Family Self-Sufficiency Program

ACTION PLAN

HOUSING AUTHORITY
CITY OF YUMA

REVISED AND UPDATED

Mach 2011
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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 Yuma Housing Authority has established a Family Self-Sufficiency Program as a result of receiving Section 8 funding in fiscal year 1992.

HACY’S Family Self-Sufficiency Program represents a community-based approach to the organization and delivery of locally available community services in order to assist eligible families to become self-reliant and independent of all forms of public assistance. The Program is designed to identify the needs of participating families and to deliver a comprehensive and coordinated set of services to facilitate their efforts to achieve and maintain economic self-sufficiency. As such, the program operates under the guidance of a Program Coordinating Committee with a membership representative of the community served, the target population, and the Authority itself. A service plan and FSS contract will be developed and maintained for each qualified participating family member. Participants become parties to contracts stipulating the requirements as well as the benefits of the program. Once clients are profiled, they are referred to the appropriate support agencies in an effort to assist them in overcoming obstacles to self-sufficiency. The ultimate goal of the program is to lead those in need toward the path of independence via coordination of services and added incentives.

The FSS Program provides a vehicle for moving clients towards economic independence and its associated benefits by establishing coordination of existing services and referral system to those services. In an effort to provide added incentive and relief from the public assistance “no win cycle”, the Authority maintains an escrow account for participating families whereby increases in rent due to increases in earned income will yield an FSS escrow credit. In this manner, the participants are able to “get ahead” once gainfully employed. FSS is intended to facilitate participants to achieve a greater degree of economic independence and self-sufficiency. The program is based upon the following principles:

- Local communities have the capacity for identifying and developing effective solutions for community problems,
- Public and private resources can be utilized effectively through a coordinated approach to service delivery,
- The goal of self-sufficiency requires a comprehensive package of services that are tailored to local circumstances and individual needs, and
- On-going collaborations are essential ingredients to the success of the FSS program and its participants.

For the past two decades, federal changes and budget reductions have resulted in challenging Southern Arizona’s housing assistance providers into developing innovative ways
to delivering quality services with fewer resources. The major housing issue facing Southern Arizona residents in the new century is affordability. As the federal safety net for very-low income families becomes insufficient, the number of households facing higher financial burdens is expected to increase. This is particularly true of farm workers, low wage service workers, and residents of Colonias in Southern Arizona.

Homeownership plays a significant role in improving community, family, and individual pride. While millions of Americans rely on government programs to meet the relatively high costs of rental housing, such housing does not offer these residents and equity share in their communities the way homeownership does. Homeownership plays a pivotal role in the creation and retention of family wealth, with housing equity currently representing the single largest component of non-pension wealth in the United States.

The Housing Authority is committed to assisting current Section 8 Housing Choice Voucher participants and Public Housing Residents share in the American dream of homeownership. The Housing Authority favors assisting all eligible FSS participants realize this dream. HACY allocates a homeownership selection preference to all eligible FSS participants meeting eligibility requirements set forth in the Section 8 Administrative Plan and the Public Housing Admissions and Continued Occupancy Policy. Elderly and disabled families are exempt from this provision.

HACY’s FSS Action Plan represents the procedural embodiment of the principals, which form the basis for the FSS program. As such, it provides a guide to the key policies and administrative issues involved in the implementation of the program.

This revised and updated FSS Action Plan is hereby made part of the Yuma Housing Authority’s Section 8 Housing Program Administrative Plan and the Admission and Occupancy Policy for Public Housing. The Department of Housing and Urban Development will determine the minimum FSS Program size and the Action Plan describes how HACY will administer the FSS program.
HACY’s FSS Specialist, under the supervision of the Community Service Manager, will be responsible for implementing the FSS Action Plan. The FSS Specialist will meet with the FSS families to design individual service and training plans with both short term and long term goals. In turn, each FSS family will meet with the FSS Specialist on a regular basis to ascertain progress is made toward completion of the Contract of Participation as well as to identify barriers preventing such completion. The FSS Specialist will also work with the various service providers to create alliances. These alliances will assist collaboratively to meet the needs of the FSS family. In summation, the primary duties (not all inclusive) of the FSS specialist are:

