

BERNALILLO COUNTY HOUSING DEPARTMENT
FAMILY SELF-SUFFICIENCY PROGRAM (FSS)
ACTION PLAN

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PROGRAM GOALS AND OBJECTIVES

The overall goal of the FSS program is to enable families to become economically and socially independent through the coordination and delivery of existing community services.

There are both societal and individual barriers to overcome before a family can leave long-term poverty. An effective FSS Program requires a mixture of creativity and flexibility, in addition to accountability, for both the family and service providers.

The Program's objectives are as follows:

- Improve coordination of both planning and delivery of services to participants of FSS, based on the commitment to make families self-sufficient.
- Implement a case management system to identify needs, planning, and delivery of services to a FSS family based on the family's commitment to become self-sufficient.
- Document the implementation of services to be used for future planning of a broader-based FSS Program.
- Establish interagency partnerships to achieve high quality comprehensive service delivery to all members of a family with long-term results. Assess the accountability of the family, the case management, and the agencies and entities providing services and resources.

The family's objective will be to achieve the following:

- Elevate itself from a status of dependency to that of self-reliance and growth towards the goal of self-sufficiency.
- Achieve a greater level of self-discipline, self-esteem and self-motivation by accepting responsibility for decisions and actions.
- Demonstrate commitment and accountability to an Individual Training and Service Plan (ITSP), which is a customized service plan for the individual and family in which both goals and barriers are assessed.

CONTENT

The Action Plan that follows is based on the requirements contained in the Federal Register dated September 30, 1191, Part VI, and Section VIII. This Action Plan Contains:

1. **Family Demographics:** Number, size, characteristics and other demographics, and the supportive service needs of the families expected to participate in the FSS program: The minimum program size is calculated as follows:
 - The total number of certificates and vouchers reserved in FY 1993 through October 20, 1998, plus the number of certificates and vouchers reserved in FY 1991 and FY 1992 under the FSS incentive award competitions *minus* the number of families that have successfully completed the FSS program on or after October 21, 1998, by fulfilling the FSS contract of participation obligations.
2. **Participating Families:** The number of eligible participating families who can reasonably be expected to receive supportive services under the FSS program, based on available and anticipated Federal, State, local and private resources is approximately 100 families from the Section 8 HCV Rental Voucher Program.
3. **Assurance of Non-Interference with Rights of Non-participating Families:** The Housing Authority assures that a family's election not to participate in the FSS program will not affect the family's admission to or continued assistance in the Section 8 Program.
4. **Family Selection Procedures:** Selection of FSS participants from the Section 8 waiting list or from current Section 8 Rental Voucher Participants and the number of such families:
 - This is to certify that it is the intent of this PHA to select FSS participants from our current Section 8 Rental Voucher holders.
 - The minimum number of such families selected will be equal to the number of units approved and authorized under HUD ACC.
5. **Notification and outreach effort:**
 - An introduction of our FSS program will be included during the new voucher orientations and annual recertification process. If an interest is expressed, the participant will be given a form to request an application packet.
 - Develop handouts and materials to be distributed at special events.
 - Provide information about the program on the Bernalillo County Housing Department website.
 - Publicize the FSS program on the government channel.

6. **FSS Family Selection Procedures:** Establishing a list of interested S8 participants to include our selection process:
 1. If the family shows interest in the FSS Program, an application packet will be mailed to them.
 2. Once the applicant receives the packet and completes they will return it for placement on the waiting list based on date and time received.
 3. Once the applicant reaches the top of the list they will be required to attend a briefing explaining the program in detail.
 4. At the end of the briefing the families may either be placed back on the FSS waiting list for future consideration, or decline participation in the FSS Program.

7. **Incentives:** This plan provides for the establishment of the FSS account, as well as any other incentives offered by BCHD (i.e. IDA/FOA Program, Financial Literacy and Homeownership Trainings at no cost to the participant.

8. **Activities and Supportive Services:** The Bernalillo County Housing Department has received letters of commitment from a variety of agencies wishing to participate in our FSS Program and provide some of the following services:
 - Education
 - Career Counseling
 - Childcare
 - Credit Counseling
 - Youth Services
 - Job Placement and Referral
 - Financial Literacy Training
 - Homeownership Counseling

9. **Identification of Support Needs:**
 - After acceptance into the program, each interested family will meet with the FSS Coordinator for preliminary planning. At this first meeting, the Coordinator and the family will discuss the family and program goals and expectations.
 - To identify the needs and services necessary to assist the families to become self-sufficient the Housing Department will require that the selected family complete the Department's FSS Application. (See Attachment A)
 - The FSS Coordinator will assess the family's needs after consultation with the family (see Attachment B); a training and service plan will be formulated (See Attachment C).
 - The family and Housing Department will sign an FSS Contract (Attachment D) for a term of five years.
 - It will be the policy of this PHA to have all Individual Training and Services Plans reviewed and monitored by the FSS Coordinator.

