FSS ACTION PLAN

Section 8 Advantage Program /Section 8 Homeownership Program

Updated 06/2017
# FAMILY SELF-SUFFICIENCY ACTION PLAN

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INTRODUCTION

The Family Self Sufficiency Program (FSS) was established by the United States Department of Housing and Urban Development (HUD) in 1990 by Section 554 of the National Affordable Housing Act. It is a successor program to Project Self-Sufficiency and Operation Bootstrap.

Public Housing Authorities (PHAs) were required to administer FSS programs if they received funding for additional certificates or vouchers in FY 1993 or subsequent years through October 21, 1998. As a result of the Public Housing Reform Act of 1998, funding received after October 21, 1998 no longer mandates an increase in the minimum size of a PHA’s FSS program, and LHA’s FSS program size was reduced by one for each FSS participant that graduated.

In September 2012 the LHA FSS program completed the 153 mandatory slots, and continues to administer a 75 slot voluntary program.

May 2016 Longview Housing Authority changed name to Housing Opportunities of SW Washington (HOSWWA). Updated Strategic Plan to reflect new name and mission.
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 HOSWWA Section 8 Housing Choice Voucher program participants and residents of HOSWWA owned Project Based Voucher properties. VASH Vouchers and families with disabilities are encouraged to sign up for FSS and are required to if the family is interested in pursuing the Section 8 Homeownership Program. Additional objectives of the FSS program are to:

- 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 the family's commitment to becoming self-sufficient.
- Network with other agencies to achieve high quality and 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 home owners.

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 an FSS family’s housing assistance is terminated for any reason, their FSS contract is automatically terminated. Also, the escrow (savings) account will be returned to the Public Housing Agency (PHA). The family's objectives 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. Being accountable by checking in monthly (by the 10th), keeping appointments, and staying or remaining in compliance with their Section 8 HCV Family Obligations is a focus.

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 a family’s household 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, homeownership and other valuable sources.
2. AFFIRMATIVELY FURTHERING FAIR HOUSING

It is a local objective of Housing Opportunities of SW Washington (HOSWWA) to promote fair housing and the opportunity for very low-income families of all ethnic backgrounds, to experience freedom of housing choice. We will continue to ensure equal opportunity and affirmatively further fair housing through the following actions:

- Annually review and revise information that is distributed to applicants, tenants and program participants who contact this office wanting tenant/landlord and fair housing assistance;
- Ensure that HOSWWA staff attend annual Fair Housing training to better understand the law so that accurate technical assistance can be provided;
- Market all programs to all eligible persons including persons with disabilities and persons with limited English proficiency;
- Make communications that facilitate applications and service delivery accessible to persons with disabilities;
- Provide fair housing counseling referrals to fair housing agencies;
- Inform participants how to file a fair housing complaint, including providing the toll-free number for the Housing Discrimination Hotline (1-800-669-9777);
- Recruit service providers in areas that expand housing choice to program participants seeking homeownership.
3. FSS (8A) PROGRAM HISTORY

- **October 1994** The Longview Housing Authority (LHA) was awarded twenty one (21) Section 8 vouchers for use with the Family Self-Sufficiency Program.

- **1996** LHA implemented the FSS Program. At this time there was no Family Self Sufficiency Coordinator. (Housing Specialists promoted the program)

- **September 13, 1996** an additional thirty-two (32) vouchers were awarded to LHA bringing the total available (mandatory) slots to fifty-three (53).

- **April 1997** LHA hired a full time FSS Program Coordinator (FSSC) 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.

- **September 1997** LHA entered into an Agreement with Kalama Housing Authority to administer the FSS Program for 3 families.

- **September 10, 1998** LHA was awarded one hundred (100) vouchers. The LHA FSS Program increased to a total of one hundred fifty-three (153) available (mandatory) slots.

- **October 1998** A part time Housing Specialist and FSSC were appointed as full time FSSC. Coordinator wages were made possible by income from LHA’s privately owned rental properties.

- **January 1998** LHA submitted and application to HUD for an FSSC grant. The grant was awarded.

- **June 1999** A second FSSC is hired to expand the FSS program.

- **September 1999** Kalama Housing Authority increases their program size to five (5)

- **October 2001** HUD awarded LHA an FSSC grant.

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

- **October 2001** Kalama Housing Authority decreases their program size to three (3)

- **November 2001** An agreement with Kelso Housing Authority (KHA) was reached to administer Kelso’s FSS program for program size of twenty-five (25). This is a volunteer Program.

- **March 2002** LHA established the Section 8 Homeownership Program. In addition, Kelso Housing Authority requests LHA administer the Section 8 Homeownership Program.

- **July 2004** Due to budget cuts the LHA FSS Program is reduced from one hundred fifty three (153) slots to sixty-two (62). Kalama Housing Authority FSS Program is no longer administered.

