

# Family Self-Sufficiency

**Have you ever dreamed of being financially independent?**

Discover how the Family Self-Sufficiency (FSS) program can help you reach this goal.

With FSS, you set your own goals, work at your own pace, and build a nest egg, which will lead you toward greater financial independence.

*SELF-SUFFICIENCY:*

*WORKING TOWARDS A*

*GREATER FUTURE.*

CMHA's provides reasonable accommodations to persons with disabilities. If you need an accommodation, including auxiliary aids and/or services, please contact Customer Service at 216-431-1471 (voice) or 1-800-750-0750 (Ohio Relay Service). Este documento está disponible a petición para interpretación o traducción al Español de gratis.

*Discover the dream of being financially independent.*

**CUYAHOGA METROPOLITAN HOUSING AUTHORITY**

**ANA SANTIAGO**  
Family Self- Sufficiency Manager  
8120 Kinsman Rd  
Cleveland, OH 44104  
Phone: 216.271.2125  
Fax: 216.271.2680

**CUYAHOGA METROPOLITAN HOUSING AUTHORITY**

**FAMILY SELF-SUFFICIENCY PROGRAM**



# Family Self-Sufficiency Program Overview

## What is Family Self-Sufficiency (FSS)?

FSS is a program operated by the Cuyahoga Metropolitan Housing Authority (CMHA) to help families gain economic independence.

## How does it work?

FSS links families to services to help them reach specific goals. Goals include:

- Stable Employment
- Educational Degree
- Financial stability



The FSS program provides participants with referrals to access assistance for:

- Child care
- Transportation
- Education
- Job training
- Homeownership skills training
- Substance abuse/alcohol treatment

## Who is eligible?

Any family currently getting assistance from CMHA, that was not previously involved in the FSS program, is eligible to participate.

## FSS PROCESS

### What are the requirements?

The family chooses a goal to work toward over a five-year period. The family then signs a contract with CMHA detailing the responsibilities of both parties.

Once the family satisfactorily completes the five-year contract, they receive the benefits of participation.

## FSS BENEFITS

### What are the benefits?

The FSS program is designed to help families become self-sufficient. This includes reducing the need for welfare benefits, increasing job stability, and saving money to reach specific goals.



As the family's income increases, CMHA will give back any rent increase and deposit the funds into a savings account; this is called an escrow account. At the end of

the five-year contract term, the savings will be released to the family. It can be used for a variety of purposes including:

- Tuition
- Homeownership
- Debt repayment

## How do the escrow accounts work?

CMHA will establish an escrow account (savings account) when participants join the FSS Program. This is approximately 30% of a participant's monthly adjusted income.

Increases in rent due to increases in earned income are put into an escrow account. This escrow account will be awarded to the FSS participant when they have successfully completed their FSS Contract of Participation.

This account automatically saves escrow for the FSS participant and could help to reach any goals or personal endeavors they may have. The amount of money earned in an escrow account depends upon your participation.

Cuyahoga Metropolitan Housing Authority

**ANA SANTIAGO**

**Family Self-Sufficiency Manager**

**8120 Kinsman Rd**

**Cleveland, OH 44104**

**Phone: 216.271.2125**

**Fax: 216.271.2680**

**E-mail: [santiago@cmha.net](mailto:santiago@cmha.net)**

**Find your path  
to financial freedom today!**