

Attachment D

FAMILY SELF SUFFICIENCY (FSS) ACTION PLAN

Partnerships for Success!



Wyoming Housing Commission

**Wyoming Housing Commission
Family Self Sufficiency Action Plan**

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OVERALL OBJECTIVE AND PROGRAM APPROACH

The Family Self-Sufficiency Program (FSS) is designed to promote the development of local strategies to coordinate the use of housing assistance with job training and other community support activities. The Wyoming Housing Commission's objective in the FSS Program is to assist families "To attain/maintain economic self-sufficiency through the development of academia, job training, and life skills programs to enable gainful employment and eliminate dependence on welfare."

The Wyoming Housing Commission (WHC) has collaborated with the Grand Rapids and Kent County Housing Commissions to maximize access to resources in the community. The WHC has tailored the FSS program to provide a comprehensive approach to referral, assessment and employment services. This will afford families the opportunity to develop their skills and achieve self-sufficiency.

The Housing Commission has developed the following direct referral relationships to allow FSS participants to access more highly skilled trade or professional development programs:

- 4 C's
- Arbor Circle
- Area Agency on Aging
- Aquinas College
- Boys and Girls Club
- Bureau of the Blind
- Cherry Street Health Services
- Community Rebuilders
- Davenport College
- Department of Human Services (DHS)
- Department of Veteran Affairs (VA)
- Disability Advocates
- DTE
- Express Employment Professionals
- Grand Rapids Community College (GRCC)
- Grand Rapids Urban League
- Goodwill Industries (GWI)
- Hispanic Center
- Hope Network
- Inner City Christian Federation (ICCF)
- Kent Intermediate School District
- LINC Community Revitalization Inc.
- Michigan Family Resources
- Michigan Rehabilitation Services (MRS)

- Michigan State University Extension
- Michigan Works Agency
- Salvation Army
- United Way
- West Michigan Center for Arts and Technology (WMCAT)
- Women's Resource Center
- Wyoming Employee Community Outreach (WECO)

It is believed that direct and regular contact with these agencies will expedite participant's needs being met. The Coordinating Committee for the FSS Program is comprised of representatives from these local public and private sectors. The Coordinating Committee will assist the Housing Commission in securing commitments and resources from additional agencies as well as oversee the planning and implementation of the FSS Program. The result will be meaningful unsubsidized employment for FSS Program participants.

SELECTION OF FSS PARTICIPANTS

Outreach to Families

The WHC maintains a caseload of over 1100 Housing Choice Voucher (HCV) and 195 Public Housing participants. FSS will be made available to families in both HCV and Public Housing. Potential FSS participants are recruited using marketing brochures that are readily available in staff offices or other FSS sponsored events. Periodic mailings of FSS materials and applications have been another source of attracting participants to the FSS program. In addition, all program participants are informed of the FSS Program during their Briefing class or move-in appointment.

FSS applicants will be selected without regard to race, color, religion, gender, handicap, familial status, sexual identity or national origin. Participants in the Housing Choice Voucher program will not lose their housing or eligibility for refusing participation in, or withdrawing from, the FSS Program.

Determinations of Eligibility and Selection of FSS Families

Interested participants will first complete an FSS application. The FSS Coordinator will verify that participant meets the eligibility criteria as it relates to the program. Next, a letter will be sent inviting the head of household to an FSS Orientation. The Coordinator will subsequently enroll the potential FSS family by having them sign the Contract of Participation. In accordance with HUD, the FSS Coordinator will determine a baseline income level upon enrollment into the FSS program. The Coordinator works with the head of the household to develop an Individual Training and Service Plan (ITSP) that contains specific and verifiable goals that the participant has selected. The ITSP must also contain the two

mandatory goals of the program: to obtain and maintain employment and to be free of cash assistance for the last 12 months of the FSS program.

FSS Contract of Participation

All FSS Program participants will be required to sign and fulfill a Contract of Participation as part of the FSS Program. The effective date of the contract will be on the first day of the month following execution of the Contract.

The Contract sets forth the provisions of the FSS Program and specifies the resources and supportive services that will be made available. It also outlines the responsibilities of the FSS family. The length of the contract shall not exceed five years unless the Housing Commission extends the term of the contract at the family's written request. The Housing Commission must substantiate that good cause exists for granting an extension. For the purposes of this Contract, "good cause" shall include but not be limited to any circumstances beyond the control of the participating family such as serious illness or involuntary loss of employment. Extensions will not be granted for loss of employment due to a participant's lack of performance. In the event that the extension is granted, the Housing Commission and the FSS family may agree to make necessary changes to the Contract. Contract modifications are permissible so long as they are consistent with the objectives of the FSS Program.

