

Family Self-Sufficiency Program ACTION PLAN

CITY OF MESA HOUSING AUTHORITY
HOUSING and COMMUNITY DEVELOPMENT DEPARTMENT



Revised and Updated
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INTRODUCTION

In accordance with Section 23 of the U.S. Housing Act of 1937 and amended by Section 106 of the Housing and Community Development Act of 1992, The City of Mesa Housing Services Division established a Family Self-Sufficiency Program as a result of receiving Section 8 Housing Choice Voucher (HCV) funding in fiscal year 1992.

The goal of the City of Mesa's Family Self-Sufficiency (FSS) Program is to assist very low income families in becoming economically and socially self-sufficient. The minimum FSS Program size will be determined by Housing and Urban Development program regulations.

A service plan and FSS contract will be developed and maintained for each head of household.

The Action Plan describes how Mesa Housing Authority (MHA) will administer the FSS Program.

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I. FAMILY PROFILE

NUMBER OF FSS PROGRAM PARTICIPANTS

The MHA FSS program will consist of a maximum 80 HCV FSS participants. This will include the mandatory program size and a voluntary FSS program.

The current mandatory program size is 28. The initial mandatory program size was established to be 134 families, reduced by one slot for each program graduate completed after October 21, 1998. (24 CFR 984.105(b)(3)). Increasing the number of program participants with a voluntary program was approved in 2010. As the mandatory FSS program decreases, the voluntary program size may increase. MHA will maintain, or increase, the program size considering available staffing and resources to serve families.

DEMOGRAPHIC CHARACTERISTICS

Although FSS program enrollment statistics will fluctuate as families enter and leave the program, the demographic characteristics are expected to be similar to currently enrolled families:

Race: White = 66%; Black = 28%; Native American = 5%; Other = 1%

Ethnicity: Hispanic = 21%

Gender: Male = 13%; Female = 87%

Age: under 31 = 22%; 31-50 = 62%; 51-61 = 13%; over 62 = 3%

Disabled: 18%

Employed: Full-time = 25%; Part-time = 37%

Households receiving welfare (TANF): 2%

Households with children: 75%

SUPPORTIVE SERVICES NEEDS OF FAMILY

It is anticipated that in order to reach the goals of the FSS Program, participants will continue to need the following supportive services:

Child care

GED-HSE preparation/testing

Career assessment/development

Household/Parenting skills

Family counseling

Case management

Job training

Job search assistance

Secondary education
Homeownership counseling

Transportation
Healthcare access

The above supportive services are available in the Mesa community. FSS participants will be referred to the applicable community service provider as stipulated in their individual service plan.

II. ESTIMATE OF PARTICIPATION FAMILIES

Families are recruited to fill all FSS federally mandated slots. It is anticipated that 100% of the FSS participants will be recipients of various types of supportive services. The type of supportive services received will depend on the family's individual goals and objectives listed in their service plan. The quantity and quality of supportive services received will depend on the resources available in the community and the availability of federal and private funding.

III. FSS FAMILY SELECTION PROCEDURES

OUTREACH AND RECRUITMENT

Current HCV participants will be informed of the FSS program during briefings, with brochures and announcements provided in the office lobby, and referrals by housing staff. Families will be notified that the FSS program is a volunteer program and that their HCV assistance will not be withheld for non-participation or non-completion of program requirements.

Families will be asked to submit an FSS Application. Both minority and non-minority families receiving HCV assistance will be targeted for participation in the FSS program.

Outreach and administration of the program will be done in accordance with MHA Equal Opportunity commitment and Administrative Plan.

SELECTION OF FSS PARTICIPANTS

Families who meet FSS program eligibility requirements will be selected to participate in the FSS program. Families will be selected without regard to race, color, religion, sex, handicap, familial status, national origin, or sexual orientation.

When all FSS slots are filled, the remaining eligible FSS applicants and subsequent new applicants will be placed on an FSS waiting list. Families will be placed on the FSS waiting list according to the date and time in which their application was received. The FSS selection committee will choose those individuals who are appropriate for the program. Port-in FSS participants will be given preference. The selection committee may consist of the FSS Coordinator and two other MHA staff serving as FSS Selection Committee Members.