- To efficiently and extensively market the FSS program to reach all eligible Section 8 and Public Housing residents,
- To actively recruit potential participants,
- To coordinate screenings and selection procedures,
- To provide on-going case management,
- To execute and administer the Contracts of Participation,
- To provide and maintain an active resource referral list,
- To prepare progress reports as required, and
- To serve as a liaison between the Housing Authority and the FSS Coordinating Committee.
II. FAMILY PROFILE

NUMBER OF FSS PROGRAM PARTICIPANTS

HACY’S FSS Program will consist of the minimum number of Section 8 and Public Housing families as required by HUD. The initial mandatory program size was established to be 180. Ongoing mandatory program size shall be reduced by one slot for each program graduate completed after October 21, 1998. (24 CFR 984.105(b)(3) until a minimum 25 participant size is reach for Section 8 and Public Housing, respectively. HACY reserves the option to operate a larger non-mandatory FSS program to include 300 Section 8 participants and 100 Public Housing participants. All FSS slots will be filled with current Section 8 and Public Housing participants volunteering for the program.

DEMOGRAPHIC CHARACTERISTICS OF SECTION 8 AND PUBLIC HOUSING PARTICIPANTS

Yuma County is located on the far southwest corner of the State of Arizona. It is bordered on the south by Mexico and on the west by the State of California. The City of Yuma itself is located 30 miles from the Mexican border.

Yuma County, as well as the State of Arizona, is growing rapidly, reflecting a U.S. Southwestern migration trend. From 1999 to the year 2000, for example, population growth rates for the City of Yuma increased 29.3% (Fed Stats, U.S. Census, 2000) while the county overall increased almost 50% (Quick Facts U.S. Census 2000). The population of the City of Yuma in 2008 was 91,822 and Yuma County numbered 194,322 (Yuma County Data Bank).

Population varies widely between winter and summer seasons, with variability dependent on both seasonal agriculture and the arrival of winter visitors. Retired
winter visitors, or “snow birds,” enjoy the mild winters in Yuma for six months of the year, returning to their northern states during Yuma’s hot summer season. In recent years, however, more retirees are becoming permanent residents of Yuma. Agriculture provides nearly one-fourth of all jobs in Yuma County and is seasonal in nature. The influx of migrant and seasonal farm workers increases dramatically during the primary agricultural season, dating from October through April, which also overlaps with the influx of the winter visitors. The farm worker population drops in the summer as predominantly male, but also farm worker families, leave to follow crops through the Western migration stream into states that are more northerly.

General population growth, combined with the described seasonal population increases, has created a critical housing shortage and severe strain on services in Yuma. Slightly over 50% of all Yuma County residents are of Hispanic heritage (2010 Census). Forty-four percent of these residents speak Spanish at home, and 23% of these report speaking English “less than well”. Roughly, one quarter of the population of the county has graduated from high school, and 23% have some college experience. Only 7.2% have graduated from a university with a Bachelor’s degree. Thirty-seven percent of households units are composed of families, 22% live in non-family households, and women head 11% of households.

Employment and Poverty: Yuma County is an economically depressed area. In 2010, 24.2% of Yuma County residents were living below poverty levels, compared to 13.9% for Arizona. Of the 11% of households headed by women, thirty-seven percent of these families live below the federal poverty level. Over half of these (52.6%) have children less than 5 years of age.

The Housing Authority City of Yuma’s Section 8 Program and Public Housing includes the administration of 1,138 vouchers and 235 Public Housing Units. Of these
families, 86% of Head of Household are age 49 or under; 60% Head of Household are female. Average annual earned income is under $14,000.

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:

- Childcare
- Remedial education
- Vocational assessment
- Career development
- Household management skills
- Financial/money management
- Family counseling
- English Second Language (ESL)
- Case management
- Job training/placement
- Job search assistance
- Resume/job interview skills
- Job retention training
- Secondary education
- Parenting skills
- Homeownership counseling
- Transportation
- Rehabilitation/substance abuse counseling

The above supportive services are available within Yuma County. FSS participants will be referred to the applicable community service provider as stipulated in their individual service plan.
III. ESTIMATE OF PARTICIPATING FAMILY

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.

