

# **LONGVIEW HOUSING AUTHORITY**

## **FAMILY SELF-SUFFICIENCY ACTION PLAN**

### **1. PURPOSE:**

The FSS Program objective is to enable and empower low-income families to become economically self-sufficient from government-assisted welfare programs. FSS is available to LHA Section 8 Housing Choice Voucher program participants. Additional objectives of the FSS program are listed as follows:

- Improve coordination of planning and delivery of community services to FSS participants 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 family's commitment to become self-sufficient.
- Network with other agencies 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.
- Promote homeownership and assist families in acquiring the financial means, good credit, and homeownership education needed to become successful homeowners.

The family goals must include economic independence —freedom from federal and state welfare programs. The family must comply with all Section 8 rules and regulations to remain eligible for the FSS program. If their housing assistance is terminated for any reason, their FSS contract is automatically terminated also. The family's objective will be to achieve the following:

- Elevate itself from a status of dependency to one 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 a Personal Action Plan (their Individual Training and Service Plan), which is a customized service plan for the individual and family in which both goals and barriers are assessed.

A participant in the FSS Program can expect:

- Personal one-on-one assistance and encouragement from their FSS coordinator (FSSC).

- Referrals to local service agencies and resources in the community.
- An escrow savings account (for qualifying households) that increases as family household=s earned income increases.

The FSS program is a “*team effort*” between the participant, their FSS Coordinator (FSSC), and the many local service agencies that provide resources for education, job search, counseling, home-ownership and other valuable sources.

## **2. PROGRAM HISTORY**

The Longview Housing Authority (LHA) was awarded twenty-one Section 8 vouchers in October 1994 for use with the Family Self-Sufficiency Program.

In 1996 LHA implemented the FSS Program. At this time there was no Family Self-Sufficiency Coordinator.

On September 13, 1996 an additional 32 vouchers were awarded to LHA, bringing the total available slots to 53.

In 1997 LHA hired a full time Program Coordinator to implement the FSS program. In addition, one Housing Specialist was hired part time as an FSSC. An FSSC grant was submitted to HUD but grant was denied.

In September 1997 Agreement with Kalama Housing Authority to administer three FSS families.

On September 10, 1998 LHA was awarded 100 vouchers. The LHA FSS Program increased to a total of 153 available slots.

In October 1998 Housing Specialist was appointed as full time FSSC. Coordinator wages was made possible by HA=s income from LHA privately owned rental properties.

In January 1998 LHA submitted application for FSSC grant to HUD. Grant was approved.

In June 1999, a second FSSC is hired to implement the FSS program.

In September 1999, Kalama Housing Authority increases program size to 5

In October 2001, a second FSSC grant from HUD was approved.

In October 2001, Section 8 families from Pacific and Wahkiakum Counties are invited to participate in FSS.

In October 2001, Kalama Housing Authority decreases program size to 3

In November 2001 agreement with Kelso Housing Authority was reached to administer Kelso's FSS program.

In 2002 Longview Housing Authority establish the Section 8 Homeownership Program. In addition Kelso Housing Authority request LHA to administer the Section 8 Homeownership Program.

In July 2004 due to budget cuts the FSS Program is reduced from 153 slots to 62. Kalama Housing Authority FSS Program is no longer administered.

In March 2005 Longview Housing Authority administers the FSS Program for Kalama, 3 slots.

In April 2005 the Longview Housing Authority increases enrollment slots to 70. with special emphasis for 8 of the slots be designated to Section 8 Homeownership/FSS.

### **3. LOCAL NEEDS ASSESSMENT**

The local needs of our participants have been continually assessed over the last four years and are as follows:

- Referral and access to services and other resources
- Job Training
- Education
- Career and Educational Counseling
- Personal and Alcohol/Drug Dependency Counseling
- Child Care
- Transportation
- Health Care
- Financial Management and Budget Planning
- Home ownership seminars and counseling.

Working cooperatively with TANF/WorkFirst and the local Community Action Program (CAP), the LHA FSS program is able to assist families with career counseling and training needs through federal and local employment opportunities, as well as other Job Training Partnership Act (JTPA) funded programs.