FSS program eligibility requirements include, but are not limited to, the following:

1. Must be currently participating in HCV housing assistance program
 - a. If the family has a portable voucher not absorbed by MHA, the initial HA must have an FSS program and MHA must contact the initial HA to see approval
 - b. MHA will strive to absorb portable vouchers for FSS transfers or new FSS enrollment whenever feasible considering the current leased voucher level/availability
2. Must attend a mandatory FSS orientation/briefing session
3. Must have an overall goal to obtain self-sufficiency and be off public assistance as required by the FSS contract
4. Head of household must be willing to seek and maintain employment during the FSS contract period
5. Must be willing to receive case management as part of their supportive services
6. HCV participants owing a debt to MHA must be in compliance with MHA repayment requirement and current with payments as defined in a signed repayment agreement

IV. FSS PARTICIPATION INCENTIVE PLAN

As required by HUD, MHA will provide incentives for families who participate in the FSS program. The two main incentives that will be provided are the FSS escrow account and homeownership opportunity connections.

FSS ESCROW ACCOUNT

Each FSS participant will have their own Escrow Account established in accordance with HUD Regulations. Housing software will calculate and track escrow credits, interest, disbursements, and forfeitures for each family. FSS escrow funds held by MHA will be invested in HUD-approved investments in accordance with HUD Handbook 7475.1, revised Section 4-8. Investment income (interest) will be credited at least annually to each participating family's FSS escrow account. A statement of escrow balance, credits, interest, and payments will be mailed to each family annually.

Disbursement of FSS escrow funds

Escrow funds will be disbursed following successful completion of program requirements according to the FSS Contract of Participation. The accrued escrow balance, minus any debts owed to MHA, will be disbursed to the designated head of household.

MHA may consider requests for an interim disbursement of a portion of the FSS escrow:

1. The request must be submitted in writing and meet requirements for interim disbursement as stated in the FSS contract. The family will show that the purpose is goal-related and the family has attempted other resources.
2. The FSS Coordinator will make a determination on a case-by-case basis for the early escrow release and the interim goals that must be completed prior to an early escrow disbursement. Disbursement must also be approved by the Housing Supervisor or Director.
3. Only one interim withdrawal from escrow may be approved per family
4. Amount of interim withdrawal from escrow may not exceed 50% of participant's current escrow balance
5. Any interim disbursement will be deducted from the escrow balance

Forfeiture of FSS Escrow

The FSS family will automatically forfeit their FSS escrow when any of the following conditions apply:

1. The family fails to complete the goals and obligations in the contract of participation, resulting in program termination
2. The family voluntarily withdraws from the program
3. The family moves to another Housing Authority's jurisdiction which does not have an FSS program or is not accepted into the receiving FSS program, *and* is not able or is not approved to continue in Mesa's FSS program (*see portability section*)
4. The family is terminated from the HCV program for non-compliance of lease agreement and/or HCV policy and rules

5. The family continues to receive welfare assistance (TANF) at the end of the FSS contract term (this does not include Medicaid, child care assistance, food stamps or housing subsidies)

HOMEOWNERSHIP

Attention is focused on homeownership preparation and education. The FSS program assists families with connections for homebuyer counseling and financial readiness, and other opportunities, such as Individual Development Accounts. Through the FSS Alliance, an FSS “Success Club” has been established for additional support and education to reach homeownership goals.

Families are encouraged to consider various first-time homebuyer options. FSS participants will be referred to local housing counseling agencies for education, counseling, and potential downpayment assistance opportunities.

V. FSS ACTIVITIES AND SUPPORTIVE SERVICES

The activities and supportive services which will be provided by both private and public resources to FSS families include, but are not limited to, the following: child care, remedial and secondary education, career development, job readiness and placement, parenting skills, household management skills, homeownership counseling, money management, transportation, family counseling, and case management.

MHA has formed partnerships with community agencies, businesses, and schools, many of whom are on the FSS Program Coordinating Committee (PCC). The FSS program has partnered with the neighboring cities of Chandler, Scottsdale, Phoenix, and Tempe to establish the FSS Alliance. This collaborative effort shares resources and the FSS PCC, which meets quarterly. Participants benefit from planned activities, workshops, and referrals.

FSS participants will be referred to the following agencies for activities and supportive services. Additional services not listed, will be developed for families as stipulated in the Individual Training and Services Plan.

