



# **FAMILY SELF SUFFICIENCY PROGRAM**

## **ACTION PLAN**

**Effective January 1, 2020**

## **TABLE OF CONTENTS**

<b>1)</b>	<b>INTRODUCTION</b>	<b>1</b>
<b>2)</b>	<b>INITIAL DEMOGRAPHICS</b>	<b>2</b>
<b>3)</b>	<b>CURRENT DEMOGRAPHICS</b>	<b>3</b>
<b>4)</b>	<b>ESTIMATE OF PARTICIPATING FAMILIES</b>	<b>4</b>
<b>5)</b>	<b>PARTICIPANT SELECTION</b>	<b>4</b>
<b>6)</b>	<b>INCENTIVES</b>	<b>5</b>
<b>7)</b>	<b>OUTREACH EFFORTS</b>	<b>5</b>
<b>8)</b>	<b>ACTIVITIES AND SUPPORTIVE SERVICES</b>	<b>6</b>
<b>9)</b>	<b>CASE MANAGEMENT</b>	<b>7</b>
<b>10)</b>	<b>PARTICIPANT REQUIREMENTS</b>	<b>8</b>
<b>11)</b>	<b>ESCROW ACCOUNTS</b>	<b>8</b>
<b>12)</b>	<b>TERMINATION FROM THE FSS PROGRAM</b>	<b>10</b>
<b>13)</b>	<b>EXTENSIONS OF THE FSS CONTRACT</b>	<b>10</b>

## **1) INTRODUCTION**

The Scott County Community Development Agency has implemented the Department of Housing and Urban Development's (HUD) Family Self Sufficiency Program (FSS). The FSS Program combines housing assistance provided by HUD with other services such as education, resource referral, and counseling. The purpose of this collective effort is to help participants achieve economic independence and meet employment and personal goals.

The Action Plan that follows describes the expected participants, selection of participants, services to be provided, and general program guidelines. The plan was developed in consultation with the Program Coordinating Committee (PCC) for the FSS Program. This committee, consisting of members from social service agencies and community representatives, has worked to identify participant needs and the social services existing to meet them.

## 2) INITIAL DEMOGRAPHICS

Initially the Scott County CDA was allocated 25 FSS slots by HUD. At that time a description of the characteristics of the families expected to be served was required by HUD. The following data represents the profile of a typical FSS eligible family in Scott County in 1995:

AVERAGE MONTHLY INCOME:	2 BEDROOM FAMILY=\$5,844
	3 BEDROOM FAMILY=\$6,948

AVERAGE FAMILY SIZE:	2 BEDROOM FAMILY—2 PERSONS
	3 BEDROOM FAMILY—3 PERSONS

% OF HOUSEHOLDS HEADED BY FEMALES:	89.0
% OF HOUSEHOLDS HEADED BY MALES:	10.0
% OF HOUSEHOLDS HEADED BY COUPLES:	1.0

% OF HOUSEHOLDS HEADED BY A CAUCASIAN:	98.0
% OF HOUSEHOLDS HEADED BY A RACIAL MINORITY:	2.0

### % OF ELIGIBLE FAMILIES BY PRIMARY INCOME SOURCE:

ASSET	0.0
OWN BUSINESS	0.0
CHILD SUPPORT	1.0
AFDC, GENERAL ASSISTANCE	57.0
EMPLOYMENT	31.0
NON-WAGE	1.0
SOCIAL SECURITY BENEFITS	8.5
UNEMPLOYMENT	<u>1.5</u>

TOTAL: 100.0

These demographics represented the head of household as being unemployed or very underemployed and as having physical custody of 1—2 preschool age children.

### 3) CURRENT DEMOGRAPHICS

Currently the Scott County CDA has a minimum of 25 FSS slots and a program maximum of 30. The following data represents the profile of a typical FSS eligible family in Scott County in 2019:

AVERAGE ANNUAL FAMILY INCOME:	\$ 25,493
AVERAGE FAMILY SIZE:	4 PERSONS
% OF HOUSEHOLDS HEADED BY FEMALES:	87.54
% OF HOUSEHOLDS HEADED BY MALES:	12.46%
NUMBER OF COUPLES:	181
% OF HOUSEHOLDS HEADED BY A CAUCASIAN:	30.46%
% OF HOUSEHOLDS HEADED BY BLACK/AFRICAN/AFRICAN AMERICAN	: 64.62%
% OF HOUSEHOLDS HEADED BY INDIAN/ALASKAN HEAD:	1.54%
% OF HOUSEHOLDS HEADED BY ASIAN HEAD:	1.85%
% OF ELIGIBLE FAMILIES BY PRIMARY INCOME SOURCE:	
ASSET	0.0
OWN BUSINESS	2.92
CHILD SUPPORT	2.92
TANIF	.92
GENERAL ASSISTANCE	.31
INDIAN TRUST	0
EMPLOYMENT	66.15
NON-WAGE	1.38
UNEMPLOYMENT	.15
PENSION	.31
SOCIAL SECURITY BENEFITS	16.92
SSI	7.38
OTHER	.64
<hr/>	
TOTAL:	100.0

#### **4) NUMBER OF PARTICIPATING FAMILIES**

The Scott County CDA is currently administering 640 Section 8 Vouchers this includes Housing Choice Vouchers, Project Based Units and Portability. Initially, the Scott County CDA was allocated a minimum of 25 FSS slots by HUD. Through a continued commitment to helping families achieve higher levels of economic independence, this number has continued to grow over the years since the program's implementation. Size limit for the FSS Program will be maintained at no more than 30 participants for the Housing Choice Voucher Program.

