

About Us

The FSS program is designed to help families make it possible to reach financial independence.

Program Goal: To assist families achieve economic self-sufficiency by linking available community resources (Program Coordinating Committee (PCC)), actively working to become independent from public assistance..



"Strengthening families and building communities one project at a time"

We humbly thank the families and community cohorts, who work in partnership with us to ensure participant success!



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Office Hours:

Monday - Friday 8:00 A.M. - 5:00 P.M.



FSS

Family Self-Sufficiency Program



Guam Housing & Urban
Renewal Authority (GHURA)

Our Services

- Opportunities for Higher Education
- Escrow Savings Account
- On-the-Job Training, Job Search, and Job Placement
- Case Management
- Support Services to help you achieve your goals
- and many more!

Who can Apply?

Section 8 HCV and Public Housing Participants

How can I Apply?

- Interested persons must submit an FSS application to the GHURA Main Office;
- Families will be waitlisted, & selected based availability of program slots;
- Approved applicants will be notified in writing.

What are some of your goals?

- Pay off Debt
- Improve my credit score
- Buy a home
- establish an emergency fund
- Purchase a new car
- Start a business
- Pursue my education
- Pursue a new career

What are my Responsibilities?

- Set your goals and actively work towards achieving them;
- Comply with program requirements;
- Live up to your contract

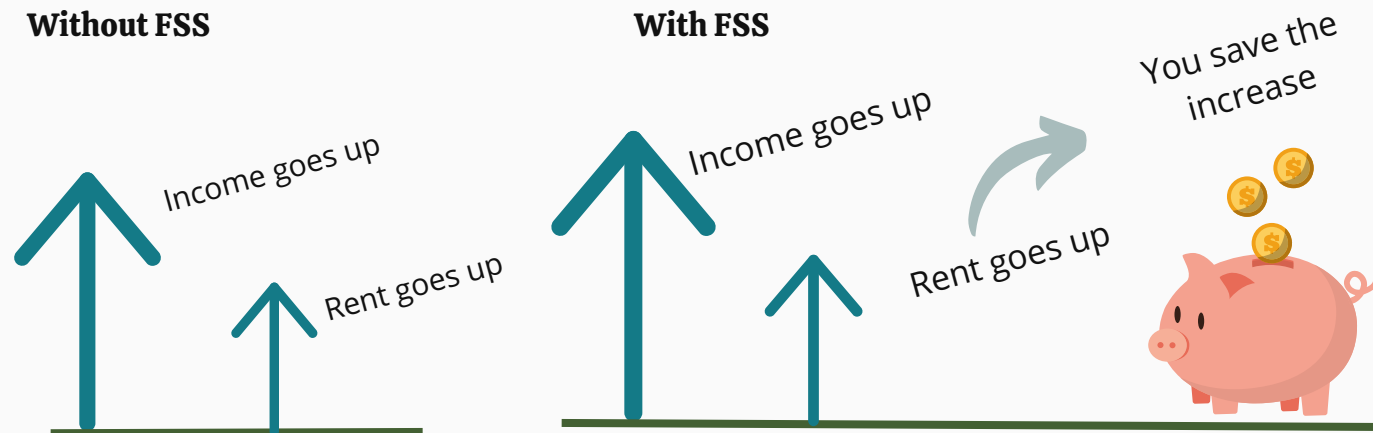
What is an Escrow Savings Account?

- When a participants' rental share increases based on increases to their earned household income, the FSS program establishes an interest-bearing escrow savings account on behalf of the participants. This escrow savings account continues to accrue during program participation, helping FSS families build financial stability.

How do I benefit from the Program?

The FSS Program will assist you to achieve your goal of becoming financially independent by:

- Helping you to obtain employment;
- Helping to improve your job skills for better job opportunities and increase in earned income;
- Providing educational or On-The-Job Training opportunities;
- Providing coaching & lessons on how to manage your finances;
- Offering workshops including "Pathways to Homeownership".



Steps	Annual Earned Income	Monthly Rent to Owner	Monthly FSS Escrow Savings
When you sign up for FSS	\$6,000 per year	\$150 per month	\$0
After 1 year	\$15,000 per year	\$375 per month	\$225 per month

In this example: your rent increases by \$225 per month because of an increase in your earned income. You will earn \$225 in your escrow savings account for every month with the new income (\$2,700 after a full year).