- **March 2005** LHA re-administers the FSS Program for Kalama, three (3) slots.
• **April 2005** LHA increases enrollment slots to 70, with special emphasis for 8 of the slots to be designated Section 8 Homeownership/FSS.

• **October 2006** LHA implements the Back on Track program. Back on Track is a NAHRO award winning program helping HOP families with FSS job search assistance to ensure Section 8 Homeowners do not lose their homes due to loss of employment.

• **February 2007** LHA includes Lewis County as well as Cowlitz, Wahkiakum and Pacific County FSS Program.

• **May 2007** LHA and KHA create an FSS/Homeownership plan for FSS/HOP participants to provide resources and financial management criteria for successful homeownership.

• **March 2008** LHA and KHA established annual one-on-one post-purchase homeownership meetings with Section 8 Homeownership/FSS to provide follow-up counseling to ensure families are maintaining a savings for home repairs and practicing good budgeting and financial practices.

• **June 2008** Adopted the Affirmative Housing Plan for LHA and KHA.

• **December 2008** A part time FSSC is hired for KHA FSS Program.

• **May 2009** LHA and KHA Check in Policy updated to case by case non mandatory check in.

• **December 2010** – LHA and KHA Financial goals for FSS participants include Money Smart classes, credit repair, tracking spending, budgeting and savings. LHA FSS Enrollment increased from 62 to 75 to qualify for two full timed FSSC.

• **February 2011** LHA sets a five slot limit for FSS Portability. Portability between Kalama Housing Authority and KHA are not limited to the five slot rule.

• **March 2011** LHA FSS will be offered to Pacific Pearl residents in Pacific County – Kalama HA opted out of FSS.

• **October 2011** LHA and KHA FSS Program is renamed Section 8 Advantage Program to promote FSS marketing and outreach.

• **September 2012** LHA FSS program has completed the 153 mandatory slots and is now a 75 slot voluntary program.

• **November 2012** LHA hired a new FSSC case manager.

• **November 2012** LHA and KHA updated FSS Brochures and flyers with the new name “Section 8 Advantage Program”.

• **March 2013** LHA and KHA, FSSC and HOP Coordinator combined as Lead FSS/HOP. April 2013 LHA Section 8 Homeownership Program joins Highlands Association.
• **August 2013** Moving Forward Class (Smarter Goals) is mandatory for ALL LHA and KHA S8A families. Funding was provided by CHASE Bank.

• **January 2014** LHA and KHA offer in house financial education, budgeting, and credit repair. Goals will be established based on family needs.

• **January 2014** Self Help Housing and S8Homeownership Program partnership. LHA first homebuyer qualified with USDA and S8HOP. (Family completed home November of 2015) CAP offers new homeownership program called Rehab Housing to LHA and KHA.

• **January 2014** HOSWWA and KHA starts a new Program Coordinating Committee (PCC) called Cowlitz Resource Providers (CRP). The first meeting was 1/9/14 with a schedule to meet every other month. The email list serve service will be Yahoo Group, with plans for a CRP Facebook page.

• **April 2015** Lori Parsons and Susan Marion (privately) created a non-profit “Northwest Financial Fitness Training” (NFFT), not as a part of LHA or KHA at this time. NFFT will provide financial education for FSS families in Lewis, Wahkiakum, Pacific, and Cowlitz Counties. NFFT’s mission is to provide rural communities with financial education including goal setting, budgeting, credit repair, ID theft and more. NFFT will focus on low and middle income families, seniors, pre-nuptials and college students.

• **November 2015** KHA begins administering HCV for Kalama Housing Authority. FSS is now offered to Kalama HCV participants.

• **May 2016** Longview Housing Authority changed name to Housing Opportunities of SW Washington (HOSWWA). Updated Strategic Plan to reflect new name and mission.

• **June 2016** HOSWWA is awarded Pathway 2020 recognition for their Community Resource Provider meeting.

• **July 2016** KHA received grant increase from part time to full time FSSC.

• **September 2016** KHA and HOSWWA update MOU for the FSS Program.

• **October 2016** KHA FSS Program is now offered to Public Housing residents.

• **October 2016** Homeownership Coordinator is Certified HUD Home Ownership Counselor

• **January 2017** KHA has been approved by Seattle HUD office to offer five (5) Public Housing tenants the opportunity to participate in the FSS Program.

