

EL DORADO COUNTY PUBLIC HOUSING AUTHORITY  
FAMILY SELF SUFFICIENCY PROGRAM ACTION PLAN

REVISION April 2010

Deleted: Month

Deleted: MAY 2008

# FAMILY SELF-SUFFICIENCY PROGRAM

## ACTION PLAN Update April 2010

Deleted: 5-0

Deleted: 8

Deleted: Month

Deleted: ¶

### Introduction and Background

The County of El Dorado Department of Human Services (formerly Community Services) first contracted with the California State Department of Housing and Community Development to assist in the administration of the Section 8 Housing Assistance Program in El Dorado County in 1980. The El Dorado County Housing Authority was established in November 1993 pursuant to State legislation. The Housing Authority took over full administration of the Section 8 Program on July 1, 1994. Currently, the Housing Authority assists 374 families through the Housing Choice Voucher Program. The Housing Authority implemented the Family Self-Sufficiency Program (FSS) in 1995 with 16 slots.

Formatted: Font: Not Italic

Deleted: Since that time the Family Self Sufficiency Program increased in size to 106 total slots. ¶

### Purpose of Family Self-Sufficiency Program

The purpose of the Family Self-Sufficiency (FSS) Program is to promote the development of local strategies to coordinate the use of assistance under the Housing Choice Voucher Program (HCV) with public and private resources to enable participating families to increase earned income, reduce or eliminate the need for welfare assistance, and make progress toward economic independence and self-sufficiency. The FSS program and this FSS Action Plan support the Department of Housing and Urban Development's (HUD) strategic goal of helping HUD-assisted renters make progress toward self-sufficiency. The FSS program provides critical tools that can be used to support welfare reform and help families in our community to develop new skills that will lead to economic self-sufficiency. As a result of their participation in our FSS program, many families have the opportunity to achieve stable, well-paid employment. Specific objectives include:

- Developing local strategies that coordinate local resources to deliver effective services that support low-income families in achieving economic independence.
- Stabilizing housing assistance and providing escrow accounts for participating families to allow them to make the transition to private and unsubsidized market housing.
- Providing escrow accounts for participating families to allow them to make the transition to private market housing, and

- Documenting and sharing experiences that are associated with implementing and operating the Family Self-Sufficiency program as a way to better serve participating families.

## Family Demographics<sup>1</sup>

As of May 1, 2008, approximately 374 families participate in the El Dorado County Housing Choice Voucher Program (HCV).

Of this total, 43 families currently participate in the FSS program. 26 of these families are female-headed households with children. 6 FSS families are two-parent households with children, and 2 FSS families are male-headed households with children. There are also 8 female-headed families with no children and one male-headed family with no children on the FSS program.

Federal regulations require that this action plan include demographics of the families expected to participate in the FSS program. The following demographics include the 43 families who are currently on the FSS program, as well as all families that participate in the El Dorado County HCV program, who may currently or in the future be able to participate in the FSS program. The determination of which families to include as expected to participate was made through an analysis of every family on our HCV program. We have included as expected to participate all families in which the head of household is not elderly or disabled, as well as families with disabled members who also have adult members who work, have recent employment history, and/or are pursuing higher education. Although every HCV participant in El Dorado County is offered participation in the FSS program, the following is a description of the characteristics of families who can reasonably be expected to participate in the FSS program.

### Total:

Of the 374 families participating in the El Dorado County HCV Program, approximately 72 families can reasonably be counted as potential FSS participants, with an additional 46 families currently participating in FSS. This totals approximately 121 families that can be expected to participate in FSS.

Deleted: 78

Deleted: 43

### Race:

Of the approximately 118 families that can be expected to participate in FSS, individuals have identified themselves or their children in the following racial categories.

Deleted: 121

White: 328 individuals

Deleted: 302

American Indian/Alaska Native: 22 individuals

Deleted: 18

<sup>1</sup> Will need to update Demographic Information to reflect current numbers at time of revision.

