

Housing Authority of Bexar County (HABC) Family Self-Sufficiency Program

What is FSS?

The Family Self-Sufficiency (FSS) program is a voluntary five year incentive program that allows Housing Choice Voucher and Public Housing residents to accrue money in an escrow account as their earned income increases, allowing participants to become self-sufficient. Any increases in the family's rent as a result of increased earned income during the family's participation in the program results in a credit to the family's escrow account. Once a family successfully graduates from the program, they may access the escrow and use it for any purpose. The FSS program does not affect eligibility for continued housing.

Can the escrow money saved only be used for Homeownership?

Upon successful completion of the FSS program, the escrow money saved can be used for any financial or educational goal the participant chooses. While completing homeownership and credit counseling classes may be required goals, the main purpose of the FSS program is to educate and transition FSS participants towards economic independence and financial empowerment.

Who is eligible for the FSS program?

All Bexar County residents receiving assistance through the Housing Authority of Bexar County's (HABC) Housing Choice Voucher or Public Housing programs are eligible to participate in the FSS program, including all adult family members. As the requirement of the program dictates, only earned wages are calculated for the escrow incentive.

Is help available to meet the FSS goals?

The FSS coordinator works with FSS participants in creating a plan to meet both individual and program goals. In conjunction with community partners, participants will be assisted with the tools needed to become self-sufficient, including but not limited to:

- ❖ Job Skills Training
- ❖ Employment counseling
- ❖ Educational and scholarship opportunities
- ❖ Homeownership classes and counseling
- ❖ Financial literacy classes and counseling

How do I apply for the FSS program?

Contact an FSS Program Coordinator below to make an appointment to begin enrollment and benefit from all the FSS program has to offer.

Hermie Mermea	FSS Coordinator	PH: 210-231-2012 hermie.mermea@habctx.org	For Last Names A thru L
John Mills	FSS Coordinator	PH: 210-231-2002 john.mills@habctx.org	For Last Names M thru Z