

CHAPTER 17

FAMILY SELF SUFFICIENCY PROGRAM

INTRODUCTION:

The Family Self Sufficiency (FSS) program is designed to aid Section 8 Housing Choice Voucher (HCV) participants and Low Rent/Public Housing program participants with supportive services to enable families to achieve economic independence. Obtaining economic independence helps to improve a quality of life rather than depending on welfare assistance.

FSS is a voluntary five (5) year program that allows a participant to set realistic short and long term goals. Participants are given the allotted timeframes of five years to reach their goals. A contract of participation (COP) and an individual Training and Service Plan (ITSP) is executed and signed by both the participant and the FSS Coordinator. The FSS Coordinator refers participants to agencies that offer services that are needed to help them overcome obstacles that may prevent them from reaching their goals.

The FSS Coordinator also provides support and encouragement that they may need to take the initiative and persevere through difficult times.

Apart from setting and reaching goals, one of the most attractive incentives of the FSS program is the escrow account otherwise known as a savings account. Participants who take advantage of an escrow account can see the tangible rewards for their hard work and dedication in becoming self-sufficient. Plano Housing Authority (PHA) is committed to the resources although; the FSS program does not receive any type of funding. PHA will administer the FSS program as long as our agency receives the annual funding from Housing and Urban Development (HUD).

This chapter explains HUD and PHA requirements related to the FSS Program

PART I – INCENTIVES FOR PARTICIPATION

A. Establishing Escrow Account:

In accordance with the HUD regulation, PHA will establish an escrow account for those participants that receive an increase in their earned income from the initial COP date. A calculation is performed and a certain dollar amount will be deposited into an interest bearing account monthly. PHA will be required to submit once annually to each participant on the status of the escrow account. Additional requests for escrow account information, other than the annual report must be submitted in writing.

B. Interim Escrow Disbursement:

PHA, at its sole discretion may permit a participant to withdraw funds from their escrow account during the contract period for goal related expenses if the family:

1. Has completed or actively working toward one of their interim goal(s) and
2. The expense is directly related to the client's goal(s), shows validity
3. Is in compliance with the COP and FSS Commitment Form
4. Has not paid for the expense
5. Or other related concerns

All disbursements must be requested on the Interim Disbursement Form attaching supporting documents (i.e. Tuition bill, small business start-up) to the FSS Coordinator. The disbursement will be approved or denied by the Executive Director.

PHA will allow an interim disbursement withdrawal of up to 50% of their escrow balance. Certain circumstances may be allowed for withdrawal of more than 50% (i.e. Home Ownership Voucher Program (HOV)). Additionally, participants are allowed up to two disbursements per year. Any additional interim withdrawals beyond the maximum time stated will be discussed with the FSS Coordinator and submitted in writing to the Executive Director.

C. Final Escrow Disbursement

PHA will issue a final disbursement if FSS Participant has:

- Met and completed all goals set per the CO
- Submitted documents to support completed goals
- Submitted certification that family is welfare free according to HUD regulations

PART II – OUTREACH AND SELECTION

A. Outreach Notification:

1. PHA promotes and recruits Section 8 Housing Choice Voucher/Low Rent/Public Housing recipients into the FSS program. Some recruiting methods consist of but are not limited to the following:

- Newsletters
- Mailings
- Voucher Issuance Briefings
- Re-Certification/Re-Examination Briefings
- Brochures
- Moving Briefings
- Referrals

If PHA has more applicants than it has available slots, a wait list will be established including date and time that family has shown interest in the FSS program.

2. Any HCV or Low Rent/Public Housing participant that expresses an interest in the FSS Program will be afforded the opportunity to participate. The FSS Program will assist at least twenty-five (25) families but no more than forty (40) families are allowed according to HUD regulations

B: Selection Steps

Applicants will complete a pre-enrollment form and be notified of the next scheduled orientation. All aspects of the FSS program will be explained to the participant. Emphasis will be placed on “motivation and commitment: The applicant will be interviewed by the FSS Coordinator and then at another date with the Family Self Sufficiency Committee. The FSS Committee finalized applicant’s approval for the program. If selected, the applicant will complete a FSS commitment form, identify goals and sign COP/ITSP with the FSS Coordinator.