Formatted: Font: Times New Roman

Black/African American: 23 individuals

Asian: 2 individuals

Native Hawaiian/Other Pacific Islander: 5 individual

Deleted: 11

Deleted: 1

**Ethnicity:**

48 individuals identified themselves or their children as Hispanic.

332 individuals identified themselves or their children as non-Hispanic.

Deleted: 51

Deleted: 283

**Age:**

This category relies not on self-certification but on birth certificates. The following is a breakdown by age of the members of the approximately 118 families expected to participate in FSS.

Deleted: 121

Age zero to five years: 43 individuals

Age six to seventeen years: 161 individuals

Age eighteen to thirty years: 24 individuals

Age thirty-one to fifty years: 104 individuals

Age fifty-one to sixty-one years: 46 individuals

Age fifty-one to sixty years: 14 individuals

Age sixty-two years or older: 0 individuals

**Disability:**

Of the families expected to participate in FSS, 47 have a disabled head-of-household, and 14 have other disabled family members. Disabled status is confirmed by disability status and payments awarded by the Social Security Administration, or by annual certification of disability by a medical provider.

Deleted: Age zero to ten years: 83 individuals ¶  
Age eleven to twenty years: 102 individuals ¶  
Age twenty-one to thirty years: 24 individuals ¶  
Age thirty-one to forty years: 48 individuals ¶  
Age forty-one to fifty years: 46 individuals ¶  
Age fifty-one to sixty years: 21 individuals ¶  
Age sixty-one to seventy years: 1 individual ¶

Deleted: 31

**Supportive Service Needs:**

The families expected to participate in FSS have a variety of supportive service needs; the following are needs commonly expressed by current and former FSS families.

- Homeownership counseling
- Credit repair/counseling
- Post-secondary education or vocational training
- Child care
- Mental health or substance abuse counseling
- Household skills training

In addition, some of the potential FSS families who identify themselves as Hispanic may require classes in English in order to reach their full earning and self-sufficiency potential.

## Needs and Services

Deleted: ¶

In order to address the problems and needs of Family Self-Sufficiency Program participants, a number of community resources aimed at the goal of self-sufficiency will be made available. The services offered to the participants will be provided within the parameters and guidelines of all participating agencies. The program will consist of some of the following components, as well as other components yet to be determined by the self-sufficiency participants:

\* Education: Courses will be made available at Folsom Lake College, Lake Tahoe Community College, El Dorado Center, the County Regional Occupational Program (ROP), and through El Dorado County's Workforce Investment Act (WIA) Program. GED preparation and vocational education will be provided through the CALWORKS program.<sup>2</sup> One of the primary aims of this program is to provide the clients with the necessary education to prepare for employment at an entry-level wage which will enable financial independence.

\* Job Counseling: The California Work Opportunities and Responsibilities to Kids (CALWORKS) Program, through El Dorado County Department of Human Services, will provide job counseling services to FSS participants if they also are CALWORKS recipients. Those FSS participants who are not CalWorks recipients will be able to access the job skills/job search workshops and other job search resources provided by the El Dorado County Connections One Stop Center. Individualized job counseling will be provided by one on one career/education counseling sessions with EDCHA staff or other resources as available.

Deleted: Greater Avenues to Independence

Deleted: It will be determined if the Employment Development Department (EDD) will offer job search workshops.¶

\* Job Placement: FSS Participants who are also participants of the El Dorado County Workforce Investment Act (WIA) Program may be placed into Work Experience (WEX) or On-the-Job-Training (OJT) placements as part of their WIA Plan.

Deleted: It will be determined if EDD will provide job placement services, matching appropriate clients with available job openings.

\* Legal Assistance: The families in the FSS program may be eligible for legal services, such as tenant rights assistance, from Legal Services of Northern California.

