

## Upcoming Events

### FSS Monthly Information Sessions - In Person/Virtual

Are you interested in learning more about the FSS program? We will be having In-Person/Virtual FSS Information Sessions so you will be able to join from your home using your smart phone or computer if you are unable to attend in person. 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:** **In-Person/Virtual - TEAMS**

**Date:** February 10, 2026 – In Person  
11:00 am – 12:00 pm  
February 24, 2026 - Virtual

**Time:** 6:30 pm—8:00 pm

To register for this event, please email us at:  
[HCVFSS@cintimha.com](mailto:HCVFSS@cintimha.com)

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## What is the Family Self-Sufficiency Program

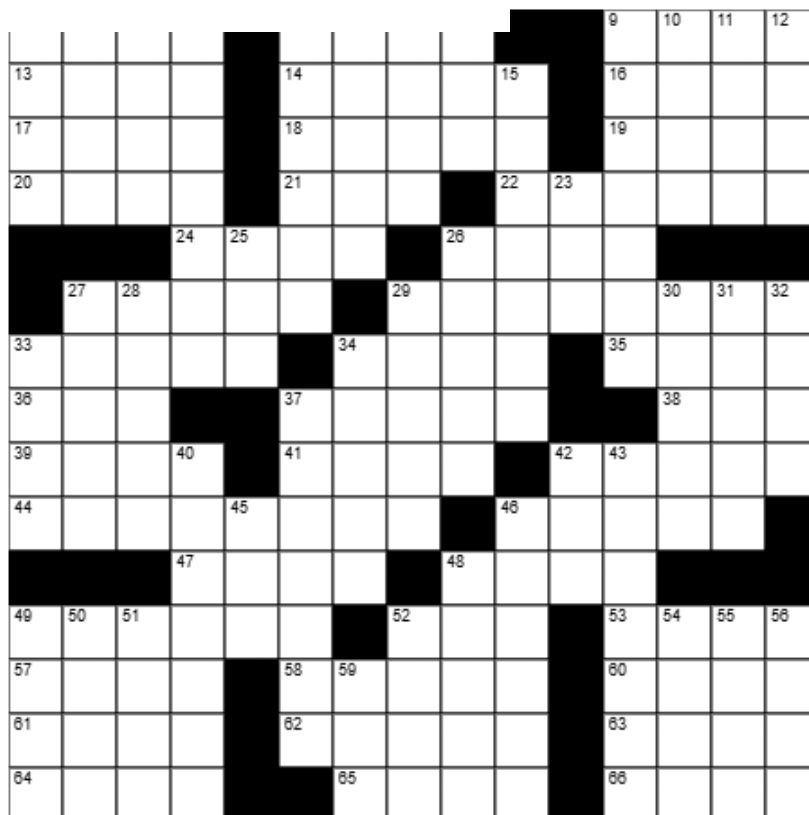
1. The FSS Program is a voluntary five-year program offered to Housing Choice Voucher and Asset Management families to help them in becoming more self-sufficient.
2. When a family enters the program, they meet with a FSS Program Coordinator to discuss their needs and to set goals.
3. Together, the FSS 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.