Housing/Homeownership and Case Management:

City of Mesa Housing Authority	Habitat for Humanity
City of Mesa NSP	Newtown CDC
A New Leaf/MesaCAN	Chicanos Por La Causa
Trellis	

Child care:

DES/MAXIMUS
HeadStart

Childcare Resource and Referral

Adult Education and Skills Training:

Frank X. Gordon Center
Maricopa Skills Center
Mesa Community Outreach Center
Rio Salado Community College

Mesa Public Schools, Community Education
Goodwill of Central Arizona
Arizona Medical Training Institute
Maricopa Workforce Development, WIOA

Secondary Education:

Gateway Community College
Mesa Community College (MCC)
Rio Salado College
Arizona State University

East Valley Institute of Technology
Chandler-Gilbert Community College
Arizona Medical Training Institute
East Valley Institute of Technology

Career Development:

MCC Career Center
Maricopa Workforce Development

Fresh Start
Goodwill Career Centers

Financial/Money Management:

Money Management International
A New Leaf/MesaCAN

Hands on Banking.com (Wells Fargo)

Transportation:

Valley Metro

Family Counseling/Rehabilitation:

East Valley Family Resource Center
A New Leaf
Fresh Start

Arizona Bridge to Independent Living
Jewish Family and Children's Services

Legal and Domestic Issues:

Fresh Start

Community Legal Services

VI. METHOD FOR IDENTIFICATION OF FAMILY SUPPORT NEEDS

All families participating in the FSS program will be interviewed by a case manager who will assess their individual family needs. With the information gathered from the family, the case manager will develop a services plan with program participants. The service plan will contain the family's goals, objectives, tasks, and resources which enable them to accomplish their goal of becoming economically self-sufficient. The case manager and the family will together determine the supportive services that the family will need to accomplish their goals. The FSS participant has the ultimate responsibility of pursuing community resources listed in their services plan.

VII. PORTABILITY

If the family requests portability to another jurisdiction's FSS program, it will be approved if:

1. The family has complied with obligations under the HCV program, and
2. The family signs and FSS Contract of Participation with the receiving agency's FSS program within 30 days after they lease in the receiving jurisdictions (or within receiving agency's deadline if less than 30 days)

For portability, MHA may waive the contract requirement to live in Mesa 12 months following the contract effective date.

If a family wishes to go portable to another jurisdiction, but the receiving housing authority does not have an FSS program or the receiving housing authority's FSS program is full, the relocating FSS family may continue in Mesa's FSS program (the initial housing authority) if the family demonstrates to the satisfaction of MHA that the relocating family will be able to fulfill its responsibilities under the initial Contract of Participation. Acceptable information may include, but is not limited to:

- Flyers, forms or contact for availability of resources specific to family's needs, such as employment services, education, financial literacy
- Availability of child care, if needed
- Availability of transportation
- Availability of suitable employment

If a family that relocates to another jurisdiction is unable to fulfill its obligations under the Contract of Participation, the initial housing authority (MHA) may terminate the family from the FSS program and escrow will be forfeited.

If the family wishes to go portable to another jurisdiction, but does not plan to continue in the FSS program at the receiving agency, the family's FSS Contract of Participation will be terminated and the family will forfeit funds in the escrow account.

VIII. ENDING FSS PROGRAM PARTICIPATION

SUCCESSFUL COMPLETION

Completion of the FSS Contract of Participation occurs when MHA determines that:

1. the family has fulfilled all of its responsibilities under the contract; or
2. 30 percent of the family's monthly adjusted income equals or is greater than the Fair Market Rent amount for the unit size for which the family qualifies.

Suitable employment, as required by the contract, is generally expected to be full-time, except in documented disability situations. Full-time employment is defined as:

- Hourly or salaried employees at 32 or more hours per week
- Verifiable self-employment with net earnings equal to or greater than 32 hours per week at minimum wage, and is being declared for tax purposes
- Verifiable contracted or commissioned employment equal to or greater than 32 hours per week at minimum wage, and is being declared for tax purposes

In certain circumstances, an adjusted combination of above definitions, or combination of household income, may be considered to satisfy the suitable full-time employment goal. This must be approved by the FSS caseworker and Housing supervisor/director.

With successful completion, the participant will be graduated from the program, and eligible to receive any FSS escrow funds accumulated during the program, according to HUD regulations.

TERMINATION: VOLUNTARY, NON-COMPLIANT, OR EXPIRATION

The FSS family will be terminated from the FSS Program if the family does not fulfill the requirements of the Contract of Participation and/or violates the HCV Program regulations. FSS families will be thoroughly briefed prior to signing the Contract of Participation, of the conditions under which the family will be terminated from the FSS Program.