The Contract shall indicate that the Housing Commission may withhold FSS supportive services and/or escrow funds, if the participating family fails to comply with the requirements of the Contract. According to the Contract, the head of household shall be required to seek and maintain suitable employment. Suitable employment will be determined by the head of the family and the Housing Commission and will be based upon the person's skills, education, and the availability of job opportunities within the Housing Commission's jurisdiction.

The Contract of Participation may be terminated by any of the following:

- If the Housing Commission determines that the head or participating family member has failed to fulfill the terms of the Contract and any extensions thereof.
- Withdrawal of the family from the FSS Program.
- Failure to attend scheduled appointments.
- By such other act as deemed inconsistent with the purposes of the FSS Program.
- When the family no longer receives any Federal, state, local, or other public assistance for housing in accordance with page 2 of the Contract of Participation.
- When the family is no longer receiving voucher assistance.
- By operation of law.

PROGRAM PROCEDURES

The FSS Coordinator will meet with participants twice per year on an individual basis to help the participant develop goals and access appropriate resources. The Family Self Sufficiency Program will offer group sessions throughout the year in reference to specific topics, such as obtaining employment, goal setting, budgeting, etc. If the member participates in a group meeting, this will take the place of one of their individualized sessions. A participant is welcome to attend as many of the sessions offered as they would like to, but they still will need to attend at least one individualized session. The FSS program will also offer a Fresh Start Expo in which participants are able to receive a number of valuable resources from multiple community agencies.

The FSS Coordinator will link participants to the appropriate service programs such as: educational and employment opportunities, assistance with credit and budgeting, childcare resources, Homeownership classes, etc. During the last year of the program, the participant must be working full-time. The Housing Commission may re-enroll a family that did not graduate from the FSS program.

The Housing Commission will establish an escrow account for the family. In general, the difference in the rent paid by the FSS family due to an increase in earned income is matched by HUD and put in an escrow account. It is important to note that the goal of the program is to help the family become self-sufficient. In order to receive the escrow account at the completion of the program, the participant must be free of cash welfare assistance for 12 consecutive months. They may however receive food stamps, Medicaid, and/or childcare assistance. The Housing Commission has the right to use discretion in the above Contract. The Commission also has the right to change or correct the amounts of the reported escrow in the event of mathematical errors or miscalculations.

SUPPORTIVE HOUSING COMMISSION PROGRAMS

The Wyoming Housing Commission plans to administer other Housing Commission programs in conjunction with Family Self-Sufficiency.

Support Services

The FSS Program does not directly pay, contract, or purchase services, but rather serves as coordinating link for program participants.

Childcare

Childcare and monetary assistance for childcare have been identified by the Housing Commission as an essential requirement in order for a FSS participant to reap the benefits of an educational and/or job training program, as well as

maintain full-time employment. DHS through its assessments will identify the need for childcare assistance whether it be monetary or in guidance of securing a qualified childcare provider.

Job Development and Placement

The Housing Commission will utilize agencies such as Michigan Works, Goodwill, and Grand Rapids Urban League to assess participant's employability needs. The WHC will defer to agencies such as these to provide appropriate training and work experience to develop meaningful job skills. The agencies will have the primary responsibility of contacting employers in the public/private sectors to assist FSS participants in securing unsubsidized employment.

Housing Choice Voucher Homeownership

In keeping with the goal of the HUD Homeownership Initiative, the WHC has the opportunity to assist low-income families with the purchase of their home using HCV funds. Under this program, the family would identify the property they wish to purchase. The WHC would require the family to obtain complete the Inner City Christian Federation's Homeownership education series of classes. These classes include: Introduction to Homeownership, Financial Management Education, Homeownership Workshop Series, and Pre-purchase Counseling and Credit Repair. Participants must pay for a private inspection of the selected unit. The Housing Commission will also have the unit inspected. Preference is given to FSS participants for the Homeownership Program.

The Housing Commission would then direct deposit the HAP portion into a bank account established by the family. This assistance would be available to qualifying families for up to 15 years depending on the family's income, or up to the life of the loan for families whose head or spouse is disabled.