\* Housing Assistance: The El Dorado Housing Authority will counsel each participant with regard to housing opportunities and give assistance with individual housing needs. Counseling will include development of a strategy for housing independence. Assistance includes:<sup>3</sup>

A. Rental Assistance Program: This program provides a rent subsidy to very low-income tenants towards their housing costs. Under this program, the Housing Authority pays a portion of the family's rent each month

Formatted: Font: Times New Roman

Formatted: Superscript

Formatted: Font: Times New Roman

<sup>2</sup> Will CalWorks be coordinating/providing basic education services to non-CalWorks FSS participants too?

<sup>3</sup> Do we want to include 1<sup>st</sup> Time Homebuyer Program in this section?

directly to the landlord. The family is responsible for paying the remainder of the rent and their own utility bills. On average, the total amount the family will pay toward rent and utilities will be around 40% of their monthly income.

Deleted: Usually

Deleted: no more than

Deleted: 30

B. First-Time Homebuyer's Assistance and Homeowner Rehabilitation Loan Programs: This program provides low-interest loans or grants to ensure low-income families are housed in safe and sanitary dwellings. Assistance can occur while the Family Self-Sufficiency client is a tenant in a rental unit, or in the future when their own home needs repair.

Deleted: Rental

Additional needs to be addressed as the family's progress through the FSS program will be determined by family self-sufficiency participants.

## PROCESS OF PARTICIPATION

### Selection Procedures

To be eligible for the Family Self-Sufficiency Program, potential applicants must be current HCV Program participants, reside within EDCHA's service area and have full-time employment goals. Selection of the participating families will be made from current HCV Program participants without regard to race, religion, color, sex, handicap, age, family status or national origin.

#### Motivational Screening

1. When a HCV participant expresses interest in applying to the FSS program, a letter along with an FSS Intake Form is sent. The FSS applicant shall have two weeks to complete and return the Intake Form (form requests more specific information regarding goals, barriers, education, work experience, and times and days applicant is available for appointment). If the FSS applicant fails to complete and return the form within the allotted time, the application to FSS is withdrawn and the HCV participant must re-apply if interested.
2. Once the Intake Form has been received within the allotted time, an appointment is scheduled with the applicant. At this appointment, the FSS case manager will give an in-depth explanation of the Family Self-Sufficiency Program, including the responsibilities of both the Head of Household and the Housing Authority.

Formatted: Space After: 12 pt

3. At the conclusion of the interview, the FSS Case Manager may assign motivational tasks that consist of attendance at one informational meeting, and follow-up on appropriate referrals made by the case manager for child care, transportation, job training programs and other job related needs. Motivational screening will consist only of referrals that measure the family's interest and willingness to participate in the FSS program and which may be readily achievable by the family, based on the family members' educational level, and disabilities, if any.

Motivational screening will **NOT** include screening for: education level, educational testing, previous job history or performance, credit rating, marital status, number of children or other factors such as sensory or manual skills or any factors which may result in discrimination towards individuals with disabilities or minority or non-minority groups.

#### Waiting List

Depending on available space in the FSS program, applicants may be placed on a waiting list, and selected in the order that they expressed an interest in the FSS Program. The EDCHA will not employ preferences in the FSS Selection Process.

### **Incentives**

HCV Program participants are offered a myriad of incentives for FSS participation. In addition to the HUD mandated Escrow Account Program, the FSS Program offers:

- One-on-one career/education counseling sessions with EDCHA staff or other resources where available
- Referrals to life and job skills workshops
- Home-ownership education referrals
- Budget and credit counseling and referrals

### **Outreach Efforts**

Outreach for the FSS program and recruitment of FSS participants is conducted at each HCV participant's annual reexamination, as well as through FSS orientation meetings. Every HCV family is notified of and invited to these meetings by mail. These outreach efforts to every HCV family ensure that each family is informed about the FSS program, regardless of age, disability or minority status.