Anyone receiving Section 8 housing assistance from the Scott County CDA is eligible for the program. Families will be selected without regard to race, color, religion, sex, disability, familial status, or national origin.

#### **5) PARTICIPANT SELECTION**

At the FSS Program's inception, the Scott County CDA had six certificates funded under Operation Bootstrap. All participants under this program were notified of the opportunity to convert their assistance to FSS. Those participants not wishing to convert were given a regular Section 8 certificate upon renewal.

FSS participants will be selected from current housing participants. If there are more interested families than program space available, a waiting list will be established. The order of participant selection will be determined by the date the application for FSS enrollment is received by the Scott County CDA.

The participant families must be in good standing with the CDA and HUD. Families are not eligible to enroll in the FSS Program if they are behind on payments for a repayment agreement or have outstanding balances owed and have not entered into a repayment agreement.

If the FSS Program is at full capacity, new housing program participants who wish to take part in FSS will be added to the end of the waiting list once their FSS application is received.

If a family PORTS to our area that is an existing FSS participant, they will be given preference for the FSS waiting list.

## **6) INCENTIVES**

The primary incentive for participation in the FSS program is the escrow account that is established and maintained by the Scott County CDA during the term of the FSS contract. Deposits into the escrow accounts are made monthly providing a family qualifies based on calculations established by HUD.

Other incentives may include gift cards for attending community resource events or different educational events that are related to increasing self-sufficiency such as financial education, homeownership readiness, budgeting, successful renter education, health education, etc.

## **7) OUTREACH EFFORTS**

Outreach efforts for participation in the FSS Program will be conducted in accordance with fair housing laws and the outreach procedures established in the Administrative Plan for Scott County CDA.

All housing program participants will receive information explaining the program's benefits and how to sign up. The basic concept will be explained in easy and positive language. Mention of the FSS Program will also be part of each housing program participant's annual recertification paperwork. Clients will be asked to sign off on their program responsibilities that will include a brief description of the FSS Program. Interested families can ask for application materials at that time.

The FSS Coordinator will also prepare a brochure describing the FSS Program, its benefits, contractual obligations, and application procedures. This brochure will be given to all new applicants at the time they apply for a housing program.

As the FSS Program continues, comments and feedback from current program participants will be welcomed and noted to further reach potential applicants. Success stories and helpful hints are an excellent way to reach

non-participants and will offer great support to program growth and development.

A family's election not to participate in the FSS Program will not affect the family's admission into the Housing Choice Voucher Program or the family's right to occupancy in accordance with the lease.

## **8) ACTIVITIES AND SUPPORTIVE SERVICES**

This section of the FSS Action Plan describes the types of services available to FSS participants. When participants apply for services and develop their Individual Training and Service Plan, they designate what types of services they need. The Program Coordinator, in working with the families to help them identify barriers, may suggest other services.

Scott County has a wide spectrum of community, social, and employment services available. Many of these services are provided by referrals to agencies that focus on or are experts in their respective areas. Because transportation can often be a barrier to utilizing resources, the Program Coordinator may provide some of the services to the participants directly when deemed appropriate.

Service areas include but are not limited to:

- Adult Basic Education Classes/GED
- English Language Learning Computer Training
- College and Job Skills Training Search
- Skill and Interest Assessment
- Self-Esteem Building, Counseling, & Support
- Career Planning
- Resume Development
- Interviewing Skills Training
- Job Search Assistance
- Salary Negotiation Training
- Job Placement Follow-Up
- Job Retention Skills Building
- Victims of Abuse Advocacy
- Crisis Nursery Referral
- Consumer Credit Counseling & Budgeting
- Child Care Planning and Advocacy
- Transportation Assistance & Referral
- Clothing & Furniture Referrals
- Health Care Planning & Advocacy
- Crisis Funds Referral



- Parenting Support & Education
- Health & Nutrition Information
- Household Management Tools
- Chemical Dependency Referral
- Family Counseling Referral
- Homebuyer Education Workshop
- Pre-purchase Counseling – Homeownership
- Housing Advocacy

## **9) CASE MANAGEMENT**

The FSS Program will identify and deliver supportive services through case management provided by the Program Coordinator. In cases where the family is currently active in a self-sufficiency case management program, the FSS Coordinator will use established goals and work with the established plan.

