

**FAMILY SELF-SUFFICIENCY  
AMENDED ACTION PLAN  
SEPTEMBER 2016**

## **I. Introduction – FSS Action Plan**

The Family Self-Sufficiency Program was created by Section 554 of the Cranston-Gonzales National Affordable Act Section 554 was approved in November 1990 and amended Title 1 of the United States Housing Act of 1937 by adding Section 23, which creates the Family Sufficiency (FSS) Program. The objective of FSS is to provide housing assistance combined with public and private resources which will create opportunities for motivated families to achieve economic independent and become self-sufficient members of society. The FSS program is HUD mandated and has been in operation at the Housing Authority of the County of Fresno since 1993.

The FSS Action Plan has been amended to include Section 110 the Housing Opportunities through Motorization Act (HOTMA). Additionally, the FSS Action Plan update includes provisions supporting the 2016 Family Unification Program (FUP)/FSS demonstration program targeting youth aging out of foster care.

Under the FUP/FSS demonstration program, housing choice vouchers (HCV) for youth aging out of foster care have been extended for a period not to exceed 36 months. Participating youth must be between the ages of 18-24 years old at admission and are eligible for FUP vouchers up to 90 days prior to leaving foster care. Details of HACF's updated FSS Action Plan along with individual/family objectives are listed below.

### **Program Objectives**

HACF's FSS program objectives focus on cultivating and pooling community resources, and combining the resources with the provisions of assisted housing in an attempt to provide participating families with the support needed to gain self-confidence, self-realization, and economic independence. Every effort will be made to coordinate with Federal/State/ and local agencies to avoid duplication of services.

Additionally, the program will seek out and implement innovative strategies that will provide the opportunity for participants to succeed. This will be done by focusing on the following:

- Identifying participants career goals
- Identifying the barriers which could prevent achievement of their goals
- Identifying resources and services necessary for the participant's success
- Developing a five-year action plan to achieve specific goals and objectives necessary for self-sufficiency and economic independence

- Providing case management services, encouragement and moral support needed to generate self-confidence, self-realization and economic independence without having to rely on government subsidies.
- Escrow Account- As the participant's earned income increase their portion of rent increases and the Housing Authority portion decreases. The differential is placed in an interest-bearing saving account. Upon completion of their five-year contract, the participant may receive a full payment of their escrow.

### **Individual/Family Objectives**

The individual/family objectives are designed to support progression towards self-sufficiency. Participants of the FUP/FSS demonstration program must be motivated to participate in personal and professional development programs that are designed to help facilitate success. Participants must also be willing to comply with progress reports to track program compliance and ensure progression towards the completion of individual/family goals/objectives. Additionally, participants must:

- Obtain and retain steady suitable employment
- Increase individual/family income through wage progression
- Develop support systems within the family
- Develop health and wellness support system/skills within the family/community to reduce crises and increase self-esteem and obtain self-sufficiency.

### **Program Coordinating Committee**

One of the key elements of success for the FSS program is the Program Coordinating Committee. The members are of diverse professional and cultural backgrounds with a strong sense of commitment and dedication to achieve the goals of the FSS program. HACF collaborates with a program coordinating committee (PCC) consisting of representatives from the public and private sector. The PCC is responsible for assisting the Housing Authority County of Fresno (HACF) in developing the FSS Action Plan. Other responsibilities include collaborating with community organizations to provide supportive services and community resources to assist FSS families in overcoming barriers to self-sufficiency. These include, but not limited to:

- Suitable employment and wage progression
- Education
- Employment readiness

- Homeownership education
- Vocational training
- Financial Literacy
- Health and Wellness
- Job development

## **II. Overview of the Family Self-Sufficiency Program**

### **A. Program Description**

The Family Self-Sufficiency program is designed to support HCV and Low Income Public Housing families receiving rental assistance. Program participants will obtain training, education, employment, and support services necessary to increase their earned income, to relinquish welfare assistance, and to achieve economic self-sufficiency. While the FSS program encourages families to earn a “living wage” housing assistance is not impacted by successful completion of the FSS program. Most families that complete the FSS program will still need and may continue to receive assistance for housing.