GED and High School completion classes are available through Lower Columbia Community Action Council (CAP), Lower Columbia College (LCC), and Washington State Employment office. Most families enrolling in college classes will be eligible for PELL grants with tuition and some child care assistance provided. In addition, the majority of these individuals and those in high school/GED classes will be eligible for child care through WorkFirst. Child care

assistance is available through WorkFirst as long as the family completes their job search/employment goals. Transitional child care is available on a pro-rated basis for one year once a family's earned income exceeds the eligibility limit for TANF benefits. Additional child care may be available through the Children's Services Division (CSD) once a family has exhausted these benefits.

The HomeStart (and HomeStart Plus) Savings Program offered locally by Cowlitz Bank, Riverview Community Bank and US Bank, with funding from the Federal Home Loan Bank of Seattle, in partnership with Longview Housing Authority can assist FSS participants in buying their own home. This is a three to one match per every dollar an FSS participant saves in their escrow up to \$5,000 (and two to one match up to \$10,000 for the HomeStart Plus Program). The following requirements must be met for the family to be eligible:

- § Determine if the family meets HomeStart eligibility 80% or less of the median income limits and has not owned a house during the last three years.
- § Set a saving goal for six months (FSS family escrow can count for the six month savings requirement)
- § Family must complete a home-buying seminar.
- § Family has two years from the initial date of their contract to find a house and apply for their mortgage loan through Cowlitz Mortgage, Columbia Bank or, Riverview Community Bank.
- § Family requests HomeStart funds to be used in closing costs or down payment on their home.

#### **4. ESTIMATE OF PARTICIPATING FAMILIES**

The number of participants reasonably are expected to be served by the Longview Housing Authority Family Self-Sufficiency Program is 70 and 8 slots reserved for the Section 8 Homeownership Program. This number represents the number of units awarded since 1994, minus the number of program graduates. We anticipate participants to be current LHA clients representative of the racial and ethnic composition of this population.

#### **5. INCENTIVES TO ENCOURAGE PARTICIPATION**

Participating FSS families will be assigned to a FSS Coordinator. The Coordinator will work with each participant in developing an Individual Training and Service Plan designed to assist the family achieve financial independence. Motivational support, goal setting and establishing an FSS escrow account will be the key incentives to encourage participation.

An FSS Contract of Participation, setting forth provisions of the FSS program and obligations of the family, will be signed by each participating Head of Household. The Individual Training and Services Plan will be outlined as part of this Contract. The one-on-one partnership established between the FSS Coordinator and participant will afford the

opportunity to offer guidance in personal and vocational counseling, information and referral to resources and supportive services within the community, and follow through during the term of the Contract.

As an additional incentive component to the FSS escrow account, participants may be permitted to withdraw funds before completion of the contract if the family has completed specific interim goals and requires funds for the completion of additional identified contract objectives. The determination to allow any such withdrawal of funds prior to completion of the contract will be made on a case-by-case basis by an FSS Coordinator in conjunction with the Executive Director or the Longview Housing Authority Board of Commissioner under the following guidelines (adopted by the LHA Board of Commissioners June 22, 1998).

1. Request for interim withdrawals for less than \$500 will be approved on a case-by-case basis.
2. Any request for interim withdrawals in excess of \$500, will be approved by the Board of Commissioners, on a case-by-case basis.
3. Clients should be over 50% of the way to their final goal. The success level will be demonstrated by a signed statement from an FSS Coordinator.
4. Clients may withdraw no more than 50% of their current FSS escrow balance.
5. Checks will be made out to the client and debtor.

## **6. OUTREACH EFFORTS**

FSS information notices are added to the briefing packet given to all new Section 8 participants. These notices along with FSS posters are integrated into the annual and interim recertification processes by the Housing Specialist. HQS Inspectors also promote FSS among those tenants who are not already participating in the program. Marketing materials are provided to Kalama and Kelso Housing Authority for the same purposes. FSS brochures and an FSS information board are also on display in the LHA waiting room and briefing room.

FSS staff will conduct presentations as needed to market the program to the local community, businesses and service organizations.