MHA may terminate participants from the FSS Program for the following reasons:

1. Mutual consent of both MHA and the family
2. Failure of the FSS family to meet its obligation under the Contract of Participation without good cause. This includes
 - Failure of the head of household to seek and maintain suitable employment during the contract period, or
 - Failure to comply with items listed on Individual Training and Services Plan, or
 - Failure to provide MHA/FSS case manager with information about family's participation in the program, such as: no contact for extended periods, missed appointments, or lack of response to phone messages, emails, written correspondence and/or information requests made by FSS case manager
 - Failure of the household members to become independent of welfare assistance (TANF) for a period of one year prior to expiration of FSS contract
 - Failure of the FSS family to complete the contract requirements on or before the expiration date
3. Termination or violation of the HCV program regulations
4. Portability, if
 - Family ports to another housing authority and is not accepted into receiving agency's FSS program, or
 - Family ports to another housing authority and is not able, or is not approved, to continue in Mesa's FSS program (*see portability section*)
 - Family chooses not to continue participation in FSS
5. The family's voluntary withdrawal from the FSS program
6. By such other act is deemed inconsistent with the FSS program
7. By operation of the law

Failure of the family to comply with the FSS Contract of Participation or HCV Program regulations will lead to forfeiture of any FSS escrow amount accumulated.

MHA will not terminate the family's HCV housing assistance for non-compliance with the requirements of the FSS Contract of Participation.

If an FSS participant under-reports income or assets, MHA will follow the appropriate unreported income procedures, as same with all HCV regulations and MHA policies. (Refer to MHA HCV Administrative Plan.)

RE-APPLICATION

Any participant who successfully completes the FSS program and receives escrow funds is ineligible to re-enroll in the FSS program with MHA.

Any participant terminated from the FSS program (voluntary, non-compliant, or expired) will not be allowed to participate in MHA's FSS program for five (5) years from the termination effective date. Applications will be accepted and processed with normal FSS waiting list procedures.

GRIEVANCE AND REVIEW PROCEDURES

For action of FSS denial or termination not involving termination of HCV assistance, MHA will give FSS applicants and participants an opportunity for an informal review or hearing. This process is described in Chapter 16 (Part III) of the City of Mesa Housing Choice Voucher Administrative Plan.

IX. ASSURANCE OF NON-INTERFERENCE

MHA assures the HCV housing applicant/participant during the briefing session that a family's election not to participate in the FSS program will not affect the family's admission to the HCV program.

All FSS families volunteer to participate in the program. Families must be current HCV recipients and submit an FSS Application to MHA to be selected for the program. MHA will select participants who voluntarily commit to the program.

X. TIMETABLE FOR PROGRAM IMPLEMENTATION

The City of Mesa Housing Authority implemented the FSS Program within 12 months of the 1992 Section 8 Housing Certificate Award as required by HUD FSS Regulation 984.301. By 1994, all FSS families signed contracts of participation and received supportive services as stipulated in their service agreement. This occurred within the two-year time frame set by HUD, and active operation of the program continues, following the requirements of HUD regulations.

XI. CERTIFICATION OF COORDINATION

The City of Mesa Housing Authority certifies that services and activities have been coordinated with HUD, Arizona Department of Economic Security and other local agencies, and that implementation will continue to be coordinated in order to avoid duplication of services and activities. The City is committed to providing quality supportive services to FSS participants.

XII. FSS PROGRAM COORDINATING COMMITTEE (PCC) MEMBERS

Family Self-Sufficiency Alliance (FSSA)

- ❖ Mesa Community College, Career/Outreach Center
- ❖ Arizona State University, Child & Family Services
- ❖ MAXIMUS
- ❖ Salt River Project (SRP)
- ❖ Maricopa Workforce Connections program
- ❖ Newtown CDC
- ❖ Tempe Community Council
- ❖ United Brokers Group
- ❖ Arizona Department of Economic Security
- ❖ Arizona Public Service (APS)
- ❖ Arizona Bridge to Independent Living
- ❖ Money Management International
- ❖ Community Legal Services
- ❖ FSS Participant Representatives
- ❖ FSS Coordinators of Mesa, Chandler, Scottsdale, Phoenix, and Tempe