The goals of the case management will be to:

- a. Strengthen families and children
- b. Encourage individual development and growth by assessing participant needs
- c. Provide coordination of support services
- d. Monitor progress toward goal completion
- e. Provide follow-up services as needed

Case management will include the following areas:

- a. Needs assessment
- b. Execution of a Contract of Participation and development of an Individual Training and Service Plan (ITSP)
- c. Regular meetings and contacts with the participants
- d. Interpretation of the FSS Program rules, regulations, etc.
- e. Appropriate referrals to community services
- f. Development of a working rapport and general supportive relationship with the participant
- g. Maintaining records and documents
- h. Follow-up services

## **10) PARTICIPANT REQUIREMENTS**

Family Self Sufficiency Program Participants will be required to meet with the FSS Coordinator at least two times per year. One of these meetings may be at their annual recertification appointment for their housing assistance. The other meeting will be scheduled approximately six months from the first meeting. During these meetings, participants will discuss work done towards meeting their goals and their strategy for moving toward goal completion. If progress towards goal completion is not seen by the FSS Coordinator, the participant will have six months to meet an agreed upon goal. After six months, progress must be shown or termination from the FSS Program may occur.

Participants will also be sent a Quarterly Review Form twice yearly. This will give the participant an opportunity to communicate to the FSS Coordinator their progress and any problems they may be experiencing. This requirement, along with meeting with the FSS Coordinator two times per year, is mandatory for FSS Program participation and failure to do so may lead to termination from the FSS Program.

### Employment

Included in the FSS Contract of participation the head of the FSS family is required to Seek and Maintain Suitable Employment. The Scott County CDA policy regarding seeking and maintaining suitable employment is:

*Seek employment* means the head of the household has applied for employment, attended job interviews, and has followed through with the activities related to employment that are outlined on the ITSP.

*Maintain employment* – The FSS head of household will be employed prior to completion of the contract of participation

*Suitable employment* is employment that is outlined in ITSP and based on the skills, education level and experience of the head of the household.

## **11) ESCROW ACCOUNTS**

The Scott County CDA will establish an escrow account for each FSS Program participant meeting account guidelines. The baseline for the account will be the participant's earned income upon execution of the Contract of Participation. For families to escrow money, there will need to be an increase of earned income to their baseline.

The Scott County CDA will make a report, at least annually, to each FSS family on the status of its escrow account. The report will include a current monthly escrow amount and an account total at the end of the reporting period.

The Scott County CDA does not allow FSS participants to make interim withdrawals from their escrow account.

#### Final Disbursement of Escrow Account Funds

The amount in an FSS account, in excess of any amount owed to the Scott County CDA by the FSS family, will be paid to the head of the FSS family:

- When the Contract of Participation has been completed (even if the Contract term has not expired), or
- When 30% of the family's monthly adjusted income equals or exceeds the existing housing FMR for the issued Voucher size or for the size of the unit for which the family qualifies, based on the PHA's subsidy standards (even if the Contract term has not expired), **and**
- When at Contract completion, the head of the family certifies that no family member receives Federal or state assistance.

If the family does not receive welfare assistance, but the family has not met its FSS obligations on or before completion of the FSS Contract of Participation term, the family is not eligible for the escrow.

Once a family successfully completes the FSS Program and receives escrow funds, they are not eligible to participate in the FSS Program again, regardless of family situation or status.

#### Change in Family Composition

If the head of the FSS family no longer resides with other family members in the assisted unit, the remaining members of the family will have the right to designate another family member to receive funds. The Scott County CDA will use discretion in designating which, if any, family member will receive the funds.

If an FSS family with two adults splits up and the Scott County CDA determines that the escrow should be paid to the family, it will be paid to the family member who retains the Housing Choice Voucher.

## **12) TERMINATION FROM THE FSS PROGRAM**

The Scott County CDA will terminate the FSS contract for those no longer participating in the Housing Choice Voucher Rental Assistance Program.

The Contract of Participation may be terminated before the expiration of the contract term, and any extension previously granted, by:

- Mutual consent of the parties.
- Failure of the FSS family to meet its obligations under the Contract of Participation.
- The family's withdrawal from the FSS Program.
- Any other act that is deemed inconsistent with the purpose of the FSS Program.

If a family fails to comply with the Contract of Participation for the FSS Program, the Scott County CDA will first attempt to renegotiate the ITSP with the family to reflect any changes in the family's circumstances.

If the determination to terminate is made, the participant will be given a Notice of Termination. The notice will provide the reason for termination and offer the participant an informal hearing. The procedures for an informal hearing for an FSS Program Participant will follow in accordance with the Scott County CDA Administrative Plan, Section 16.

Once terminated from the FSS Program, a housing assistance program participant must wait 18 months to re-apply, and then must receive approval from the FSS Coordinator to determine whether the participant will be readmitted to the program. This 18-month waiting period also applies to any family who has unsuccessfully completed the FSS Program and wishes to re-apply.

## **13) EXTENSIONS OF THE FSS CONTRACT**

The Scott County CDA will issue an extension to the FSS contract of participation in the event of a rare circumstance that is beyond the control of the family such as an unexpected medical situation that interferes with the head of the household completing the contract. The Scott County CDA will allow families to extend the FSS contract in order for families to meet the interim goal of being welfare assistance free for 12 months prior to

graduation providing the other contract goals have been met. Families must request an extension in writing to be considered.