Selection Factors: The FSS Committee will screen for factors including but not limited to:

- Applicant attendance to orientation
- Applicant attendance to FSS interview
- Completion of pre-enrollment application
- Realistic goal setting
- Commitment to completion of program

Prohibited selection factors: The PHA **will not** screen based on the following:

- Educational level
- Credit Rating
- Familial Status
- Job History/Performance
- Marital Status
- Race

Sex
Color
Religion
Handicap
National Origin
Or any other discriminatory factors

C. Denial of Participation

1. Debt owed to PHA – If a family wished to participate in the FSS program but owes PHA money in connection with the Section 8 HCV, Low Rent/Public Housing or any other federal Housing program and has not made a good faith attempt to repay debt, family may be denied participation into the FSS program until debt obligation is fulfilled.
2. Lack of Essential Support Services – If the support services essential to the family's success is not available in the area, the family may be denied participation.
3. Second Time Participant – PHA may refuse to select a family for participation in the FSS program a second time if that family previously participated and did not meet its FSS obligations and was terminated from the program. However, PHA will consider extenuating circumstances before making a decision for a second time participant.
4. Lack of Motivation – PHA may deny participation in the program if the FSS Committee deems participant is not motivated at current time of Interview.

PART III – CONTRACT OF PARTICIPATION

A. Understanding of Participation

FSS Coordinator will have participants sign a FSS Commitment Form prior to signing a COP. The Commitment Form lets the participant know in advance what is expected from him/her before signing the COP. The Commitment Form serves as a reminder to both PHA and the participant of the responsibilities that is expected and is not intended to replace the COP. Client will receive a copy of the Commitment Form and COP for their records

B. Term of Contract

The term of the COP is five (5) years. PHA has the right to allow an extension of no more than two (2) years for unforeseen circumstances that may occur beyond the control of the participant and the family is making progress toward their goals. Any request for an extension must be in writing, and will be handled on a case-by-case basis with all circumstances to be considered.

C. Individual Training and Service- Plan

PHA will allow participants to change/update their goals in the ITSP if circumstances warrant. All requests for changes to ITSP's will be handled on an individual basis.

PHA reserves the right to deny a change in their goals it deems them to be unrealistic or goals do not lead to self sufficiency. A participant must make appointment with the FSS Coordinator to discuss updates.

PART IV – REQUIREMENTS FOR PARTICIPANTS

In order to maintain participation in the FSS Program, participants **must** attend/engage in the following activities:

A. Group Meetings:

The FSS Program will conduct mandatory group meetings on a quarterly basis. Participants are required to notify the Coordinator prior to the date of the scheduled meeting of their absence. If a participant is required to work, written verification must be received prior to the event. A make-up session is scheduled each quarter for those with excused absences. It will be the decision of the FSS Coordinator on the manner in which participants can make up session. If participant does not attend the quarterly meeting or make-up session, the FSS Coordinator will determine if the participant should be terminated.

B. Individual Meetings

Each FSS participant will meet individually with the FSS Coordinator on a quarterly basis. The meetings may take place at the PHA office, the participants home, or place of business. Individual meetings serve as an opportunity for the participant to discuss any problems or concerns in obtaining their identified goals.

C. Volunteer Service Project

Participants will perform an annual community service project during the year. The FSS Coordinator will organize the project with a social service agency in the Plano area. With the Coordinators approval, the participant may choose to perform the project as a group or individually perform a service project with a social service agency located closer to their residence. Each participant must submit verification from the agency where the community service was performed to the FSS Coordinator. If the service project is not completed, the FSS Coordinator will determine if the participant should be terminated.

D. Quarterly Progress Reports

All participants will be expected to complete a progress reports on a quarterly basis. Progress reports are due at each Quarterly Group meeting. If participant fails to submit progress, they will be given a written warning. Continued non-compliance may result in the FSS Coordinator decision to terminate participation in program.

PART V – COMPLETION OF CONTRACT

A. Completion of the contract occurs once PHA determines that the family has fulfilled all of its responsibilities under the contract (even if contract term has not expired), or once 30% of the family's monthly adjusted income equals or exceeds the existing housing fair market rent (FMR) for the voucher/unit size issued to family.

B. As stated previously, client will certify that household members are no longer receiving Federal or State welfare assistance for 12 consecutive months prior to the contract expiration date or date of COP completion.

C. Welfare assistance means, for the purposes of the FSS program only, income assistance from Federal or State programs, and includes only cash maintenance payments designed to meet a family's ongoing basic needs.

