

The Family Self Sufficiency (FSS) program should not be HUD's Best Kept Secret

Running a program with the unenviable reputation of being “HUD's Best Kept Secret”, the Family Self Sufficiency (FSS) team is shouting from the rooftops that enrolling in this program is the easiest and most profitable step Section 8 voucher holders can take to improve their short- and long-term financial prospects.

The program works with residents who seek to improve their individual and family circumstance through education, employment, and personal finance. Not satisfied with helping participants in obtaining Associate's, Bachelor's, Master's degrees and lucrative job training certification, the program provides participants with a substantial financial benefit as a reward for achieving those goals. In 2022, for instance, the program graduated 74 individuals who received payments totaling \$756,976. This works out to an average of \$10,229 per graduate. Not everyone received that amount, the largest payout was \$31,057. In 2021, the largest payment awarded was over \$41,000. Graduates may spend this money as they wish.

Program enrollment has been less than spectacular, averaging 100 enrollments per year. This is unfortunate considering the tremendous advantage of the program to residents. Of the 74 residents who graduated in 2023, 4 achieved master's degrees, 12 achieved BAs, 5 achieved associates and the others received job certification from organizations such as the Hope program, Grace Institute and Year-up. The latter trains and places individuals in the corporate environment.

The program, it turns out, is a victim of its own design and perhaps its generosity. We all know that something that seems too good to be true probably is, and our best course of action is to run away as fast as possible. This is generally true, except in this case. Many residents have shared that they considered enrolling in the program but were suspicious that it may be part of a devious NYCHA plot to separate them from their Section 8 vouchers. Why would NYCHA want to give me money, let alone a relatively large 5-digit sum? Some conclude that participation will be the end of their vouchers. Of course, none of that is true. Participants who graduate from FSS retain their Section 8 vouchers. Moreover, any money they receive from the program is tax exempt and is not counted in their rent calculations. M. Johnson, a recent graduate described her experience as follows:

“I recently completing the FSS program. Graduating made me realize that I can continue to achieve and accomplish many things with the right support and resources. When I signed up for FSS, honestly it was just something to do. I really did not think that it would have the impact on my life that it did. I knew I wanted to finish my undergraduate degree and I felt that this goal was achievable. However, the program provided me with the motivation to also complete my master’s degree, a goal that I achieved during my enrollment. This achievement has put me in a position to earn increased income and provide a better life for my family. The payment I received upon graduation will also help. I will use this money to pay off debt and save some toward the purchase of a new home for my family. FSS offers many resources including credit repair, home buying seminars and opportunities, not to mention a savings program. I would like to say this to people who are considering enrolling: everyone has different circumstances. Don’t let your current situation prevent you from creating a foundation for a better tomorrow. I would also like to thank the program and those individuals who provided me with the support I needed along the way!”

If you are a Section 8 voucher holder who never heard about FSS, you should look into it. If you know about the program and have been hesitant to join, you may ne passing up a great opportunity. The FSS team is happy to provide you with the name and contact information of current or former participants who can share their experience. Please contact us at the following: Nychafss@nycha.nyc.gov, or 718-289-8100.