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Upcoming Events

FSS Monthly Information Sessions - Virtual

Are you interested in learning more about the FSS program? We will be having a Virtual FSS Information Session so you will be able to join from your home using your smart phone or computer. The information session will be on TEAMS.

Learn more about the benefits of the program and what steps you need to take to join.

Where: Virtual - TEAMS

Date: December 18, 2025

Time: 6:30 pm—8:00 pm

To register for this event, please email us at:
HCVFSS@cintimha.com



What is the Family Self-Sufficiency Program

1. The FSS Program is a voluntary five-year program offered to Housing Choice Voucher and Asset Management families to help them in becoming more self-sufficient.
2. When a family enters the program, they meet with a FSS Program Coordinator to discuss their needs and to set goals.
3. Together, the FSS Coordinator and family set goals that can be achieved over a five-year period. The family can set any goal they wish but the main goal for every family must be to obtain and maintain full-time employment and to be free of welfare assistance.
4. Once goals are finalized, the family signs an FSS Contract and completes an Individual Training and Services Plan.

Habitat for Humanity Session, November 12, 2025



FSS Information Session, November 18, 2025



How to Save

Before you Shop

- **Create a budget:** Determine your total holiday spending limit, then create a list of what you plan to spend money on.
- **Make a gift list:** Decide on who you're buying gifts for and set a spending limit for each person.
- **Start early:** Shop throughout the year to take advantage of sales and spread out your spending.

While you Shop

- **Shop smart:** Compare prices online and use cashback apps or browser extensions to find deals.
- **Consider group gifts:** Pool your money with friends or family to buy one larger gift instead of several smaller ones.
- **Go DIY:** Make your own gifts, such as baked goods or handmade crafts.
- **Be mindful of credit cards:** Use a cashback credit card if you can pay it off in full or consider a 0% interest card for purchases.
- **Use cash:** Paying with cash can help you stick to your budget.

Other Ways to Save

- **Cut back on non-essentials:** Reduce spending on daily things like coffee or dining out to boost your holiday savings.
- **Automate savings:** Set up automatic transfers to a separate holiday savings account to ensure you set money aside regularly.
- **Plan for next year:** Start planning for next year's holidays now to get a head start.

DECEMBER FUN FACTS

December 7: National Pearl Harbor Remembrance Day

December 14: Hanukkah Begins

December 15: Bill of Rights Day

December 17: Wright Brothers






December 21: Winter Begins

December 25: Christmas Day

December 26: Kwanzaa Begins

December 31: New Year's Eve



S	M	A	R	T
				
SPECIFIC	MEASURABLE	ACTIONABLE	REALISTIC	TIMEBOUND
Be clear and specific so your goals are easier to achieve. This also helps you know how and where to get started!	Measurable goals can be tracked, allowing you to see your progress. They also tell you when a goal is complete.	Are you able to take action to achieve the goal? Actionable goals ensure the steps to get there are within your control.	Avoid overwhelm and unnecessary stress and frustration by making the goal realistic.	A date helps us stay focused and motivated, inspiring us and providing something to work towards.

Cincinnati Metropolitan Housing Authority

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CMHA's Offices will be closed:

December 24-25, 2025

To join Family Self-Sufficiency or, to get additional information; please contact hcvfss@cintimha.com.