- The FSS Coordinator in consultation with the family may amend the family's Individual Training and Service Plan (Attachment C) if necessary.
- Services will be provided on an as available basis by the agencies with available services that have agreed to participate. The participating family will be responsible for all cost required by the servicing agency. Every effort possible will be made by the Housing Department to assist the family in obtaining financial aide to defray the cost of tuition, training, daycare, or any other cost associated with the family's Individual Training and Service Plan.

10. **Portability:** A family participating in a HCV FSS Program is not eligible to exercise portability until at least 12 months after the effective date of the FSS Contract. The PHA will treat all portable FSS families in accordance with its Section 8 Administrative Plan, however, as the Initial PHA we will first determine if the family is able to complete its FSS contract in the Receiving PHA's jurisdiction. If not, we will deny the family portability or terminate the FSS contract.

11. **Public and private resources expected to be made available to provide activities and services under the FSS program:** The Housing Department along with the members of the Program Coordinating Committee will continue to seek-out and secure any additional resources that are needed to meet the needs of our clients.

The following is a list of the resources that are committed as of this date:

Youth Development, Inc.
 NM Commission on the Status of Women
 Central New Mexico Community College
 Ser de New Mexico
 City of Albuquerque, Transit Services
 State of New Mexico, Children, Youth and Families Division
 State of New Mexico, Department of Labor
 NM Project for Financial Literacy
 NM Educator's Federal Credit Union
 Consumer Credit Counseling Service of NM
 Southwest Neighborhood Housing Services

12. **Program Termination, Withholding of Services, Grievance Procedures:** Terminating or withholding S8 assistance and supportive services for families failing to comply with the requirements under their Contract of Participation, and the participants' rights to due process:

- Termination of assistance and supportive services will be in accordance with the terms and condition of the FSS Contract of Participation.
- The participant's rights to due process are covered in the FSS Contract of Participation.
- The PHA assures that a family's decision not to participate in the FSS program does not affect its admission or right to occupancy in accordance with its lease.

Note: Approved Administrative Plans and Grievance Procedures will also cover our policies for terminating or withholding assistance.

- 13. Disbursement of Escrow Checks:** When a family has met the conditions of their FSS contract, has maintained consistent employment with no more than a 30-day gap between employments and certifies that all family members have not received welfare assistance within the last year of their contract they will graduate from the FSS program. At that time the family must relinquish their S8 rental voucher and pay full rent, or if they have set a goal of homeownership, they may continue assistance through the S8 HCV Homeownership Program. The escrow amount will be calculated, any family debt to the PHA will be deducted and any interest accrued will be added. A check will be issued to the family head of household within 60 days of termination and receipt of family certification.
- 14. Interim Disbursements:** If the Housing Authority determines that the FSS family has fulfilled certain interim goals established in the Contract of Participation and needs a portion of the FSS account funds for purposes consistent with the Individual Training and Service Plan and Contract of Participation, the Housing Authority may at its sole discretion disburse a portion, not to exceed \$500, of the funds from the family's account to assist the family to meet those expenses. The HA at its discretion may require that the disbursement check be made payable to the participant and an applicable 3rd party.
- 15. To reapply for S8 Assistance:** Families who have received their escrow accounts will be barred from participation in the Section 8 Program for one year unless they repay the escrow amount. Exceptions will be made for medical and other reasons clearly beyond the family's control. All families denied will have the opportunity for a review in accordance with the PHA's Section 8 Administrative Plan. The PHA will share its list of families who have received their escrow accounts with other PHAs and will treat families who have received escrow accounts from other PHAs in the same manner as its own.

16. **To reapply for the FSS Program:** Families who failed to complete their contract may reapply for the FSS Program after two years from the date the contract was terminated.
17. **Forfeited FSS Account Funds:** FSS account funds forfeited by the FSS family will be credited to the S8 Housing Assistance Payments (HAP) account. An opportunity to request an informal hearing will be offered to any participant whose escrow is withheld for failure to complete their contract.
18. **Measuring Outcomes:** The success of the FSS Program will be measured by the following factors:
- Number of families who successfully complete their contracts;
 - How many families go over-income (30% of the adjusted annual income exceeds the fair market rent for the qualifying bedroom size);
 - How many families obtain a higher level of education as a direct result of the resources made available to them through the FSS Program;
 - How many families become gainfully employed as a direct result of the resources made available to them through the FSS Program;
 - The amount of escrow a FSS family accumulates over the term of their Contract of Participation;
 - The amount of FSS escrow disbursed to FSS families;
 - The number of families that go into homeownership after completion of the FSS Program.
 - The amount of welfare assistance eliminated or reduced
 - The number of participants whose credit score has improved
 - The dollar amount of increased earned income
 - The dollar amount of average escrow disbursed upon completion
 - The number of escrow accounts established
 - The number of IDA accounts opened

ACTIVITIES AND SUPPORTIVE SERVICES

The Bernalillo County Housing Department has received letters of commitment from a variety of service providers wishing to participate in our FSS program.

- **EDUCATION/CAREER COUNSELING**

To ensure the possibility of success BCHD will work with Ser de New Mexico's Adult Basic Education Program to provide tutoring to participants and assist in obtaining their GED, if called for in the Individual Training and Service Plan. BCHD will also work with Central New Mexico Community College and other accredited educational institutions of higher learning to assist participants interested in secondary education by guiding them in the application process and/or finding a field suitable to the needs and abilities of the participant.