• **May 2017** A five (5) week course of Money Smart classes are offered to FSS participants

• **June 2017** HOSWWA cancels MOU with KHA to administer FSS Program effective June 30, 2017. KHA will administer FSS Program in house.
- **June 2017** NW Financial Fitness Training has been awarded IRS non-profit status.
- **June 2017** Check in Policy and FSS Action Plan is updated.
4. LOCAL NEEDS ASSESSMENT

The local needs of our participants are continually assessed and are as follows:

- Employment Skills, (Resumes, Cover letters, Interview skills)
- 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
- Credit Repair/Financial Education

Working cooperatively with Work First (TANF), Work Source and the local Community Action Program (CAP), HOSWWA’s 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 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.
5. ESTIMATE OF PARTICIPATING FAMILIES SERVED

The number of participants reasonably expected to be served by the HOSWWA Family Self-Sufficiency Program is 75. HOSWWA anticipates participants to be current HCV clients representative of the racial and ethnic composition of this population. To keep participation steady, HOSWWA will allow five additional slots as needed to plan for upcoming graduates, early completions, terminations or other circumstances.

Portability. When an FSS family uses portability to transfer their S8 Voucher to a HOSWWA jurisdiction, the family will be absorbed. The initial PHA will transfer the family’s escrow to the receiving PHA and if there is an escrow the Initial PHA will be asked to send escrow to HOSWWA finance Dept.

§ 984.306 Section 8 residency and portability requirements (FSS June 12, 2017)

(a) Relocating FSS family. For purposes of this section, the term ‘relocating FSS family’ refers to an FSS family that moves from the jurisdiction of a PHA at least 12 months after signing its contract of participation.

(b) Initial occupancy—(1) First 12 months. A family participating in the Section 8 FSS program must lease an assisted unit, for a minimum period of 12 months after the effective date of the contract of participation, in the jurisdiction of the PHA that selected the family for the FSS program. However, the PHA may approve a family’s request to move outside the initial PHA jurisdiction under portability (in accordance with §982.353 of this chapter) during this period.

(d) Portability: relocation and participation in the FSS program of the receiving PHA—
(1) General. A relocating FSS family may participate in the FSS program of the receiving PHA, if the receiving PHA allows the family to participate in its program. A PHA is not obligated to enroll a relocating FSS family in its FSS program.

(e) Single FSS account. Regardless of whether the relocating FSS family remains in the FSS program of the initial PHA or is enrolled in the FSS program of the receiving PHA, there will be a single FSS account which will be maintained by the initial PHA. When an FSS family will be absorbed by the receiving PHA, the initial PHA will transfer the family’s FSS account to the receiving PHA.
6. INCENTIVES TO ENCOURAGE PARTICIPATION

Participating FSS families will be assigned to an FSS Coordinator. The FSSC 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 key incentives to encourage participation.

A. FSS Contract of 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 credit repair, financial planning, personal and vocational counseling, information and referral to resources, supportive services within the community and follow through during the term of the Contract.

The Head of Household will be accountable for the FSS Contract of Participation and completing their Individual Training and Service Plan. However, if a family member over the age of 18 wants to set goals, those goals will be incorporated into the Head of Household Individual Training and Service Plan. The Head of Household is required to be suitably employed to complete the FSS Contract of Participation, unless family’s Total Tenant Payment (TTP) is over the published Fair Market Rent (FMR). Suitable employment criteria is 30 hours per week unless the head of household is disabled, then suitable employment will be decided between FSSC, DVR and the Participant.

B. Individual Training and Services Plan (ITSP)

The Individual Training and Services Plan is an attachment to the Contract of Participation (COP) which is the written plan prepared for the head of the FSS family and each adult (18 and older) member of the family who elects to participate in the FSS Program. The ITSP sets forth both the resources and supportive services to be provided to each participating family member, the activities to be completed by that family member, and the agreed upon completion dates for the services and activities. The Individual Training and Services Plan will include setting interim and long range goals.

FSS Participants will develop an ITSP with the FSS Program Coach(s). To assist them with the development of their goals participants may be required to attend Money Smart classes, visit Kelso Workforce Development Office or an appropriate job training program based on the individual’s abilities.
- A final goal must include obtaining and maintaining suitable employment specific to the individual's skills, education, and job training and the available job opportunities in the area.
- For each participant who is a recipient of welfare assistance, a goal must be established that the family will become independent from welfare assistance, as defined by HUD regulations for Family Self-Sufficiency, and remain independent from welfare assistance at least one year (12 consecutive months) before the expiration of the term of the FSS Program Contract of Participation, including any extension thereof.

The FSS Coordinator(s) will assess and reassess regularly with the participant the Individual Training and Services Plan. Modifications will be made to the Individual Training and Services Plan as goals change or need to be added to promote self-sufficiency. Any changes to the ITSP will be included as a written revision which will include the item changed, the signatures of the participant and FSS Coordinator and the date of the change.

Monitoring progress of individual participants will be the responsibility of the FSS Coordinator(s) and determine upon the needs of the FSS Participant (such as monthly or bi monthly goals reviews). FSS Coordinators will have at least quarterly contact with each client thereafter to ensure the FSS participant is progressing through the Individual Training and Services Plan. The FSS Coordinator will maintain monthly or quarterly contact by phone, email, appointments or written communication.