Public Housing participants are able to purchase a home as well. However, subsidized assistance would cease upon their purchase of the home.

ESCROW ACCOUNT

The Housing Commission shall establish an escrow account for each family participating in the FSS Program. During the term of the Contract of Participation, the Housing Commission will credit the FSS account in accordance with the "Family Contribution". Funds held by the Housing Commission shall be held in escrow and invested in HUD approved investments. Investment income shall be credited periodically, but no less than annually, to each participating family's FSS account. Families shall be provided a statement of the FSS account annually.

Interim Withdrawal Procedures

In the event the FSS family would like to withdraw funds from its FSS account, the Housing Commission may, at its sole discretion, disburse a portion of the funds from the family's escrow account in the following circumstances:

- If the family submits their request in writing.
- If they have participated in the program for a reasonable amount of time and fulfilled certain interim goals.
- If he or she is in good standing with the Housing Commission and landlord
- If they family has exhausted other resources
- If he or she can detail how the requested money will help them to become more self-sufficient (i.e., education, or transportation if it is not available to get to job site).

If a client is requesting money to pay off debt to purchase a home, the following requirements must be met:

- Prove that they used any tax return money they received to pay off bills.
- Demonstrate they are not continuing to run up charge cards.
- Verify they are making every effort possible to pay off their bills on a monthly basis.
- Show that they are within six months of purchasing a home.

Disbursements

FSS disbursements will occur when:

- The Housing Commission determines the participating family has met all the goals on their ITSP. The family must be in good standing with the WHC. If the client owes a repayment agreement it must be paid off in full within 30 days of the Contract expiration. The head of the family must also certify that, to the best of his/her knowledge, no member has received Federal, state or local cash welfare assistance in the past 12 month; or,
- 30% of the monthly adjusted income equals or exceeds the FMR for the unit size that they family qualifies for.

Forfeitures

Accounts shall be forfeited under the following situations:

- The participating family has failed to meet its obligations under the Contract of Participation, or
- The participating family has received welfare cash assistance within the 12 month expiration of the Contract (including extensions).

The WHC will close out the family's escrow account and will treat forfeited funds as receipts in accordance with HUD regulations at the time of the forfeiture.

PROGRAM COORDINATING COMMITTEE

In compliance with HUD criteria for operating an FSS Program, a Program Coordinating Committee (PCC) was established to assist in securing commitments of public and private resources for the operation of the FSS program. A joint collaborative was established between the Grand Rapids Housing Commission, Kent County Housing Commission and the Wyoming Housing Commission to create one singular PCC to represent all three commissions. This was done in an effort to maximize resources in the greater Grand Rapids area, avoid duplication of services and to more efficiently utilize the time of committee members.

The Coordinating Committee is composed of, but not limited to, representatives from the following public/private entities:

- Arbor Circle
- Bethany Christian Services
- Catholic Charities
- D.A. Blodgett – St. Johns
- Department of Human Services
- Grand Rapids Community College
- Grand Rapids Housing Commission
- Goodwill Industries
- Habitat for Humanity of Kent County
- Healthcare for Homeless Veterans
- Inner City Christian Federation
- Kent County Head Start
- Kent County Housing Commission
- LINC
- Michigan Family Resources
- Michigan Works Agency
- Wellspring Lutheran Services
- Wyoming Housing Commission

The Coordinating Committee will meet quarterly and will have the overall responsibility for planning and implementing the objectives of the FSS program. The Coordinating Committee will share knowledge of community resources and referral contacts, organize community events and discuss FSS best practices. The Committee will also propose changes to the Action Plan if determined necessary to accomplish the overall goals and objectives of the FSS Program.

The Coordinating Committee will vote yearly on three officers. These officers include: Chair, Vice Chair, and Secretary.

The Chair person shall:

- Lead each quarterly meeting and be the contact person for the committee

- Be a member of one of the three Housing Commission' FSS staff
- Be in charge of composing meeting agendas

The Vice person shall:

- Fulfill the duties of the Chair person if that person is unable to perform duties
- Assist in all tasks the Chair person must carry out as necessary and make themselves available to the Chair person at all times

The Secretary shall:

- Take minutes at each meeting
- Type and distribute the minutes, agenda and other necessary items to committee members in a timely manner
- Maintain an updated email/phone list of all committee members