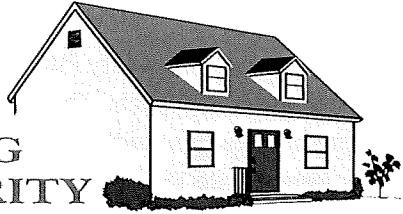


**FORT
SMITH
HOUSING
AUTHORITY**



The Housing Authority of the City of Fort Smith

Family Self Sufficiency Program

Q and A

- 1. If I get on the FSS Program, and don't accomplish the goals I set, do I lose my HUD assistance?**
No. The FSS Program is a voluntary program and you can end your participation at any time. If you ask to end before you graduate the program, you will forfeit any escrow you have accumulated. Your Section 8 file would be transferred back to your old counselor to continue with rental assistance.
- 2. What do I have to do on the program?**
 - You are required to work towards your goals. Each person decides those goals. The coordinator will help you figure out the baby steps you need to do to reach that end goal.
 - You must agree to keep in touch with the coordinator at least once monthly and update her on your progress and any problems that are keeping you from working on your goals.
- 3. Do I have to be employed to join FSS?**
No. Work is a requirement to graduate from the program and so you will need to make it one of your goals to become employed and have continued employment.
- 4. Do I have to have children to join?**
No. Having other family members is not a requirement. The only person on the contract to accomplish the goals is the Head of Household.
- 5. What does escrow mean and how do I earn it?**
Escrow is money that is put in an interest-bearing savings account for you. Anytime your rent increases after you become a participant, due to an increase in earned income, a portion of the rent increase goes into that account. Example: You have rent that you pay of \$50 when you enter the program, and you start working more hours. An interim change is done and your rent is going to increase to \$100. A portion of that \$50 increase will go into your escrow account. Anyone on Section 8 would have their rent increase because of the higher wages but because you are on the program, you are having escrow built up.
- 6. What happens once I decide to join the program?**
Once you make the decision to become a participant, you fill out an application form. Once the information is reviewed and approved, your caseworker is then changed to Teresa Tilley the FSS Coordinator. You will decide what goals you want to accomplish and a contract is written.

7. Why do I have to change counselors?

The FSS Coordinator can have a maximum of fifty (50) participants on her caseload, while our other counselors carry approximately 350 each. The lower caseload for the Coordinator enables her to perform intensive case management with those on the program.

8. Besides escrow, what other benefits do FSS clients have?

All changes are handled by the FSS Coordinator. Because her caseload is lower in number, she can meet with you quicker. As a mentor to you, the Coordinator can offer you referrals to services in the community that your family needs. She can assist you with budget and credit information and workshops and help you with getting, or keeping, employment. She has access to a vehicle during business hours to get you to that job interview.

9. How do I graduate and get the escrow?

You graduate once you successfully complete your goals within the five-year period (If you have made progress, but are still working on a major goal, you can ask for a one year extension). You must be employed (30 hours or more) for one year prior to the graduation. Family members must have been free of TANF assistance for one year. Family must be in good standing with FSHA.

10. When I get my escrow, will it make my rent go up?

No. The escrow money is awarded and has no effect on your HUD assistance. You are free to spend the money any way that you want. You don't pay taxes on the escrow you receive and you can reward yourself, save the money, use it for a down payment.....the sky's the limit!

11. What are disadvantages of joining the FSS Program?

None. If you join and it doesn't work for you, then you can voluntarily ask to resign your participation.