

FSS Frequently Asked Questions-English

First Steps to Success (FSS) Program- A HUD Family Self-Sufficiency Program

What is the First Steps to Success (FSS) Program?

The FSS program can help you build a more stable financial future. As your income from work increases, your rent increase is saved in an escrow account that you'll receive when you successfully complete the program. The FSS program lasts around five years.

How does the FSS savings account work?

When you enroll in the program MHRA sets up and manages a FSS savings account for you; this account is called an escrow account. An increase in your rent because of an increase in earnings from work will result in a credit to your account.

Without FSS:



With FSS:



Do I have access to the escrow account anytime? Who manages this account?

You do not have direct access to the account during the program. Your housing authority or property owner manages the account for you. You can request funds from the account during the program for specific expenses related to your financial goals. For example, you could request funds to help you build credit, pay down debt, enroll in job training/education, or purchase a home. After you graduate from the FSS program, you receive a check for all the funds in the account and can use the funds for any purpose.

Can I add to the FSS Savings Account?

The only way to add to your FSS escrow account is through an increase in income from work. When your rent increases, you will still pay your new, higher rent, but that increase in rent will also be credited to your account.

Do I have to complete all five years of the program?

You do not have to complete the full five years, but you do need to complete the graduation requirements to receive the money in your savings. If you've completed all graduation requirements before your contract term is up, you can request an early graduation.

What are the graduation requirements?

There are three requirements to graduate from the program. First, you'll need to be suitably employed at the time of graduation. Second, all household members will need to be free of cash welfare assistance at the time of graduation. Finally, you must have completed the goals you set during the program.

What if I need more time to successfully complete the program?

If you need more time to complete the program, you can request an extension of up to two years depending on the circumstances. For example, if you have an unexpected health issue, sudden job loss, or need more time to accomplish your goals, you can request an extension.

What if I don't complete my goals during my contract time period?

To graduate and receive your savings, you will need to complete your goals. That said, you will be working with the FSS Coordinator throughout the program to create and change goals as your interests and circumstances change.

Am I eligible to join the program if I'm unemployed?

Yes, residents who are not currently employed are allowed – and encouraged – to join the program. To join the program, you must be willing to seek employment since it is a graduation requirement.

Will I lose my housing assistance by joining the FSS program?

No, when you successfully complete the program, you may keep your rental assistance if you still need it. If you don't graduate from the program, you also will not lose your housing assistance.

What happens if I lose my housing assistance while participating in the program?

Unfortunately, if you lose or give up your housing assistance while enrolled in FSS, you can no longer participate in the program. Depending on the circumstances, you may be eligible for an early graduation.

If I am not working, but have a member of my household who is working, does that income count toward my FSS escrow account?

Yes, any increase in earnings from work that affects your household rent will contribute to your FSS savings account. That also means that any earned income in your household when you enroll in the program will be included in the starting income on your contract.

If my rent decreases, is money taken out of my FSS Savings Account?

No, during the program, money is only taken out of your FSS Savings Account when you request an interim disbursement to make progress toward one of your goals. When your income changes and you recertify, your monthly credit will change, but no money will be withdrawn from the account.