In addition, FUP youth voucher holders who are interested in participating in the FUP/FSS demonstration program must agree to sign the FSS Contract of Participation, to qualify to maintain their housing assistance for a period not exceeding the length of the FSS Contract of Participation. In most cases, this will be no more than 5 years. However, if the FSS Contract of Participation is extended for up to 2 years, in accordance with 24 CFR 984.303 (d), the FUP youth voucher can be extended for the entire length of the FSS Contact of Participation. Finally, all FSS program obligations, support services, and incentives are made available to all FUP youth participating in the FSS program.

### **B. FSS Family Selection per [24 CFR 984.203(a)**

HACF will open a FSS interest list as needed to increase or maintain minimum program size. When the interest list is open for recruitment, individuals/families may use any of the following options to be place on the interest list:

- Call the HACF to have their name added to interest list

- Submit a written request to be placed on the FSS interest list in person or by mail during the enrollment and recruitment period
- HACF will select FUP youth from the existing housing choice voucher wait list according to date and time of referrals received by DSS
- To ensure enrollment of FUP youth, HACF may open its wait list for FUP youth only program specific applicants in date and time order of referrals received.

Eligible FUP youths/families are mailed an invitation to attend either a group or a one-one FSS orientation with an FSS Coordinator. FUP youths/families who decide at the orientation not to participate in the FSS program will be removed from the FSS interest list.

### **C. Minimum Program Size**

HACF will maintain minimum program size by reducing one slot for each family that graduates from the FSS program. Those slot that are vacated by a family who have not completed their FSS contract of participation obligations, will be replace by a new FSS participant.

### **D. Coordination of Support Services**

Program participants are scheduled to make contact with an FSS Coordinator at least once a month until the end of the contract term. The initial contact will be the start of developing a five-year Individual Training Services Plan (ITSP) leading toward economic self-sufficiency. The FSS participant and the coordinator will work as a team to develop career-related goals and determine the needs for support services and interim steps necessary to complete the goal.

HACF and the PCC collaborate with the following organization in providing services to program participants:

- Fresno County Department of Social Service
- Aspiranet
- Fresno County Economic Opportunities Commission Transitional Living Center
- Fresno Madera Continuum of Care
- Fresno Unified School District
- Marjorie Mason Center
- United Way of Fresno County
- Lighthouse for Children
- Fresno Workforce Connection
- Banking and Credit Unions institutions

### **III. Notification, Outreach and Orientation: per [24 CFR 984.201(d)(6)]**

HACF notification and outreach efforts for new FUP youth applicants will begin at the initial referral intake process with the Department of Social Services (DSS) Independent Living Program (ILP). HACF will offer a minimum of 60 days on-going enrollment for existing and new FUP youth during the initial recruitment period. The enrollment period maybe extended base on the interest generated from the outreach strategies used by HACF.

The HACF outreach plan includes educating existing partners, local community organizations, and faith-based groups within Fresno metropolitan and rural areas on the FUP/FSS youth demonstration program requirements. The outreach strategy for this target population includes collaboration with existing community partners, DSS, youth advocacy groups and faith-based groups/service to promote expanded housing options for qualifying youth. Also, the FUP/FSS demonstration program will be promoted at monthly partner meetings, community presentations, informational workshops and distribution of flyers and newsletters.

The Housing Authority County of Fresno will continue the outreach and recruitment during their initial housing choice voucher eligibility intake process for new FUP youth referred by DSS Independent Living Program. HACF will notify all existing participants currently on the FUP youth program about the demonstration within 30 days of HUD approval on the enrollment and program requirements.

