

RCAP Solutions

Housing Assistance
& Client Services

What Clients say About the Family Self-Sufficiency Program

"Sometimes life throws you setbacks when you least expect it. I thank the family self-sufficiency program for helping me build the mind set that you reach into yourself, use skills you've built through education and move forward. I now have a full-time position and part-time work ... doing work I enjoy and completed training for."

"I urge and recommend everyone to take advantage of the family self-sufficiency program. Take advantage of every opportunity for educational and training programs."

"I joined the Family Self-Sufficiency program. I set goals for myself and took many educational opportunities....Upon finishing the courses, I took the State exams and achieved both my cosmetology and barbering licenses."

"I hope that this program will continue to be there for those women that will follow me, so they can benefit from it like me today....My advice to those single mothers like me is work and keep working....many more doors will open for you than when you are on Welfare...I hope never to go back there."



Inside...
Fostering Personal Self-Sufficiency
www.rcapsolutions.org/info@rcapsolutions.org

RCAP Solutions
12 East Worcester Street
Worcester, MA 01604



Invest in Yourself and Your Family!

RCAP Solutions Family Self-Sufficiency Program



- Building self-esteem and empowerment skills
- Learning to resolve problems
- Breaking the cycle of poverty



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Build Self-Sufficiency through



www.rcapsolutions.org

What is the Family Self-Sufficiency Program?

Since 1990 RCAP Solutions has used HUD funded Family Self-Sufficiency Program (FSS) resources to promote employment and increase assets for low-income families receiving federal rental subsidies or public housing.

FSS is unique because of its intensive, individual approach to supporting families. It is one of the few federally supported asset-building programs in existence.

How the Program achieves Family Self-Sufficiency

During their five-year program period, participants work individually with a case-manager to set and pursue goals related to education, job training, money management, childcare and transportation.

A key component of the FSS Program is accumulating funds in an interest-earning escrow or savings account as the participant's earned income increases. Families receive the funds after they successfully complete the program. Interim disbursements from the escrow account can be received for service plan related costs and needs such as education expenses. Upon graduation from the program, money accumulated in the escrow account can be used to purchase homes, start small businesses, pay off debts, and finance higher education for themselves and their children.

Families can end their FSS contracts at any time if they do not want to continue with the program.

Program families do not lose their Section 8 vouchers when they graduate from FSS or leave the program early. However, any money in their account goes to the FSS provider, in this case, RCAP Solutions.

Making Progress Steps Towards Success

FSS families meet with a case manager to define their goals and set up a five-year plan. The head of the family and RCAP Solutions sign a contract that states the family's goals and the steps they will take to reach them.

RCAP Solutions helps the family get the services they need by utilizing individual professional development resources, as well as offering career coaching services.

Leveraging Salary Increases

RCAP Solutions sets up an escrow account for the participating family. If the family's earned income increases during the program, the rent increase that the family would pay is matched in their escrow account. The money stays in the escrow account and earns interest until the family finishes the program.

To receive the money, the family must complete the program and meet all the terms of their contract. The head of the family must have a job, and all members of the family must be off of public cash benefits assistance for the last 12 months of the program.

Twenty individuals completed the FSS program between 2005 and 2007. They had built up a total of \$156,000 in escrowed savings. This means that on average, each graduate left with \$7,800 in hand – to apply against home purchase, education or other important next milestones in their lives.



Services Offered through FSS

RCAP Solutions works with welfare agencies, schools, businesses and other local partners to develop a comprehensive program that gives participating FSS family members the skills and experience to enable them to obtain employment that pays a living wage.

RCAP Solutions provides information and referral to supportive services within the community, such as:

- Education opportunities and job training employment counseling
- Child care
- Transportation
- Substance/alcohol abuse treatment or counseling
- Household skill training
- Homeownership counseling

To learn more about the Family Self-Sufficiency Program, please call us or visit our website.



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