- **CHILDCARE**

One of the greatest obstacles for low-income families in achieving higher education or job training is access to affordable childcare. The State of New Mexico, Children, Youth and Families Division will assist families in obtaining subsidized childcare services. Youth Development Inc. will assist in pre-school programs and the City of Albuquerque will also assist in providing before and afterschool recreation programs.

- **CREDIT COUNSELING/MONEY MANAGEMENT**

As families progress in the program an important tool in maintaining self-sufficiency is the proper use and budgeting of their income. The NM Center for Financial Education, a division of Consumer Credit Counseling Service Agencies, the NM Project for Financial Literacy and the New Mexico Educator's Federal Credit Union will serve our clients in meeting their financial education needs and acquire the skills and behaviors necessary to climb out of poverty.

- **YOUTH SERVICES**

As the head of household works to further his/her education and job skills, the needs of the children must not be left unattended. Youth Development Inc. will provide services to include gang intervention, drug counseling and youth summer employment. Ser de NM offers the SWEAT Program for at risk youth to provide job training and life skills. Hogares and the Albuquerque Job Corps will also provide various programs for youth.

- **JOB PLACEMENT AND REFERRAL**

The ultimate goal of this program is self-sufficiency, and the only way to achieve that is through employment. The State of New Mexico Department of Labor will provide job placement and referrals.

GLOSSARY OF TERMS

EARNED INCOME: Income from wages, tips, salaries and any other employee compensation or any earnings from self-employment

ESCROW ACCOUNT: During the period of the Contract of Participation, every participating FSS household will have an escrow account established by the Housing Department. The escrow deposit is the dollar amount difference, based on an increase in the family's Earned Income after the family begins employment and the amount of the Family Contribution at the time the contract of Participation is executed. The family Contribution, or payments to the Landlord, will still increase as their earned income increases, The "Savings" referred to as the FSS credit, will be deposited by the Housing Department in an interest bearing escrow account. Families who successfully complete the FSS program may access their escrow accounts

FSS ACTION PLAN: The Action Plan is the document developed by the Housing Department and approved by the Department of Housing and Urban Development (HUD) to describe the supportive services to be offered by the Housing Department. Every plan must include the service delivery plan, an implementation schedule and the specific public and private resources to be utilized in community by the particular FSS program. The plan must also certify the FSS program is being coordinated with other Federal, State and Local programs to avoid duplication of services wherever possible.

FSS CONTRACT OF PARTICIPATION: A contract in a form approved by HUD, between the "participating family" and the Housing Department administering a Family Self-Sufficiency Program. The contract shall specify the general terms of the program, the responsibilities of the participating family and the Housing Department as well as the supportive services to be offered. The initial term of the contract is five years, with two additional years allowed based on the discretion and evaluation of the Housing Department. The contract can be renegotiated during its term for a variety of reasons, as long as both the Participating Family and the Housing Department agree.

FSS CREDIT: The monetary sum to be deposited in the FSS participating family's escrow account.

FSS PROGRAM COORDINATING COMMITTEE: Each FSS program must have a Program Coordinating Committee, which is to assist the Housing Department in securing commitments of resources for the program and provide general input and guidance in the development of the FSS Action Plan.

HEAD OF FAMILY: An adult member designated by the participating family, in consultation with the Housing Department, to be its head and legal representative of the family for purposes of the FSS program.

INDIVIDUAL TRAINING AND SERVICE PLAN: Every individual head of the participating FSS household must have an Individual Training and Service plan that describes the services to be offered to the individual and a schedule for implementation. This plan is developed by the individual and the FSS Coordinator.

PARTICIPATING FAMILY: A family that is assisted under the Section 8 Rental Voucher Program and elects to participate in the FSS program and has signed the contract of participation.

SEEKING EMPLOYMENT: Activities such as actively looking for a job and applying for work, going to job interviews, and otherwise following up on employment opportunities. Activities such as workforce development. Being enrolled as a full-time student in a training program or course of study, leading toward a degree or certificate, which will enable the FSS, participant to become employable will be interpreted by the Housing Department as seeking employment. Quarterly progress reports to the FSS Coordinator/Case Manager are required to substantiate seeking employment.

SELF-SUFFICIENT: An FSS family is determined to be self-sufficient when the terms of the FSS contract to include the Individual Training and Services Plan have been met and the family certifies that they have been welfare free for at least 12 months prior to completion of their contract or the FSS family earns sufficient monies to pay for the fair market rent of the unit or participate in the BCHD Homeownership Program.

SUITABLE EMPLOYMENT: Employment, which will eventually make the family independent of housing subsidy, (i.e., when 30% of adjusted monthly income equals or exceeds the fair market rent or the head of the household is employed continuously for at least six months at a minimum of 30 hours per week.

SUPPORTIVE SERVICES: Services such as pre-job training, literacy and remedial education, secondary and post-secondary education, personal or substance abuse counseling, parenting skills, healthcare, childcare, transportation, and money management training. Generally, any service needed to assist the family in becoming self-sufficient.