#### **A. Outreach Strategies**

- HACF will notify all existing FUP youth currently on the FUP program through mailers informing participants of the changes that has taken place in the FUP program
- HACF will schedule group orientation, along with one-on-one appointments to address individuals' questions and concerns regarding the demonstration requirements enrollment period
- HACF will make accommodation for those who are not able to attend the group orientations
- HACF will coordinate with DSS' staff who works directly with youth aging out of foster care to incorporate/share information regarding the FUP and FSS demonstration program in their group meetings and orientations

- HACF and DSS will conduct monthly meeting to address FSS and FUP youth demonstration challenges and concerns
- HACF may distribute flyers to community agencies and non-profits that work specifically with the youth aging out of foster care
- HACF may assist with housing navigation for FUP youth participants
- HACF will strategically provide outreach to prospective families by using the HQS inspections, annual reexamination process and mailers/flyers to provide information about the FSS program
- HACF will use HUD mandatory briefing to provide information on the FSS program.
- HACF will comply with all Federal, State and local nondiscrimination laws and the American with Disabilities Act this includes all minority and non-minority eligible families

## **B. Program Orientation**

A full HUD-required briefing will be conducted for applicant families including FUP youths who are determined to be eligible for assistance prior to issuance of a voucher. The briefing will be conducted in groups or individual meetings. The purpose of the briefing is to explain the documents in the voucher holder's packet to families so that they are fully informed about the program. This will enable them to utilize the program to their advantage, and it will prepare them to discuss it with potential owners and property managers. The documents and information provided in the briefing packets for the voucher program will comply with all HUD requirements. The HAFC also includes other information and/or materials, which are not required by HUD.

Per 24 CFR 984.203(c). HACF will screen families and FUP youth who are interested in the FSS program. Those who are interested will be invited to attend a FSS orientation in order to gain information about the program. At each orientation, attendees are given a general overview of the program and are led through a sample Individual Training and Services Plan (ITSP). The roles and responsibilities of FSS participants will be discussed and will include the role of HACF and partnering agencies. Finally, the Head-of-Households are invited to make one-on-one appointments with the assigned FSS Coordinator to sign a FSS Contract of Participation and develop an Individual Training and Services Plan for achieving their self-sufficiency goals.

In addition, when a FUP youth has been referred from the ILP, and HACF has determined them eligible to participate in the HCV program, it is mandatory that all youth attend a full HUD briefing. The briefing packet will include all HUD required documents along with an informational flyer on the FUP/FSS demonstration program, and contact information on the FSS Coordinator for a one-on one meeting about the demonstration program.

### **Program Expectation**

Participants must be motivated to participate in training and development programs designed to help facilitate success. Participants must also be willing to comply with progress reporting to ensure program compliance and success. Additional expectations include: participation required education/training, wage progression through steady employment, health and wellness, and developing a healthy support system within the family to reduced family crises and increase self-efficacy and self-esteem.

In addition, the FUP youth enrolling in the FSS program as an extension of the FUP voucher must be motivated in working toward their path to self-sufficiency as described in their individual training services plan. The youth will have options to choose, 1) education/training where the youth will focus on getting the necessary education by obtaining a GED, or seek out specific job skills in a degree/certification program; and 2) or focus on seeking and maintaining sustainable living wages, by addressing their needs to update soft skills to actively pursue employment within the terms of the contract of participation. Finally, non-FUP voucher holders are also extended these choices. FUP/FSS participating youth as well non-FUP voucher holders are required to meet at least once a month at a minimum with their FSS coordinator.

### **C. Incentive to Participate**

The following incentives are offered to all program participants:

- One-on-one counseling with a coordinator in developing and implementing career/self-sufficiency goals
- Referrals to partnering agencies for support services that help remove barriers toward the attainment of self-sufficiency
- Peer support and personal developments
- Scholarship programs
- If eligible, establishment of an interest bearing escrow account.

#### **IV. Participant Selection**

It is the policy of HACF to comply fully with all Federal, State and local nondiscrimination laws, the Americans with Disabilities Act and HUD regulations governing Fair Housing and Equal Opportunity.

##### **A. Non-Discrimination in Participant Selection:**

No person shall be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under the FSS or other HACF programs on the grounds of race, color, sex, religion, national origin, familial status, or disability.