## Activities and Supportive Services

In order to address the problems and needs of Family Self-Sufficiency Program participants, a number of community resources aimed at the goal of self-sufficiency will be made available. The services offered to the participants will be provided within the parameters and guidelines of all participating agencies. The program will consist of some of the following components, as well as other components yet to be determined by the self-sufficiency participants:

- Child care
- Job counseling
- Basic remedial education
- Job skills training
- Post-secondary education: Courses will be made available at Folsom Lake College, Lake Tahoe Community College, and the county's Regional Occupational Program (ROP).
- Crisis services
- Transportation solutions
- Case management
- Substance abuse counseling referrals
- Money management counseling referrals
- Home-ownership education
- Legal Assistance: The families in the FSS program may be eligible for legal services, such as tenant rights assistance, from Legal Services of Northern California

Additional needs to be addressed as the families progress through the FSS program and will be determined by family self-sufficiency participants. All families may receive supportive services based on the resources available to the FSS Program.

## Contract of Participation

Each family that is selected to participate in an FSS program must enter into a contract of participation with the EDCHA. The Contract of Participation (COP) shall be signed by the head of the FSS family.

The COP and Individual Training and Services Plan, shall be in the form prescribed by HUD, and shall set forth the principal terms and conditions governing participation in the FSS program, including the rights and responsibilities of the FSS family and of the PHA, the services to be provided to, and the activities to be completed by, the head of the FSS family and each adult member of the family who elects to participate in the program.



## Individual Training and Services Plan

The Individual Training and Services Plan shall establish specific interim and final goals by which the EDCHA, and the family, may measure the family's progress toward fulfilling its obligations under the contract of participation, and becoming self-sufficient. For each participating FSS family that is a recipient of welfare assistance, the PHA must establish an interim goal that the family becomes independent from welfare assistance and remain independent from welfare assistance at least one year before the expiration of the term of the contract of participation, including any extension thereof. In addition, the EDCHA will also establish the following interim goal for all families:

- The Head of Household and all those in the family that have elected to participate in the program are required to attend the workshops facilitated by the EDCHA FSS Program.

Deleted: bi-monthly

### Compliance with lease terms

The contract of participation shall provide that one of the obligations of the FSS family is to comply with the terms and conditions of the Housing Choice Voucher assisted lease. This includes non-payment and late payments of tenant share of rent.

### Employment Obligation

The head of the FSS family shall be required under the contract of participation to seek and maintain suitable employment during the term of the contract and any extension thereof. Although other members of the FSS family may seek and maintain employment during the term of the contract, only the head of the FSS family is required to seek and maintain suitable employment in order for the family to be eligible for completion of the FSS Contract of Participation. The EDCHA has determined that suitable employment is described as at least 32 hours per week. These hours can be achieved through more than one source of employment.

EDCHA's FSS program will make reasonable accommodations for persons with disabilities. Such accommodations may include a reduction in the average expectation for full-time work and school. However, the FSS Contract continues to include a requirement that the Head of the FSS family seek and maintain suitable employment throughout the term of the FSS contract, after appropriate job training. The head of the FSS family is the family member who is the head of household for purposes of determining income eligibility and rent.

### Seek Employment

The obligation to seek employment means that the head of the FSS family has applied for employment, attended job interviews, and has otherwise followed through on employment opportunities. The head of the FSS family may also be

considered in compliance with the employment requirement if participating in educational and/or training programs full-time or part-time in tandem with part-time employment.

A determination of suitable employment shall be made by the PHA based on the skills, education, and job training of the individual that has been designated the head of the FSS family, and based on the available job opportunities within the jurisdiction served by the PHA.

#### Extensions

The PHA shall, in writing, extend the term of the contract of participation for a period not to exceed two years for any FSS family that requests, in writing an extension of the contract, provided that the PHA finds that good cause exists for granting the extension. Contract extensions will not be given for the sole purpose of accumulating escrow funds. Extension of the contract, however, will entitle the FSS family to continue to have amounts credited to the family's FSS account.