## **7. FSS ACTIVITIES AND SUPPORTIVE SERVICES**

Family Self-sufficiency will provide a comprehensive, coordinated program of services. FSS personnel will act as "brokers" of services available in the community. FSS staff will work cooperatively with other service providers to coordinate the wide range of programs available through county, state and federal agencies. Monetary assistance, through Temporary

Assistance for Needy Families (TANF) will be available through the Washington State Department of Social and Health Services (DSHS). In addition, DSHS and the Washington State Employment Security Department may provide job training/education through WorkFirst, medical assistance through the Medicaid Program, and food assistance through the Food Stamp program. FSS staff will also work closely with the Lower Columbia Community Action Program and its (JTPA) Job Training Partnership Act representative of the Private Industry Council, to assist participants in finding short-term training/educational opportunities than those offered by the local Community College.

Childcare assistance may be provided through JTPA completion of the WorkFirst program in which the FSS participant is enrolled. Preschool-aged children will be referred to local Head Start and Early Childhood Education and Assistance Programs (ECEAP) throughout the County.

FSS staff will work closely with the Counseling staff at Lower Columbia College to ensure a successful participant transition into the college setting. GED and high school completion classes are available at the college, in addition to the JTPA Work Source programs.

Case management and coordination of the Family Self-Sufficiency program services are administered by the FSS Coordinator. Included among the case management services will be personal and career assessment, assistance in setting employment goals and objectives, budget and homeownership counseling, and providing information, referral, and assistance in accessing human services and/or education programs

## **8. METHOD FOR IDENTIFICATION OF FAMILY SUPPORT NEEDS**

The Identification of family support needs will be determined by the Family Self Sufficiency (FSS) Coordinator assigned to work with each FSS participant. Using the FSS Application/Assessment tool, the coordinator will assess the family's barriers and present needs, provide personal and vocational assistance to the extent possible, assist the participant in developing and setting goals with time-lines, and providing other information as needed. Referral assistance will be provided for those needs the coordinator is unable to address.

Mandatory emphasis will be to identify each FSS participant's financial history to assess barriers to financial self-sufficiency. There will be opportunities provided for FSS participants to learn financial management skills. FSS Participant Financial Management goals will be done in coordination with Family Finance Resource Center.. The family will begin by obtaining their credit report from the three major credit bureaus. After the family has received their credit report they will be required to contact Family Finance Resource Center for an appointment to evaluate and plan goals to clean up their credit history. Additional financial information will be added at the FSSC discretion. The purpose of

mandatory Financial Management is to increase the family success rate to be self-sufficient and to successfully succeed in their personal goals to home-ownership or small business enterprise.

A participant's progress will be tracked through phone calls, office and home visits and mandatory monthly progress Check In reports. This is to ensure not only that goals are being actively pursued, but that support needs are being met. It also serves to keep FSS Coordinators and Housing Specialist alerted to work together as an effort to report any changes in the family situation. When a family has been employed and participated in the FSS Program for one year, the FSSC can choose to opt the family out of mandatory monthly Check In reports.

It is the responsibility of each participating head of household to make contact with their case manager between the first and tenth of each month. The purpose of which is two fold:

1. To give case managers a way to monitor the participants progress toward becoming self-sufficient.
2. To give case managers a criteria for evaluating the family's sense of responsibility and readiness to participate in our agency's home ownership programs.

This Monthly Progress Report policy does not pertain to FSS participants that have become self-sufficient and been off welfare for twelve consecutive months or to those families who joined the program free of welfare and have been participating for at least twelve months.

#### **9. ASSURANCES OF NON-INTERFERENCE WITH RIGHTS OF NON-PARTICIPATING FAMILIES**

A family's election to not participate in the FSS program will not affect the family's admission to, or continued participation in the Section 8 housing program, or the family right to occupancy in accordance with its lease. This assurance will be clearly stated on all FSS applications as well as in any outreach documentation.

#### **10. CERTIFICATION OF COORDINATION**

The Longview Housing Authority certifies that the development of the services and activities under the FSS program has been coordinated with programs provided under the JTPA, and other relevant employment/education/training programs. This coordination of services extends to transportation, childcare and other services in Cowlitz County, Pacific County and Wahkiakum County. Implementation will continue to be coordinated in order to avoid duplication of services.

