What is the Family Self-Sufficiency (FSS) Program?

The FSS Program is designed to help families with Housing Choice Vouchers establish escrow savings accounts and find stable employment that will lead to self-sufficiency.

It is an opportunity to invest in your future — whether you want to finish school, find a better job, start a business, or secure the childcare and transportation you need to stay employed.

Participation in the FSS Program is voluntary. If you choose to participate, you will sign a five-year contract and develop a personal plan for becoming self-sufficient. After signing the contract, it is up to you to work toward your goals, with the support of the FSS Coordinator.

Can FSS help me to buy a home?

If one of your goals is to buy a home, FSS can help prepare you for the Section 8 Homeownership Program. This option allows eligible first-time homebuyers to use their Housing Choice Vouchers to assist with their monthly mortgage and other homeownership expenses.

Preparing for homeownership through FSS involves homebuyer education and credit counseling.

What are your dreams?

Natasha started thinking about what she wanted to do with her life. She appreciated the guidance the coordinator gave her to achieve her goals.

Kristy was able to put a down payment on a house with the escrow money. She would not have been able to save that much on her own.

Kari concentrated on paying off debt and moved into homeownership after participating in the FSS program.

Daniel used escrow money to further his education and grow his business.

Housing Authority of Billings
2415 1st Avenue North
Billings MT 59101
p: 406.245.6391
f: 406.245.0387
Montana Relay: 711

EQUAL HOUSING OPPORTUNITY

Family Self - Sufficiency Program
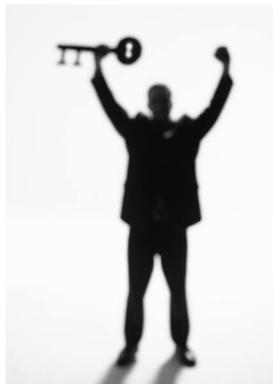
Where Do You Want To Be In Five Years?

FSS says "You Can"

♦ We believe families can reach their goals.

♦ We have joined forces with local agencies and knowledgeable friends in an effort to overcome the barriers faced by families as they try to become self-sufficient.

♦ We can assist you in finding resources for:
- Career Planning
- Education
- Job Training
- Employment
- Affordable, Quality Child Care
- Counseling
- Transportation
- Health Care
- Emergency Needs

♦ The FSS program will combine your creativity, motivation and energy with ours.

♦ Being on the FSS program gives you a preference to the Section 8 Homeownership program!

The overriding theme of Family Self-Sufficiency is to empower people to take control of their lives by becoming independent, productive members of their communities.

FSS does not simply attack the symptoms of poverty; it tackles dependency on all fronts and replaces powerlessness with empowerment and opportunity for a better future.

Am I Eligible?

If you currently have a Housing Choice Voucher from Housing Authority of Billings, are able to work, and want to be self-sufficient, you may be eligible.

If you want to become a Family Self-Sufficiency participant, or if you want more information about the FSS Program, call: 406.237.1915

The Escrow Account

Housing Authority of Billings establishes an interest-bearing FSS savings account for each participating family.

As you work toward your goals and your earned income increases, contributions are made to this account.

Normally with a Housing Choice Voucher if your earned income increases you simply pay more money toward your rent. But when you are in the FSS Program and your earned income increases, the extra amount of money you pay in rent is matched with a credit to your FSS savings account for each month that you are working.

When you achieve the goals set in your FSS contract, the money in escrow is given to you.

FSS families use their savings for many things, including buying cars, paying for school tuition, and purchasing homes.

The FSS program is available to all qualifying applicants regardless of race, color, national origin, disability, familial status, religion, sex, creed, marital status, age, sexual orientation or gender identity.