



How the Family Self Sufficiency Program Can Benefit Foster Youth to Independence (FYI) Voucher Holders

The Family Self Sufficiency Program (FSS) is a platform for economic self-sufficiency. The program provides voucher holders, including young people, an opportunity to build assets and savings. While Foster Youth to Independence (FYI) voucher holders are enrolled in the program they can extend their voucher for up to two additional years. This fact sheet provides basic information on the FSS program for FYI voucher holders.

1. What is a Foster Youth to Independence (FYI) Voucher?

An FYI voucher is a type of Housing Choice Voucher (HCV) for young people who are leaving or have left foster care. The voucher pays for all or part of an individual's or family's rent. Usually a voucher holder pays 30% of their income in rent or pays some minimum amount of rent. Eligible young people include young people who:

- are at least 18 years and not more than 24 years of age (have not reached their 25th birthday);
- have left foster care, or will leave foster care within 90 days, in accordance with the federal transition plan requirement; and
- are homeless or are at risk of becoming homeless at age 16 or older.

You can find out more about the FYI program <u>here</u>.

2. What is the Family Self Sufficiency Program (FSS)?

The FSS Program helps Housing Choice Voucher holders build assets and savings and supports their goals related to education, training and employment. The federal Department of Housing and Urban Development (HUD) provides funding to Public Housing Authorities (PHAs) to establish FSS programs. PHAs apply for this funding when a Notice of Funding Availability comes up. You can find a list of the FSS programs that were renewed this year here.

Setting goals and connecting with support services: FSS coordinators from the PHA work with voucher holders to join the program. Once an individual joins the program, they develop an FSS Contract of Participation and an individual training and services plan (ITSP). The Contract of Participation outlines the rights and responsibilities of the participant and the FSS Program. The ITSP lists the individual's goals related to employment, education, training as well as any

support services needed to achieve those goals. The FSS coordinator assists in connecting the individual with identified services in their community.

Building assets and saving money: In most cases, when a voucher holder's income increases (if they get a promotion, more hours, or a better job), their rent increases. If an individual is enrolled in the FSS Program, the amount that their rent would increase can be placed in an account—called an escrow account—for savings and does not result in a rent increase.¹ Any increase in the individual's rent as a result of increased earned income during participation in the program results in a credit to the escrow account. The escrow account earns interest, which means the money you are saving is growing as you save it! Once the individual graduates from the FSS program, they may access the funds in the escrow account and use them for any purpose.

3. Are there additional benefits for FYI voucher holders who join the FSS Program?

Yes! In addition to getting supportive services and saving money, as a result of the Foster Stable Housing Opportunities Amendments of 2020, FYI voucher holders who leased up after December 27, 2020, can extend their voucher for two years while they participate in the FSS program.² (FYI vouchers usually last for three years).

4. Should FYI voucher holders be notified about the FSS Program and the option to extend an FYI voucher for two additional years?

Before an individual receives a voucher, they have a meeting with the PHA that is called an "oral briefing." The voucher holder is provided information at that time, including: their rights and responsibilities, choosing a rental unit, program rules, portability policies, and Fair Housing Laws. At this time, the voucher holder is also notified about the FSS Program and the option to extend the FYI voucher by two years.³ Because a lot of information is provided to individuals at this briefing, we encourage advocates and stakeholders to share this information with young people frequently so they are able to take advantage of the FSS program.

5. Does every PHA have an FSS program? How do I find out if my PHA has an FSS Program?

Unfortunately, not every PHA has an FSS program. Due to funding limitations, not all PHAs have an FSS program. You can find out if the PHA from which you received a voucher has the FSS program by asking to meet with the FSS Coordinator. You can also check out this <u>list</u> of PHAs that were awarded FSS for this fiscal year.

² 42 U.S.C.A. 1437f(x)(5)(A)(i).

¹ 24 CFR 984.304(b).

³ 24 C.F.R. 982.301; see also <u>Housing Choice Voucher Program Guidebook</u>, Housing Search and Leasing, page 8. (November 2020).

6. How does an individual enroll in the FSS Program if their PHA has one?

Contact the FSS Coordinator for your PHA and ask to enroll in the program. Here is a <u>template</u> <u>letter</u> to ask to enroll and/or participate in the FSS program in PHAs that have an FSS Program.

If they do not have an opening, you should do two things.

First, you should ask to be put on the waiting list for the FSS program.

Second, you should request to extend your voucher for up to two years while you are engaged in education, workforce development programs or employment.⁴ As described below, the federal law allows young people with FYI and FUP vouchers to extend their vouchers for up to two years in PHAs without FSS programs—or where there is no room in the FSS program—if they are:

- engaged in obtaining a recognized postsecondary credential or a secondary school diploma or its recognized equivalent;
- enrolled in an institution of higher education;
- participating in a career pathway, as such term is defined in section 3102 of title 29; or
- are employed.⁵

In this situation, you would extend your voucher for two years, but you would not be able to have the benefit of an excrow account.

7. Is there an option to extend an FYI voucher if the PHA that distributed the FYI voucher does not have an FSS Program?

Yes! Thanks to advocacy of young leaders from ACTION Ohio and the Fostering Stable Housing Opportunities Coalition, the federal law does permit young people who have FYI vouchers with PHAs that do not have a FSS Program to extend their vouchers for two years if they are:

- engaged in obtaining a recognized postsecondary credential or a secondary school diploma or its recognized equivalent;
- enrolled in an institution of higher education;
- participating in a career pathway, as such term is defined in section 3102 of title 29; or
- are employed.⁶

⁴ <u>See Implementation of the Fostering Stable Housing Opportunities Amendments</u>, FR Doc. 2022-01285, 3572 ("HUD has determined that if a PHA that carries out an FSS program is unable to offer a FUPY/FYI youth an FSS slot during their first 36 months of receiving FUPY/FYI assistance, the youth is considered to have been "unable to enroll" in the program and may have their voucher extended by meeting the education, workforce development, or employment requirements.." or the exceptions to those requirements.)

⁵ 42 U.S.C.A. 1437f(x)(5)(A)(ii)

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In this situation, you would extend your voucher for two years, but you would not be able to have the benefit of an escrow account.

8. What actions should an individual take to set goals so they can extend their voucher for 2 years with a PHA that does not have an FSS Program?

You should ask if the PHA has an FSS Coordinator that you can speak with. If there is not an FSS Coordinator, you can direct your request to the Director of the PHA. Here is a <u>template letter</u> you can use to make the request.

9. Are there any exceptions to the requirement that an individual in the FSS program or who is requesting a 2 year extension in a PHA without an FSS Program work or go to school to be eligible? If I cannot work because of a disability or I am caring for a child, can I still take part in the program?

Individuals can participate in the FSS Program and request that their FYI voucher be extended for up to two years if the following circumstances exist:

- They are a parent or caregiver of a dependent child under the age of 6 or for the care of an incapacitated person;
- They are regularly and actively participating in a drug addiction or alcohol treatment and rehabilitation program; or
- They are incapable of complying with the requirements related to education, training and employment due to a documented medical condition.⁷

Here is a <u>template letter</u> to request the extension of your FYI or FUP voucher if the exceptions apply to you.

Last edited: March 26, 2025

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⁷ 42 U.S.C.A. 1437f(x)(5)(A)(ii)