Upon request, HACF staff will provide reasonable accommodation to person with disabilities to ensure they are able to take advantage of the services provided by the FSS program. The HACF's policies and practices are designed to provide assurances that all persons with disabilities will be provided an opportunity to request a reasonable accommodation so that they may fully access and utilize the housing programs and related services. The availability of specific accommodations will be made available on HAFc forms and letters to all families and requests may be verified with a reliable, knowledgeable professional so that the HACF can properly accommodate the need presented by the disability. Such appropriate measures include, but are not limited to:

- Provision of telecommunication devices for the deaf;
- Provision of sign language interpreters, as requested;
- Utilization of barrier-free meeting places;
- Provision of a discrimination complaints procedure;
- A list of accessible units will be provided when available.  
by the TDY telephone service provider.

##### **B. Eligibility for Participation**

1. Participation in the FSS program is available on a voluntary basis to all families and FUP youth receiving a Housing Choice Voucher or Low Income Public Housing rental assistance administered by HACF.

2. Re-enrollment in the FSS program is not available to participants who successfully completed the program or whose contracts expired or terminated. If a participant is enrolled in FSS but will not be able to continue with the program due to extenuating circumstances they must contact their FSS coordinator and be removed immediately from the program. This step is required in order for the participant to be eligible to rejoin at a later date pending recommendation by an FSS coordinator and approval of the Department Manager. In such case, the participant must provide the following information:

- a. Adequate documentation to verify the health related reason(s) that prevented the participant from meeting the terms of the original contract; or
- b. Adequate documentation to verify the extenuating circumstances prevented the participant from meeting the terms of the original contract (e.g. participant was a victim of domestic violence; member of the household experienced serious illness or death).

### **C. Denial of Participation**

HACF may deny participation to families who wish to join the program. Participation will be denied to families who:

- Owe money to HACF or any other PHA
- Fail to comply with the Housing Choice Voucher program at any PHA
- Fail to comply with the FSS program at any PHA
- Have successfully graduated from the FSS program with any PHA, receiving a full escrow payout

### **V. Service Delivery**

After attending a mandatory FSS orientation session, the head of household is invited to schedule an intake appointment with a coordinator. The coordinator will work with the participant during the term of their contract to assist them in developing and achieving their self-sufficiency goals, and help ensure that the participant meets all the requirements of the program.

## **A. Contract of Participation**

During the intake appointment, the designated head-of-household signs a Contract of Participation. The contract describes the rights and responsibilities of the participant, HACF, and its partners.

All head of household will sign and date the Contract of Participation and commitment to:

- Seek and maintain suitable employment at a minimum of thirty-two (32) hours Per week at the state of California's minimum wage
- At the time of contract completion, the head of the family provides written certification to HACF that no member of the family is receiving welfare assistance for at least 12 consecutive months before the contract expires. (Over the 30% there is an exception)
- Head of household may change final goal for a maximum of one (1) times during the contract period
- Head of household may change final goal at a minimum of three (3) years before expiration date of contract, including extensions
- Head of household may transfer FSS contract to new head of household at a minimum of twelve (12) months before contract expires, including extensions, but must also change Housing Choice Voucher head of household
- Comply with all terms of the Contract of Participation and the Individual Training and Services Plan

The contract is entered into five (5) years, and may be extended an additional two (2) years with a written request from the participant that shall include reasonable cause for not achieving their ITSP goals.

## **B. Individual Training and Services Plan (ITSP)**

The ITSP identifies the participant's job-related final goal, as well as interim steps with timelines for completion. The final goal must demonstrate job advancement on behalf of the participant through increased skills acquired during the term of the contract. FSS coordinators monitor the progress of each FSS family.

### **The ITSP shall include:**

- The resources and services to be provided by the HA

- Targeted completion dates for each individual interim goal
- Referrals for career, education, and job related activities
- Suitable full-time employment goal
- An interim goal to be off welfare assistance. This is a mandatory interim goal for families receiving welfare: to be free of welfare assistance for twelve (12) consecutive months prior to the completion/expiration of the contract of participation, including any extensions.