The family's written request for an extension must include a description of the need for the extension. The family must demonstrate good cause for the extension. "Good cause" may be loss of job due to business closure, serious illness, death of a household member, or additional time needed for a family to get off of Temporary Assistance for Need Families (TANF) assistance. The family must request an extension in writing and describe the reason that was "beyond their control" that necessitates the extension. The applicant must include in this written request a description and estimated time to complete tasks necessary to reach the final goal within 24 months.

#### Lack of Essential Services

If a social service agency fails to deliver the supportive services pledged under and FSS family member's individual training and services plan, the PHA shall make a good faith effort to obtain these services from another agency.

If the PHA is unable to obtain the services from another agency, the PHA shall reassess the family member's needs, and determine whether other available services would achieve the same purpose. If other available services would not achieve the same purpose, the PHA shall determine whether the unavailable services are integral to the FSS family's advancement or progress toward self-sufficiency.

If the unavailable services are determined not to integral to the FSS family's advancement toward self-sufficiency, the PHA shall revise the individual training and services plan to delete these services, and modify the contract of participation to remove any obligation on the part of the FSS family to accept the unavailable services

If the unavailable services are determined to be integral to the FSS family's advancement toward self-sufficiency, the PHA shall declare the contract of participation null and void.

### Modification of Contract

The PHA and the FSS family may mutually agree to modify the contract of participation. The Contract of Participation may be modified in writing with respect to the individual training and services plans, the contract term (extensions), and designation of the head of the family.

### Completion of the Contract

The contract of participation is considered to be completed, and a family's participation in the FSS program is considered to be concluded when one of the following occurs:

1. The FSS family has fulfilled all of its obligations under the contract of participation on or before the expiration of the contract term, including any extension thereof; or
2. 30 percent of the monthly adjusted income of the FSS family equals or exceeds the published existing housing fair market rent for the size of the unit for which the FSS family qualifies based on the PHA's occupancy standards. The contract of participation will be considered completed and the family's participation in the FSS program concluded on this basis even though the contract term, including any extension thereof, has not expired, and the family members who have the individual training and services plans have not completed all the activities set for in their plans.

### **Escrow Account**

The Housing Authority will establish an escrow account for each participating FSS family. The Authority will credit to this account a portion of the increase of rent paid that normally results from increases in the earned income of family members during the term of this contract. The escrow funds will be invested by the Housing Authority in an interest bearing savings account and investment income will be credited quarterly to the escrow account.

The amount accrued in the escrow account may be paid to the head of the participating family after:

1. The Housing Authority has determined the participating family has met its obligations under the Contract of Participation, including the requirements of each Individual Training and Personal Development Plan.
2. The head of the family certifies that, to the best of his or her knowledge and belief, members of the FSS family no longer receive benefits from any

Federal or State welfare programs, specifically cash maintenance payments designed to meet a family's ongoing basic needs.

Deleted: ,

Deleted:

Deleted: local or other public assistance for housing (egs. no assistance under Section 8, no rental assistance under a State or local program and no family member receiving TANF, General Assistance, or similar programs which are intended to meet general living expenses, including housing)

If the designated head of the family ceases to reside with other members of the participating family who continue to receive assistance under the program, the remaining family members shall have the right to designate another family member to assume the Contract of Participation including the escrow funds, as long as that family member is an adult.

## Termination of the Contract

The contract of participation is automatically terminated if the family's Section 8 assistance is terminated. The contract of participation may be terminated before the expiration date of the contract term, and any extension thereof, by:

Formatted: Space After: 12 pt

1. Mutual Written Consent of the parties;
2. The failure of the FSS family to meet its obligations under the contract of participation without good cause, including failure to comply with the contract when the family has moved outside the jurisdiction of the PHA.

### Consequences of Noncompliance with Contract

1. Withhold the supportive services for a period of time not to exceed 3 months. During this time, the client will be placed on a probation period in which to meet the required goals or terms of the contract (exceptions due to medical reason may be given). If client continues to not meet the required goals or comply with other terms of the contract, the client will then be terminated from the FSS Program.
2. Terminate the family's participation in the FSS Program.