The LHA also certifies that a FSS Program Coordinating Committee was established prior to development of the original Action Plan to assist in development and implementation of the program.

The Community Coordinator Council committee is the advisory body that assists in planning and implementation of the FSS program. In addition to assisting with the establishment of program policies and procedures, the Community Coordinator Council Committee will assist in development of public and private resources necessary for program implementation and expansion.

## **11. FSS FAMILY SELF-SUFFICIENCY SELECTION PROCEDURES**

Selection into the FSS program will not be based in any manner upon the participant's race or color, national origin, religion, sex, familial status or disability. Selection is based solely upon a minimum level of demonstrated motivation and objective criteria such as length of time in Section 8 housing.

Participants will be selected from current Section 8 residents. They will be required to attend an orientation session during which they will receive a program overview by an FSS Coordinator. Those interested in becoming FSS participants will be required to sign a Contract of Participation. Attending an orientation session will satisfy the minimum level of demonstrated motivation. Participants will then be selected based on the date the applicant received Section 8 housing, with those in housing the longest, selected first.

If the LHA has a greater response than available FSS slots, a waiting list will be established based on length of time the family has received Section 8 housing assistance. Those families receiving housing assistance the longest will be selected first.

If the family declines an offer to participate, their name will be removed from the waiting list. If the family later decides it is interested in the FSS program, the family must notify the LHA in writing. Upon receipt of such notice, the LHA will place the family's name on the list as of the date the family notified the LHA of its interest.

Kalama Housing Authority and the Kelso Housing Authority will refer current Section 8 participants to the LHA as required to maintain the minimum program size of 3 (Kalama) and 25 (Kelso) respectively.

## **12. PROGRAM TERMINATION**

### **A. Reasons for Termination**



Section 8 FSS participants shall be subject to FSS contract terminations and withholding of services while maintaining housing assistance for the following reasons:

1. Failure of the family, or a member of the family, to honor the terms of the contract,
2. Mutual consent of the parties;
3. Achievement of self-sufficiency by the family;
4. Expiration of the contract term and any extension thereof;
5. Termination of Section 8 assistance in accordance with HUD CFR rules and regulations;
6. Family moves outside the housing authority's jurisdiction under Section 8 portability procedures and chooses to participate in the receiving housing authority's FSS program;
7. The family's withdrawal from the program;
8. Such other act as is deemed inconsistent with the FSS program; or
9. By operation of law.
10. LHA will not exercise the right to terminate FSS family participation in the Section 8 Program when their FSS Contract of Participation is terminated on a case-by-case basis.

#### **B. Process of Termination and Grievances**

Before being terminated from the FSS program, the family will be issued a notice of non-compliance with the terms of the FSS Contract of Participation. The family may request an informal review/hearing of the decision to terminate the Contract. The review/hearing shall be scheduled in a timely manner and shall be conducted on the date mutually agreed to by LHA and the family.

If the informal attempt at resolution proves to be unsatisfactory or unsuccessful, a complainant may request a formal hearing with a hearing officer. A grievance hearing

shall be held at the request of the FSS head of household to determine if services and/or the FSS Contract of Participation should be terminated. A member of the Board of Commissioners, chosen on a rotating basis, will facilitate the hearing and be responsible for ensuring adequate information is brought out in the hearing process so an informed decision can be reached.

The family may bring evidence regarding their claims to the hearing and may bring an advocate, friend or other representative. No order of proof or mode of offering evidence needs to be adhered to.

The purpose of the grievance hearing is to reach a decision whether or not to terminate services and/or the FSS Contract of Participation. The final decision will be made by the Executive Director or Hearing Officer of the Housing Authority.

The LHA Administrative Plan will be followed in terminating Section 8 assistance for LHA participants. The Kalama HA and Kelso HA Administrative Plans will be followed in terminating Section 8 Assistance for Kalama and Kelso participants.

Section 8 tenants who were former FSS participants, and were terminated from the program, must wait twelve (12) months from the date of their termination before they will be eligible to participate in the FSS program again.