### **C. Graduation Requirements**

Completion of the contract and official graduation from the FSS program occurs when the participant is determine to be “self-sufficient” and has met all of the following conditions:

1. Completion of all steps in the participant’s Individual Training and Services Plan
2. Every member of the participant’s household has been free of welfare assistance for twelve (12) consecutive months before the contract end date. HACF may request a third-party verification that the participating family has not received cash maintenance payments for the preceding 12 months prior to final graduation approval, and disbursement of escrow funds
3. Thirty percent (30%) of family’s monthly-adjusted income is equal to or exceeds the existing fair market housing rent for the size of the voucher for which the FSS family qualifies for based on HA’s occupancy standards.

Participants who meet all graduation requirements prior to the expiration of their contract will become an early graduate. Participants may not stay in the program for the sole purpose of increasing their escrow savings.

### **D. Escrow Accounts**

As an incentive for families to join the FSS program, and as a strategy to assist families in building assets, HUD regulations allow an escrow account to be established on behalf of eligible families. Eligibility for an escrow account is determined according to a HUD-defined formula using the family’s earned income data.

As the family’s earned income increases and the household rent increases, the FSS program will calculate escrow eligibility according to HUD formula to determine the

amount of escrow credits is appropriate, on behalf of the participant. Escrow funds are held in the participant's name until the participant has met requirements for final disbursement.

Under the requirement for escrow disbursement, the FSS participant must have:

- Completed the goals in the ITSP
- Obtained suitable employment. The HACF has determined suitable employment for the HOH as year round full-time sustainable employment to be not less than thirty (30) hours per week **and** the gross annual income is equal to or exceeds the state minimum wage multiplied by nineteen hundred and fifty (1950) hours. Seasonal employment does not meet the HACF standards for suitable employment unless the HOH is employed all year round with multiple seasonal jobs.
- Certified that all members of the household have not received welfare assistance for twelve (12) consecutive months prior to the expiration of the term of the contract, including any extension thereof.
- Achieved an annual anticipated income whereby thirty (30) percent of the family's monthly adjusted income is equal to or exceeds the published FMR for the size of unit which the FSS family qualifies based on the HACF's occupancy standards.

The HACF cannot restrict a family's use of FSS escrow account funds withdrawn by the family unless the funds are withdrawn to aid in the completion of an interim goal.

#### **E. Interim Disbursement**

The HACF may disburse a portion of the funds from the participants escrow account during the Contract of Participation for completing an interim goal, if the funds are used for purposes consistent with the Contract of Participation, such as but limited to:

- School tuition
- Business start-up expenses
- A vehicle if public transportation is unavailable or inaccessible to the family
- Job training expense
- Down payment for a home

**Forfeiture of escrow account shall be as follow:**

- The Contract of Participation is terminated, according to 24 CFR 984.303 (e),(h)
- The Contract of Participation is declared null and void
- The family has not met its responsibilities within the times specified, as stated in the contract of participation
- An intergenerational family whose head of household becomes independent of welfare assistance, consists of another household family member (or other members) who continues to receive a TANF child-only grant, or TANF non-needy grant as stated in HUD notice PIH 2007-20, forfeiture of the escrow account will not be considered.
- The head of household dies and the remaining members of the family choose not to continue participating in the program, and the contract obligations have not been met.

**F. Workshop and Seminars**

The participants enrolled in the Family Self-Sufficiency Program will be required to attend periodically scheduled workshop and/or seminars such as:

- Financial Management
- Employment Readiness
- Health and Wellness
- Life Skills

The FSS coordinator(s) will coordinate and schedule these activities in a fashion that will allow all enrolled participants to meet program requirements.

**G. Program Termination: per [24 CFR 984.201(d)(9)]**

HACF may terminate the FUP youth/family's FSS contract, withhold supportive services, or forfeit their escrow account if the FUP youth/families fail to meet FSS program requirements and comply with the contract of participation. HACF must provide participants with the opportunity for an Informal Hearing.