## Across

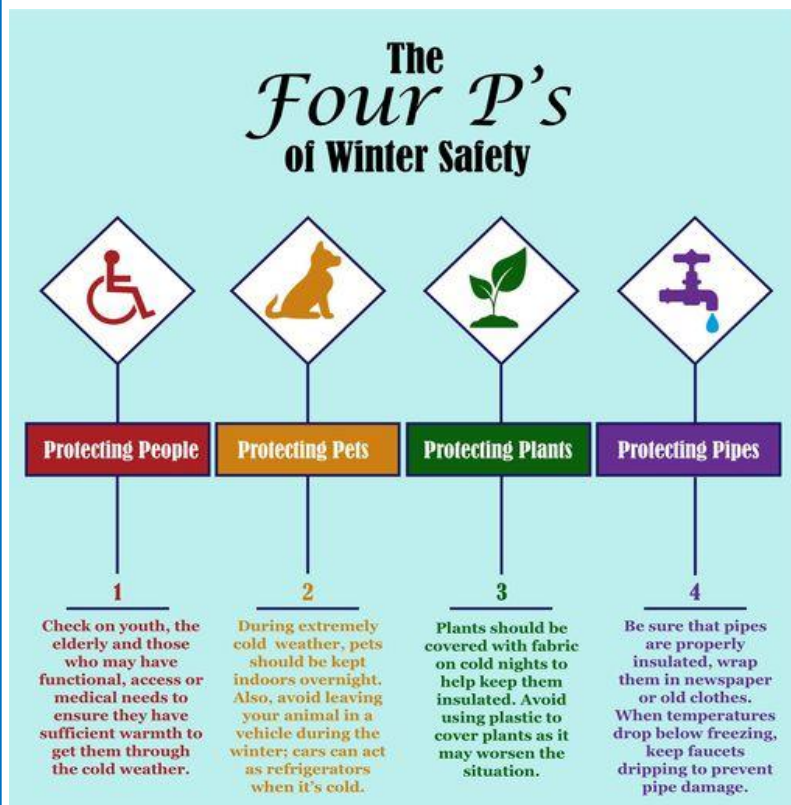
1- \_\_\_\_ Romeo; 5- Read quickly; 9- Betty of cartoons; 13- Light air; 14- Do \_\_\_\_ a Waltz?; 16- A ways away; 17- Winnie-the-\_\_\_\_; 18- Beetle Bailey's boss; 19- Low-cal; 20- Like Nash's lama; 21- Likewise; 22- Completely dirty; 24- Baa maids?; 26- Surrender; 27- Engine; 29- Annoy; 33- Troy beauty; 34- Understanding words; 35- Bed support; 36- Modern address; 37- Long-billed sandpiper; 38- Al Jolson's real first name; 39- "East of Eden" director Kazan; 41- Window piece; 42- Armed strongholds; 44- Young plant; 46- Frothy; 47- Ancient Persian; 48- Needy; 49- Within; 52- Ballad ending; 53- Queens stadium; 57- A wedding cake may have three of these; 58- Price twice; 60- \_\_\_\_ best friend; 61- Ms. Fitzgerald; 62- Gravy, for one; 63- Take \_\_\_\_ from me; 64- Kind of ticket; 65- Fastens a knot; 66- Beatty and Rorem;

## Down

1- Iams alternative; 2- Large cat; 3- Floating ice; 4- Jock; 5- Female sibling; 6- Confusion; 7- Flying start?; 8- Badger; 9- Dramatic dances; 10- Think nothing \_\_\_\_; 11- Vow; 12- One hunted; 15- Arbitrator; 23- Mean Amin; 25- Succeeded; 26- Classy pancake; 27- Actress Oberon; 28- Stan's partner; 29- Of Thee \_\_\_\_; 30- What you put on snooze; 31- Delicious; 32- LAX guesstimates; 33- Shades; 34- Absurd; 37- Arachnids; 40- Commander in chief of a fleet; 42- Egg \_\_\_\_ yung; 43- Person who rows; 45- Was ahead; 46- Counterfeits; 48- Freedom from war; 49- Gossip bit; 50- Egypt's river; 51- Actress Ward; 52- Toiletries case; 54- Can't stand; 55- Oklahoma city; 56- Cairo cobras; 59- Use, consume;



## Four P's of Winter Safety



## Remember – Financial Maintenance

**Check Credit Reports** – Review Credit Reports for errors, which can be done weekly through major bureaus

**Prepare for Emergencies** – Ensure you have an emergency fund for unexpected expenses like car repairs or heating system failures.

**Generate Extra Income** – Consider winter-specific side hustles, such as snow removal or holiday-themed services

## FEBRUARY FUN FACTS

**February 2: Groundhog Day**

**February 8: Super Bowl**

**February 14: Valentine's Day**

**February 16: President's Day**

**February 17: Mardi Gras (Fat Tuesday)**

**February – African American History Month**

**February Birthstone: Amethyst**

## Remember – Energy and Home Savings






**Seal Leaks** – Use weather stripping, caulk, or plastic sheets to cover gaps in windows and doors.

**Thermostat Management** – Lower your thermostat by a few degrees to save on heating, especially when sleeping or away.

**Furnace Maintenance** – Change furnace filters every 90 days.

**Utilize Sunlight** – Open curtains on south-facing windows during day to let in heat and close them at night.

**Fan Direction** – Set ceiling fans to run in reverse (clockwise) at low speed to push warm air down.

<b>S</b>	<b>M</b>	<b>A</b>	<b>R</b>	<b>T</b>
				
<b>SPECIFIC</b>	<b>MEASURABLE</b>	<b>ACTIONABLE</b>	<b>REALISTIC</b>	<b>TIMEBOUND</b>
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

1635 Western Avenue  
Cincinnati, Ohio 45214

Email: [hcvfss@cintimha.com](mailto:hcvfss@cintimha.com)

**CMHA's Offices will be closed:**

**February 16, 2026**

To join Family Self-Sufficiency or, to get additional information; please contact [hcvfss@cintimha.com](mailto:hcvfss@cintimha.com).