



# Family Self-Sufficiency (FSS) Frequently Asked Questions

**Q: How do I enroll in FSS?**

**A:** Contact DHCD at (410) 901-4080, email [fss.dhcd@maryland.gov](mailto:fss.dhcd@maryland.gov), go online to [dhcd.maryland.gov/CambridgeCEC](http://dhcd.maryland.gov/CambridgeCEC) or ask your case manager at any meeting, redetermination, or any time in between.

You will then come in and meet with your FSS coordinator, who will review and discuss your family's strengths, barriers, and goals. You will create an individual family plan to meet your goals, including the 2 required long term goals of obtaining employment, and being free of temporary cash assistance. (note social security, and assistance for a child or disabled family member do not count for the TANF free requirement).

**Q: When should I apply for FSS?**

**A:** As soon as you start receiving rental assistance, but you can join at any time.

**Q: What is an escrow account?**

**A:** It is similar to a savings account that accrues interest. As your employment wages increase, your rent will increase at your redetermination. Your wages are compared to the employment wages at the time you joined FSS, if there's an increase, then a monthly deposit will be deposited into your escrow account. Your employment wage deposits continue monthly and will adjust up or down if the employment wages go up or down. This process will continue for the duration of your contract.

**Q: Can the FSS contract be fulfilled in less than 5 years?**

**A:** Yes, as soon as you have attained your goals & all household members have been free of TANF for 12 months, you may request for your escrow to be disbursed.

**Q: If I don't meet my goals, will I lose my rental assistance?**

**A:** No, participating in FSS is voluntary so your assistance will continue but you will lose all of your escrow amount.

**Q: I am disabled but would like to participate in FSS. Can I still join?**

**A:** Yes, as long as your goal is to obtain employment/earned income and be free of any TANF benefits. You may also designate another adult household member, who can work, to be your FSS HoH.

**Q: What do I have to do to receive the funds in my escrow account?**

**A:** You MUST complete contract goals, be working and be free of TANF.

**Q: Can I ever use my escrow funds early?**

**A:** If you have built up a balance in your escrow account, there are times when you may be able to use these funds before graduation. In an urgent situation, and/or in the pursuit of your goals and your family's self-sufficiency plan (items such as vehicle repair, or testing fee), you may request to utilize a portion of your escrow funds. Decisions on a case by case basis.

**Q: Will I have to pay taxes on the escrow funds once they are dispersed to me?**

**A:** No! Great news, this amount is considered tax free by the IRS.

**Q: What happens to my escrow funds if I am on TANF at the end of my contract?**

**A:** Once the contract ends, you must be free from TANF so you would have to request an extension for good cause or forfeit the funds. Participants may apply for an extension for up to two years with their FSS program.

**Q: I would like to own my own home someday. Can I use my escrow fund for a down payment on a house?**

**A:** Yes, you can use the funds for whatever you wish once you have completed your contract.

**Q: How will FSS help me meet my short and long term goals in the program?**

**A:** By assessing your family's needs and strengths in the beginning, and communicating quarterly, both you and your FSS coordinator can stay on track towards completing goals. Referrals and service and opportunity listings will be provided to outside community supports. Also, at our onsite Shore Community Engagement Center, we have regularly scheduled classes, workshops, and opportunities for our FSS families. You may find more information about these online, by calling us at (410) 901- 4080, or by asking your FSS coordinator. We want to make sure we are making a difference for you! If you have course suggestions, or would like to share needs or ideas, please email us at [cec.dhcd@maryland.gov](mailto:cec.dhcd@maryland.gov).