HACF may terminate participation in the Housing Choice Voucher program and the FSS program for any of the reasons stated in the "Contract of Participation", section Termination of the Contract of Participation, or in the HACF's Administrative Plan chapter "Contract Terminations." However, with the exception of illegal activities or

fraud, the HACF may, at its sole discretion, terminate participation in the FSS Program and forfeit the escrow account as an appropriate remedy, and not terminate the Housing Choice Voucher subsidies.

HACF may terminate the FSS Contract of Participation if:

- By mutual consent of all parties
- The participating family has failed to meet the FSS obligations under the contract of participation without good cause
- The participating family member is involved in illegal activities, including drug related activities or violent or criminal activities, or allows a visitor or guest to engage in illegal activities

The family fails to meet its obligations under the HCV Program, including, but not limited to:

- Failure to report income or changes in family composition
- Failure to provide required information or verification
- Failure to allow inspection of dwelling unit
- Failure to provide requested information
- If the participating family has committed any fraud in connection with any federal housing assistance programs
- If the participating family has violated any obligation under the Housing Choice Voucher program
- If such other acts is deemed inconsistent with the purpose of the FSS program.
- FSS families who fail to meet the obligations of their FSS contracts may be terminated from both the FSS program and from Housing Choice Voucher assistance.

The FUP-youth participating in the Family Self-Sufficiency (FSS) and the Family Unification Program Youth (FUPY) Demonstration program who either through a voluntary exit or through termination fail to comply with the terms and conditions of the FSS Contract of Participation and the HACF Administrative Plan will be immediately terminated from the FSS program.

In addition to termination from the FSS program, the FUP youth is subject to the statutory time limited of 36 months according to the Housing Opportunity through

Motorization Act (HOTMA). If the youth have been assisted under the housing choice voucher program for 36 months, beginning from the time the first HAP contact was signed HACF will terminate the assistance to the FUP youth household.

Finally, if the youth has not use the entire 36 months of a voucher and remains in compliance with HACF Administrative Plan and HUD regulations, their housing assistance will continue until the end of the statutory time limit of 36 months. All decisions to terminate a participant will be reviewed by the FSS Coordinator prior to termination in accordance with the HA Administrative Plan.

### **Grievance**

The FSS participant will be notified via mail of decisions affecting the family's participation in the FSS program. The notification will include the reasons for the decision and the HACF policies and HUD regulations supporting it. If the participant disagrees with the decision, an appeal may be made within ten (10) business days of the notification (for any issues which are grievable per 24 CFR 982.555(a)(1) and 984.303(i). The appeal must be submitted in writing to the HACF for review. The family will be notified in writing of the due process, including the date set for an informal hearing

## **VI. Program Administration**

### **A. Portability**

1. Port-in families will be absorbed by HA's FSS program and may continue with their FSS contract, if time allows on the contract of participation. Port-in families will not be required to be placed on FSS waiting list. Escrow monies will be forwarded from original PHA and deposited into the FSS escrow fund account. Port-in families must completed contract of participation in order to receive escrow funds.
2. Port-out families may continue with FSS contract of participation, if time allows on contract and receiving PHA will absorb family, during any year of contract. Any escrow monies will be forwarded to absorbing PHA.

## **VII. Program Monitoring**

In order to ensure program objectives are being met we will commit to implementing an on-going reporting system that will provide statistical information which will allow us to measure success. The monitoring process will also be used to make revision regarding program approach and make modification as necessary.

Coordination of this monitoring process will be one of the assigned responsibilities of the FSS Coordinator. This monitoring process will include development and adoption of a tracking system and establishing separate files for each FSS participant.

Also needs assessments will be completed during regularly scheduled meetings with the FSS coordinator. Data from need assessments help identify services and support need for participants to successfully complete their goals/objectives. Roundtable discussions will be held periodically with participants, partners, and the PCC to gather information that will be used to make necessary changes in program implementation and inform future program development.