The contract of participation may be terminated before the expiration date of the contract term, and any extension thereof, by:

Deleted: ¶

1. Mutual written consent of the parties
2. Failure of family to meet contract obligations without good cause
3. Family withdrawal in writing from FSS program
4. Other act deemed inconsistent with the purpose of the FSS program
5. Operation of law

Possible good cause for compliance exceptions under the contract may include any of the following:

- An assignment, or job referral which is not included in the contract
- Temporary illness or incapacitation
- Requirements to appear in court
- Family crisis, such as the illness or death of a family member

### Terminations for Cause

The following are considered reasons to terminate a client from the FSS program:

1. Any client who fails to show for 2 scheduled appointments/workshops consecutively
2. Failure to Meet and Complete Goals - Any client who consistently fails to complete any goals listed within individual ITSP
3. Termination of participation in the FSS Program may occur for any client for reasons outlined and listed within the COP. Deleted: CoP
4. Housing Choice Voucher Program Termination - Any client who has their HCV Program participation terminated shall be immediately terminated from the FSS Program and any escrow monies will be forfeited.
5. Any related new HUD Mandate resulting in changes to COP and/or CFR Deleted: CoP
6. Moving from the jurisdiction and not continuing in the FSS program
7. Termination of the contract will result in the forfeiture of any accrued monies in the escrow account.
8. Termination of benefits under the Housing Choice Voucher program will be handled in accordance with the procedures outlined in the Administrative Plan of the Housing Authority.

### Program Re-Entry

- Terminated for Cause: After an FSS contract has been terminated for non-compliance with FSS requirements, the family MAY be allowed to participate after waiting 24 months, if they can demonstrate to the FSS Coordinator that they are NOW motivated to work towards goals that include employment and freedom from welfare. Formatted: Font: Italic  
Formatted: Bullets and Numbering
- Voluntary Withdrawal: If the FSS participant and the EDCHA mutually agree to terminate the Contract of Participation, the HCV participant will be required to wait 12 months before applying to the FSS Program, unless, in unusual circumstances, the Family Self-Sufficiency Case Manager, with approval from the HCV Program Manager, has made special arrangements with the family to begin their new FSS contract Formatted: Font: Not Italic

when they are able to set full-time employment goals or when the family can show good cause for reducing the waiting time.

- Return after Graduation: Participants who have successfully completed a Contract of Participation may be allowed, on a case-by-case basis as determined by the EDCHA, to participate for a 2<sup>nd</sup> time in the Family Self Sufficiency Program under the following conditions:

Formatted: Superscript

1. The family must wait for a minimum of 12 months between the successful completion of the original Contract of Participation and the new Contract of Participation unless the EDCHA has approved, on a case-by-case basis, an earlier re-enrollment as set forth in the Voluntary Withdrawal section above;
2. The family cannot have received any escrow funds upon the successful completion of the original Contract of Participation.
3. The FSS family's 30% of the monthly adjusted income did not meet or exceed the published existing housing fair market rent for the size of unit for which the FSS family was eligible for at the time of completion of the original Contract of Participation unless the family has experienced a change in family circumstances that resulted in a loss of income.
4. The family must establish new goals not included in the original Contract of Participation.

#### General Rules For Informal Hearings

1. If the Housing Authority staff determines the need to terminate or withhold the FSS participant's supportive services under the Contract of Participation for failing to comply with the terms of the contract, the participant will be afforded an opportunity for an informal hearing before termination of housing assistance payments and other program benefits.
2. All notices of termination will be in writing. The reason for termination will be specifically explained in the notice.
3. All requests for a hearing must be made in writing.
4. The Housing Authority will make a good-faith effort to informally resolve the complaint prior to a scheduled hearing. The participant shall have the right to withdraw, in writing, the request for a hearing at any time prior to the hearing.

