

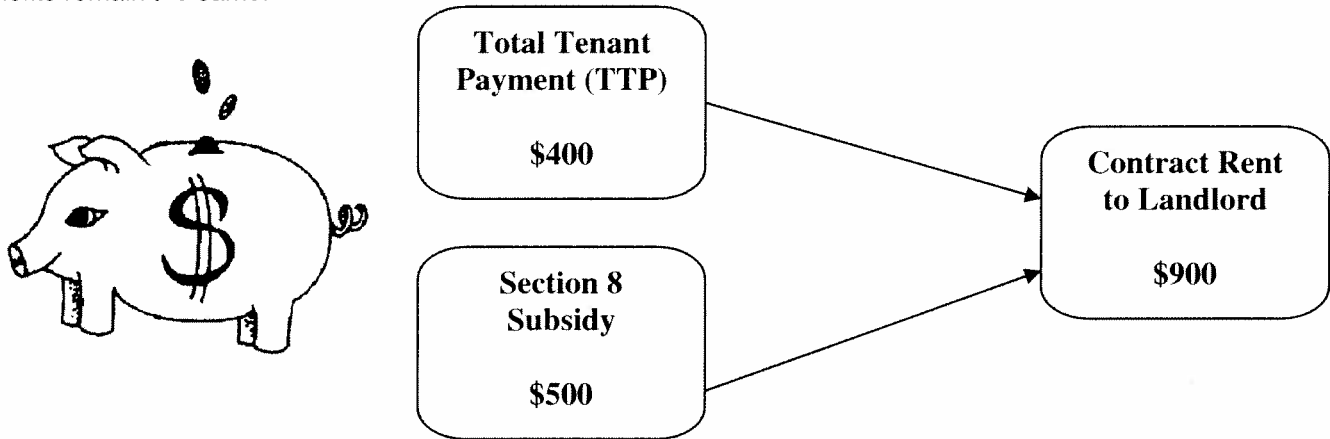
# How can FSS help YOU save money?

## (CASE)

John is married and has two young children. John is not employed right now, but his wife, Mary, works a few days a week as a cashier at a nearby store. John's family lives in an apartment that costs them \$900 a month to rent. The family's Total Tenant Payment (TTP) is \$200. Within 3 months, John gets a full-time job with a local delivery company, and Mary is promoted to head cashier. Let's see what happens to them if they had chosen FSS or if they had not.

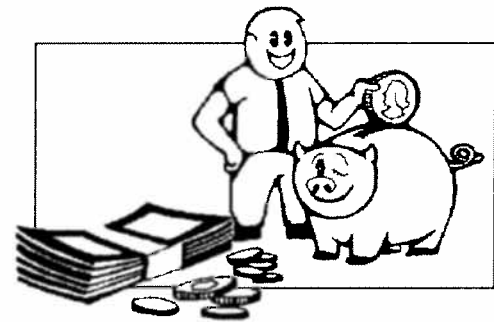
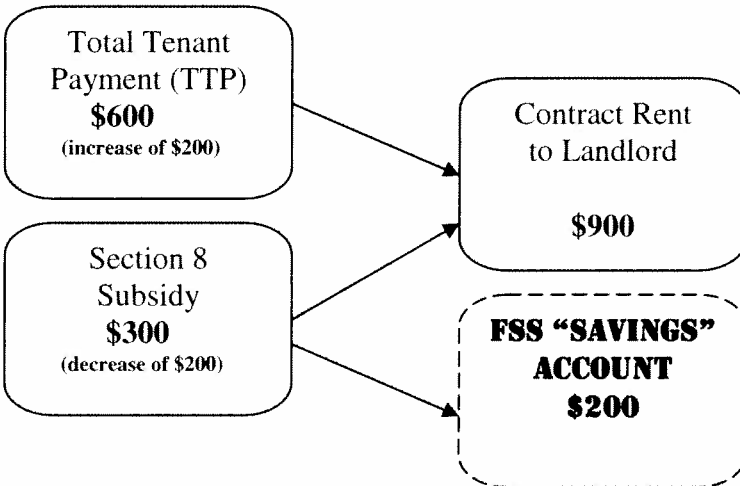
### Without FSS

Due to the increase in the family's income, their share of rent increases by \$200 each month to the landlord. All other benefits remain the same.



### With FSS

Due to the increase in the family's income, their share of rent increases by \$200 each month to pay the landlord. The FSS program rewards the family by creating an FSS "savings" account for the family; then matches the increase and makes monthly "deposits" in the FSS "savings" account until the family reaches their goals in the FSS program.



\$200 per month x 12 months = \$2,400 per year  
 \$2,400 per year x 5 years = \$12,000 saved for the family to use as a down payment for a home or to spend as they choose!  
 (This is just an example of how FSS works for one family. Your monthly savings may differ.)

### **FOR MORE INFORMATION- CONTACT:**

LIA S. BURTON  
 FSS PROGRAM SUPERVISOR &  
 HOMEOWNERSHIP VOUCHER OPTION COORDINATOR  
 1505 Dillingham Blvd. Suite #216  
 Honolulu, Hawaii 96817  
 Office Ph: 768-5727  
 Email: uburton@honolulu.gov

**FSS @ 768-5727**

or CALL →

**SECTION 8 @ 832-6040**

Hawaii Public Housing Authority  
**FAMILY SELF-SUFFICIENCY PROGRAM**

**Got...FSS???**

**No, find out what you're missing!**

The Family Self-Sufficiency (FSS) Program is a hugely successful housing initiative designed by the Department of Housing and Urban Development to help participating **Section 8 Rental Assistance, Project Based and Public Housing** families achieve the following:

- Help families address and overcome the social and economic barriers that keep them from attaining self-sufficiency.
- Support and encourage the transition from government assistance to being financially independent through education and/or employment.
- Enhance employability skills for promotions and/or obtain better jobs with good benefits.
- Promote asset building and accrued savings through a government escrow account.
- Obtain homeownership through the HVOP 10 step process.

### **What is “escrow” ..and how does it work?**

An escrow account is possible when the head of household or a family's earned income increases! The “escrow” account is credited every month the family remains employed. During their participation in the FSS program, the “escrow” account continues to “grow”. At the completion of their participation in the FSS program, all the money set aside in the escrow account goes to the family for their use... **It's that simple!**

### **So why not choose FSS?**

Participation in FSS is voluntary. If the Section 8, project based or public housing head of household or the adult family members registered on the lease choose not to participate further after they agree to a contract, they can voluntarily close without affecting their status on the Section 8 housing programs...the family “will not jeopardize or lose their rental assistance benefits.”

### **Are you one of these families?**

- Motivated to achieve personal goals.
- Willing and wanting to achieve economic self-sufficiency.
- Visualizes homeownership as an achievable goal.
- Planning for a better future.

**COME JOIN OUR O'HANA!**