

Family Self-Sufficiency

New York Fact Sheet 2025

What is the Family Self-Sufficiency Program?

Family Self-Sufficiency (FSS) is a program that enables individuals and families living under the New York State Homes and Community Renewal (HCR) Section 8 Housing Choice Voucher Program, to increase their earned income and reduce their dependency on public benefits. HCR is the state's affordable housing agency, with a mission to build, preserve, and protect affordable housing and increase homeownership throughout New York State. FSS does this by providing resources to participating families, to assist them in successfully achieving employment and financial goals. FSS is a voluntary housing program designed to assist families in utilizing community resources, such as education, job training & supportive services.

Who may apply for the FSS program?

Any Head of Household, 18 years of age or older, who is currently a Housing Choice Voucher Program participant (Section 8).

To participate, you must be either actively seeking work or employed. Other requirements may vary, depending on the Housing Authority.

To enroll, speak with your Housing Authority's FSS Coordinator.

How does FSS Work?

Families who wish to participate in FSS must develop an Individual Training and Services Plan (ITSP) or contract, which details the steps and supports necessary for success. An FSS Coordinator will be assigned to work with the family to develop a plan and to provide ongoing case management support.

How is my FSS account funded?

While participating in the FSS program, an increase in earned income (e.g., income from work) may result in the creation of an escrow account which provides an incentive to keep increasing your income. As your income increases, the difference between your previous and new income will be automatically deposited into this account each month, which will continue to grow while you are participating in FSS.

What services are available under FSS?

The FSS Coordinator assists participants in obtaining several services including counseling, childcare, work-related transportation, education, job training, financial literacy, and home ownership.

Note: Services are often provided by a third party, rather than the Housing Authority.

What can happen if I fail to complete the FSS?

If you do not meet your goals stated in your plan, then the money in your escrow account will be returned to the Housing Authority.

Can I get housing after I complete my FSS?

The objective of FSS is to reduce dependency on subsidized housing. However, once you complete the FSS program, you can remain in public housing, if you are eligible.

For more information about
Work Without Limits Benefits Counseling
call toll-free
1-877-YES-WORK (1-877-937-9675)
or visit workwithoutlimits.org