, goals and responsibilities of both parties. Goals to ultimately lead to economic independence can include:

- Higher education
- Homeownership
- Job training
- Entrepreneurship

Goals may be set by all family members.



The FSS case manager will assist each family with creating realistic and achievable goals practical for self-sufficiency and evaluate the hindering obstacles that may prevent the family from reaching success. The FSS case manager will direct the families to supportive services from the community to help with resolving these problems.

The contract between the FSS case manager and applicant is 5 years, and can be extended for an additional 2 years with good cause. If the participant accomplishes and completes all tasks and goals before the allotted time, they may graduate early.

Complete an online form for more information:  
[dhcd.wufoo.com/forms/family-selfsufficiency-program](https://dhcd.wufoo.com/forms/family-selfsufficiency-program)

## What is the FSS Escrow Account?

All FSS participants are eligible for an interest-bearing escrow account. The increased portion of the family's rent is earned income, which is credited to the family's FSS escrow account in accordance with HUD guidelines. Participants that successfully complete the program, receive the funds from the escrow account.

There are 2 ways to complete the contract:

1. The participant becomes free of welfare benefits (TANF), or 30% of the participants adjusted income exceeds the HUD fair Market Rent for the household. The participant maintains suitable employment.
2. Once the participant successfully completes their contract, they will receive all the monies in the held escrow account plus interest.

**NOTE: The IRS has ruled that FSS escrow payments are nontaxable.**



Get the support  
you need to be  
economically  
independent &  
self-sufficient.

For more information about the Family  
Self-sufficiency Program, please contact  
the Maryland Department of Housing  
and Community Development,  
Eastern Shore Regional Office:

**Family Self-Sufficiency Program**

411 Dorchester Ave, Suite 202  
Cambridge, Maryland 21613

**(410)-901-4097**  
**FSS.DHCD@maryland.gov**

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Participants and case managers work  
together with other community service  
partners to address the following needs:

- **Childcare**
- **Education**
- **Employment Counseling**
- **Financial Literacy**
- **Health Services**
- **Homeownership**
- **Job Training and  
Job Retention**
- **Transportation**



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