D. Welfare assistance does not include:

1. Work subsidies
2. Non-recurrent, short-term benefits that are designed to deal to deal with a specific crisis situation or need
3. Supportive services (i.e. childcare and transportation)
4. Refundable earned income tax credits
5. Individual Development Accounts (IDA) under TANF
6. Supportive services (i.e. counseling)
7. Amounts solely directed to meet housing expenses
8. Amounts for health care
9. Food stamps and emergency rental & utility assistance
10. SSI, SSDI, or Social Security
11. Transportation benefits provided under a Job Access or Reverse Commute project, pursuant to section 404(k) of the Social Security Act
12. Housing Assistance

PART –VI - TERMINATION FROM PROGRAM

- A. A family in the FSS Program may be terminated due to non-compliance with the COP.
- B. If a situation warrants possible termination of a participant from the FSS program, the FSS Coordinator will meet with the participant to discuss reasons for termination. Once a final determination is made, the FSS Coordinator will send decision in writing to participant.
- C. If the COP is terminated for any reason, the participant will not be eligible to reapply for the FSS Program for two (2) years.
- D. A family who is terminated may request an informal hearing in accordance with the Plano Housing Authority grievance procedure.
- E. All terminations result in a forfeiture of any escrow dollars. Funds will revert to PHA and may be used for HUD approved expenses.

PART VII – ASSURANCE OF NON-INTERFERENCE

Families who choose to withdraw from the FSS Program will not have their housing assistance revoked nor have their right to admission encumbered should they choose not to participate in the program

PART VIII – TIMETABLE FOR IMPLEMENTATION

PHA will fill open slots as they become available. Clients are identified from the FSS waiting list and invited to attend an orientation. Once client has been enrolled, the client will begin participation in the program.

PART IX – IDENTIFICATION OF SUPPORT SERVICES

The FSS program has access to existing community services and programs to help meet the needs of our participants. Clients are referred to other agencies that may be able to give support services as needed. The FSS coordinator and FSS Committee members will inform participants of services that may be of help. The FSS Coordinator has resource books, and will attend social service meeting and other community events to aid in the identification of support services.

PART X – CERTIFICATION OF COORDINATION

PHA certifies that the development of the services and programs through the FSS program will be coordinated with other social service agencies programs to provide minimal duplication of services

PART XI - PORTABILITY

A participant may be allowed to move outside of PHA's jurisdiction after a 12 month periods. PHA may take the following actions:

1. A relocating FSS family may continue in the FSS program of the initial PHA if the family demonstrates to the satisfaction of the initial PHA that, notwithstanding the move, the relocating FSS family will be able to fulfill its responsibilities under the initial or modified contract of participation at its new place of residence. 24 CFR 984.306 (c1)
2. If the relocating family remains in the FSS program of the initial PHA, there will only be one contract of participation, which shall be the contract executed by the initial PHA. 24CFR 974.306 (c2)
 - B. A relocating FSS family may participate in the FSS program of the receiving PHA if the receiving PHA allows the family to participate in its program. A PHA is not obligated to enroll a relocating FSS family in its FSS program. 24 CFR 984.306 (d)
- B. If the receiving PHA allows the relocating FSS family to participate in its FSS program, the receiving PHA will enter into a new contract with the initial PHA. The initial PHA will terminate its contract of participation with the family. 24CFR 984.306 (2)
 1. Regardless of whether the relocating FSS family remains in the FSS program of the initial PHA or is enrolled in the FSS program of the receiving PHA, there will be a single FSS account which will be maintained by the initial PHA. When an FSS family will be absorbed by the receiving PHA, the initial PHA will transfer the family's FSS account to the receiving PHA. 24 CFR 984.306 (2e)
- C. If an FSS family that relocated to another jurisdiction, as provided under this section, is unable to fulfill its obligations under the contract of participation, or any modifications thereto, the PHA, which is party to the contract of participation, may: (a) terminate the FSS family from the FSS program and the family's FSS account will be forfeited; and (b) terminate the FSS family's Section 8 assistance on the ground that the family failed to meet its obligations under the contract of participation. 24CFR 984.306 (2f)(1)(i)(ii)
 1. In the event of forfeiture of the family's FSS account, the funds in the family's FSS account will revert to the PHA maintaining the FSS account for the family. 24CFR 984.306 (2)

PART XII – FSS COMMITTEE

The purpose of the FSS Committee is to help guide PHA's FSS Program, assist in securing commitments/establishing networks of public and private resources for the operation of the program.

The FSS Committee will consist of up to nine (9) members appointed by the City of Plano's Mayor and Council. One member of the FSS Committee must be an active participant living in the City of Plano.

The FSS committee will consist of a Chairperson, Vice-Chairperson, Secretary, and sub-committee chairpersons. The Chair is responsible for presiding over the meetings as the Vice-Chair assist the Chair. The secretary is responsible for taking minutes and submitting them (after approval by the Chair) to the Board of Commissioners.