IV. FSS FAMILY SELECTION PROCEDURES

OUTREACH AND RECRUITMENT

New Section 8 and Public Housing participants will be informed of the availability of the FSS program during the initial briefings and on-going monthly briefings. Existing participants will be invited to attend a briefing each time they attend their annual re-examination appointment and they will be reminded by mail of the monthly briefing schedule. The monthly briefing schedule will be posted in the lobby as well as all HACY bulletin boards. Brochures, publication, and interest forms will also be provided in the office lobby. The FSS monthly newsletter will remind non-FSS participants on the availability of the Program. Section 8 and Public Housing case managers will also notify new and existing clients of the advantages of participating in FSS. Families will be notified that the FSS program is a volunteer program and that their Section 8 housing and or Public Housing assistance will not be withheld for non-participation or non-completion of program requirements.

Families will be asked to complete an FSS Application package, which includes FSS application, a client assessment, and a brief family history questionnaire. Applications will be reviewed by date and time of expressed interest as applications will be stamp-dated. Both minority and non-minority groups currently receiving
Section 8 and Public Housing assistance will be targeted for participation in the FSS program.

Outreach and administration of the program will be done in accordance with the Housing Authority of the City of Yuma’s Administrative Plan and the Public Housing Admissions and Continued Occupancy Policy.

**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, or national origin as set forth in 24 CFR part 5.

When all HUD required FSS slots are filled, the Housing Authority of the City of Yuma will continue to contract with interested applicants until no more than 300 total program participants are under FSS contract. Port-in FSS participants will be given preference.

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

1. Family must be currently participating in Section 8 housing or Public Housing
2. Family must attend a mandatory FSS orientation/briefing session
3. Family 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. Families must be willing to receive case management as part of their supportive services.
As required by HUD, HACY 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 for those who qualify, home ownership opportunities.

**FSS ESCROW ACCOUNT**

Each FSS participant will have their own Escrow Account established in accordance with HUD Regulations. A spreadsheet will be maintained to record escrow deposits for each family. FSS escrow funds held by HACY will be invested in HUD-approved investments in accordance with HUD Handbook 7475.1, revised Section 4-8. Investment income (interest) will be credited monthly to each participating family’s FSS escrow account. A statement of escrow balance, credits, interest, and payments will be mailed to each family annually. Forfeited FSS escrow funds will revert to HACY’s Operating Account and will be used for program expenses.

**DISBURSEMENT OF FSS ESCROW FUNDS**

Escrow funds will be disbursed when the following occurs:

1. The FSS family completes the requirements of the contract of participation on or before the expiration of the contract. Also, the family must not receive public assistance for a one-year period prior to the expiration of the FSS Contract; OR

2. When 30% of family’s monthly-adjusted income equals or is greater than the Fair Market Rent amount for the unit size for which the family qualifies. Family must provide written certification that no member of the family is receiving welfare assistance.
The accrued escrow funds, minus any debts owed to HACY will be disbursed to the designated head of household. The FSS head of household may request, in writing, that escrow funds be disbursed directly to a title company, when FSS escrow funds are used in connection with a home purchase and/or when other down payment assistance programs leverage these funds.

HACY 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, the interim goals that must be completed prior to an early escrow disbursement and the funds must be used to assist in the completion of the long-term FSS goals. The Finance and Executive Director must also approve disbursement.
3. Only one interim withdrawal from escrow may be approved per family
4. Amount of interim withdrawal from escrow may not exceed 40% of participant’s current escrow balance when funds will be used in connection to educational goals and 60% when funds are used in connection with a home purchase.
5. Any interim disbursement will be deducted from the escrow balance.

Forfeiture of FSS Escrow

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

1. The family fails to complete the goals listed on their contract of participation.
2. The family fails to complete goals prior to contract expiration.
3. The family voluntarily withdraws from the program.
4. The family is terminated from the FSS program for non-participation.
5. The family moves to a new Housing Authority’s jurisdiction, which does not have an FSS program.
6. The family moves to a new Housing Authority and fails to notify the FSS specialist of such transfer within 15 days of such.
7. The family is removed from the Section 8 program for non-compliance of lease agreement and/or Section 8 policy and rules.
8. The family continues to receive public assistance (welfare) at the end of the FSS contract term. (This does not include Medicaid, childcare assistance, food stamps or housing subsidies.)
9. Family fails to actively participate and pursue the long-term goals of the FSS contract.

**HOMEOWNERSHIP**

The FSS program coordinates homeownership workshops and seeks additional homeownership assistance, such as IDEA awards (funds matching escrow amount for down payment, Homes for Arizonans $20,000 down payment assistance grant, and other opportunities. Attention is focused on long-term and short-term homeownership preparation and readiness. Through Yuma County, an FSS Homebuyer Preparation Assembly has been established for additional support and education to reach homeownership goals. HACY utilizes an FSS Homeownership Coordinator for ongoing participant assessment and guidance as well as developing program enhancements to transition more families into homeownership.

Eligible FSS participants may apply to use HACY’s Section 8 homeownership option (for which FSS participants are given selection preference) or consider other first-time homebuyer options. Public Housing FSS participants may apply for other non-section 8 homeownership programs. HACY will provide on-going homeownership preparation sessions in addition to referring FSS participants to Housing America Corporation, the YNDO, and the City of Yuma, local non-profit and governmental low-income homeownership agency, for education, counseling, and possible down payment assistance opportunities.
VI. 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/secondary education, career development, job development and placement, parenting skills, household management skills, homeownership counseling, money management, transportation, family counseling, coaching, and case management.

HACY has formed partnerships with community social service agencies, many of which are on the FSS Program Coordinating Committee. Members of the PCC will involve The FSS program has collaborated with the neighboring cities of Somerton and San Luis to establish the South County FSS Alliance. This collaborative effort shares resources and an FSS Program Coordinating Committee advisory board, which meets at least once per year. The Committee also meets within other regularly held meetings scheduled by other organizations such as the YPIC Partnership Meeting, Coalition to End Homelessness, Yuma Mobile Home Committee, and the Adult Education meeting.

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

Housing/Homeownership and Case Management:

- Housing America Corporation
- Comite de Bien Estar
- City of Yuma Community Dev.
- Habitat for Humanity
- Yuma Neighborhood Development Organization
Child Care:
  DES                      Childcare Resource and Referral
  Western Arizona Council of Gov.  YPIC

Remedial Education:
  Yuma Reading Council      YPIC
  Yuma Literacy Group       MLK Center
  AZ Western College        Carver School

Secondary Education:
  AZ Western College        University of Phoenix
  Northern Arizona University

Career Development:
  YPIC                      AZ Western College
  Goodwill Industries

Financial/Money Management
  Consumer Credit Counseling  Comite de Bien Estar
  Goodwill Industries        Arizona Saves

Transportation:
  YCAT

Family Counseling/Rehabilitation:
  Catholic Community Services  Crossroads Mission
  Housing Authority City of Yuma  The Excel Group

Legal and Domestic Issues
  Community Legal Service
VII. METHOD FOR IDENTIFICATION OF FAMILY SUPPORT NEEDS

A case manager who will assess their individual family needs will interview all families participating in the FSS program. From the information gathered from the family, the case manager will develop a service plan for all family participants. The service plan will contain the family’s goals, objectives, tasks, and resources, which will facilitate 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 all community resources listed in their service plan.

VIII. TERMINATION & PORTABILITY

The FSS family will be terminated from the FSS Program if the family does not fulfill the requirements of the Contract of Participation, fails to actively participate in FSS workshops, trainings, or activities, and/or violates the Section 8 and/or Public Housing 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.

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

1. Mutual consent of both HACY 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 of failure of the household members to become independent of
welfare assistance for a period of one year prior to termination of the FSS contract.

3. Termination or violation of the Section 8 and/or Public Housing program regulations.

4. Failure to comply with FSS Contract of Participation due to relocation to a new HA jurisdiction.

5. The family’s withdrawal from the FSS program.

6. Failure to participate in FSS activities.

7. By such other act as is deemed inconsistent with the FSS Program.

8. Portability, if:
   
   A. Family ports to another Housing Authority and is not accepted into receiving agency’s FSS program or family chooses not to participate
   
   B. Family ports to another Housing Authority but receiving agency does not absorb voucher unless the Housing Authority is within 20 miles from HACY’s main office
   
   C. Family fails to report portability to FSS coordinator within 30 days from the day of initiating port out with the initial Housing Authority


PROGRAM RE-ENTRY

The family, an all family members at the time of contact, will wait three consecutive months prior to re-applying and considered to participate in the FSS Program once terminated by HACY or the family. It will be the family’s responsibility to re-apply to the FSS program. A re-established family will have to comply with all initial FSS application requirements. However, the family’s Section 8 housing or Public Housing assistance will not be terminated for non-compliance with the requirements of the FSS Contract of Participation. Failure of the family to comply with the FSS Contract of Participation or Section 8 Program/Public Housing regulations will lead to forfeiture of any FSS escrow money earned.
Families considered graduates of the FSS program will not be eligible to re-apply should they remain on either Section 8 or Public Housing assistance. The family is considered “a graduate if such family has completed all FSS contract requirements, automatically completed the FSS contract by exceeding income limits, 30% of household income, fair market rent, or flat rent. FSS graduates may or may not have FSS savings, therefore, an FSS cash out is not required to be determined a successful graduate. The re-entry program is strictly for non-graduating families. Any one family member receiving benefits from completion of a prior FSS contract will deem that household ineligible for re-entry.

PORTABILITY

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

1. The receiving agency absorbs the voucher unless the receiving agency is within a 20 mile radius from HACY’s main office
2. The family signs an FSS contract of participation with the receiving agency’s FSS program within 30 days after they lease in the receiving jurisdiction (or within receiving agency’s deadline if less than 30 days)
3. The receiving jurisdiction requests transfer of escrow account, if any

The family’s FSS Contract of Participation will be determined if the receiving agency does not allow the family to participate in its FSS program. The family will forfeit escrow.

The family’s FSS Contract of Participation will be determined if the receiving agency does not absorb the family’s voucher unless this agency is within 20 a twenty miles radius from HACY’s main office.
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 any funds in the escrow account.

**GRIEVANCE AND REVIEW PROCEDURES**

For action of FSS denial or termination not involving termination of Section 8 assistance, HACY will give FSS applicants and participants an opportunity for an informal review by the Community Service Manager. A request for an informal review must be submitted in writing, within ten calendar days of the date of the termination, addressed directly to the Community Service Manager. A meeting will be scheduled, within seven working days, to discuss the circumstances. The FSS applicant/participant will need to provide evidence to support their position. The Community Service Manager will render the final decision pre-approved by the Deputy Director. A letter will be mailed to the petitioner notifying of the final decision.

**IX. ASSURANCE OF NON-INTERFERENCE**

HACY assures the Section 8 or Public Housing 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 Section 8 Program or Public Housing Program.

All FSS families volunteering to participate in the program must be current Section 8 or Public Housing recipients and submit an FSS Application. The application package includes an individual assessment questionnaire, which must be completed as part of the FSS application. HACY will select participants who voluntarily commit to the program.
The Housing Authority of the City of Yuma implemented the FSS Program within 12 months of the 1992 Section 8 Housing Certificate Award as required by HUD FSS Regulation 984.301. Later that same year, 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 operation of the program continues, following the requirements of HUD regulations, and an ongoing program continues.

Housing Authority of the City of Yuma certifies that the services and activities have been coordinated with HUD and the Arizona Department of Economic Security and that implementation will continue to be coordinated, in order to avoid duplication of services and activities with the stated agency. HACY is committed to providing quality supportive services to FSS participants.
EXHIBIT A

FSS PROGRAM COORDINATING COMMITTEE MEETING/MEMBERS

Family Self-Sufficiency

- Housing America Corporation
- Arizona Western College
- Western Arizona Council of Governments
- Community Legal Services
- Department of Economic Security
- Goodwill Industries
- Consumer Credit Counseling
- Starbucks
- Crossroads Mission
- S.M.I.L.E.
- FSS Participant Representatives (1)
- City of Yuma
- Mobile Home Coalition
- Adult Education
- Coalition to End Homelessness
- YPIC Partnership Quarterly Meeting