B. Escrow Account

When an FSS family has an increase in earned income, their tenant rent share will increase. The Section 8 FSS family escrow credit comes from the housing assistance payments account. FSS program participants will have their own escrow account. Each FSS participant escrow account will be held by HOSWWA Finance Department and recorded in a ledger account that will include participant’s information and escrow transaction by date and amount including interim disbursement and interest earned. The escrow account will be invested in HUD approved investment per HUD handbook 7475.1. Interest on escrow accounts will be earned on a monthly basis and allocated to the individual account semi-annually on an equitable basis. FSSC and HOSWWA Finance Department will provide verification of monthly deposits.

C. Withdrawal from Escrow Account

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 50% of their specific interim goals, is employed and requires funds for the
completion of additional goals identified in their 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 or the
Supervisor/CEO under guidelines adopted by the HOSWWA Board of
Commissioners December 28, 2006:

Federal regulations 984.305 (c) (ii) a PHA may permit an interim withdrawal of
escrow funds for completion of higher education (i.e., college, graduate school), or
job training/employment or to meet start-up expenses involved in creation of a small
business.

HOSWWA funds (escrow) cannot be used to pay bills, repair automobiles, (unless the
vehicle is needed for employment purposes) or for personal uses.

1. Requests for interim withdrawals for less than $2500 will be approved on a case-
by-case basis by the FSS Coordinator. A minimum withdrawal of $100 is
required.

2. Any requests in excess of $2500 will be approved by the Supervisor/CEO on a
case-by-case basis.

3. Clients should be over 50% of the way to their final goal. This success level of
50% will be demonstrated by a signed statement from their 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 creditor.

D. Homeownership Escrow Interim Withdrawals

Interim Withdrawals are intended to assist families in becoming successful
homeowners. Families are not to become dependent or reliant on these short term
funds.

1. Clients involved in the Section 8 Home Ownership Program can withdraw up to
100% of their escrow for the following:

   a. During purchasing and moving in - (up to 60 days after purchase date)
      expenses related to purchasing, moving into or furnishing a home;

   b. After moving in - expenses related to:

      i. Home repairs, maintenance, or paying ahead on a mortgage. One interim
         withdrawal is allowed every 6 months (for a total of two per year). One
         withdrawal could include 2 or more checks. In the case of emergency
essential repairs or replacements for the home, the limit of one withdrawal
in 6 months will not apply.

ii. Home remodels. A budget must be approved for a remodel before interim
withdrawals can be made. Reimbursements or payments on approved
budget items under that remodel will be once a month.

2. Requests for interim withdrawals for Homeownership participants will be
approved on a case-by-case basis by the FSSC/HOPC and must be accompanied
by invoices indicating whether the cost has been paid yet, a cost proposal or
estimate, or a Homeownership Expense Sworn Affidavit.

3. If the family provides documentation such as invoices (as stated in policy 2
above) showing pre-paid expenses (such as with a Visa), the check may be made
out to the creditor with the client name documented on the Memo Line of the
Check.
7. **OUTREACH EFFORTS**

To recruit participants for the FSS program, staff utilizes various outreach efforts including but not limited to written notices, flyers, newsletters, verbal presentations, brochures and notification, as well as the HOSWWA web site at www.hoswwa.org.

FSS information flyers are added to the briefing packet given to all new Section 8 participants. These flyers are integrated into the annual and interim recertification process by the Housing Specialists. HQS Inspectors also promote FSS among those tenants who are already participating in the program. FSS brochures and an FSS information board are also on display in the HOSWWA office lobby.

FSS staff will conduct presentations as needed to market the program to the local community, businesses and service organizations. Information is available in Spanish and English.
8. 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, Goodwill Career Center, LCC, and its Job Training Partnership Act (JTPA) representative of the Private Industry Council. JTPA assists participants in finding short-term training/educational opportunities such as those offered by the local Community College including conducting career and academic assessments.

- Childcare assistance may be provided through JTPA upon completion of the WorkFirst program in which the FSS participant is enrolled. Preschool-aged children will be referred to local Head Start, 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 the participant a successful transition into the college setting. GED and high school completion classes are available at the college, in addition to the JTPA Work Source programs.

- FSS Staff are certified as Financial Coaches and members of the Cowlitz Asset Building Committee. FSS Staff will provide lender ready services for FSS client who are pursuing Homeownership. In addition all effort will be made to access agencies that can help FSS participant learn about investment opportunities and insurance information such as Life Insurance and other products to protect the family's self sufficiency goal.

- FSS Staff receives training in Homeownership Counseling and works closely with WA State Housing Commission and the Seattle Home Bank for down payment assistance programs.

- FSS staff will provide resources for dental, mental, and physical care. FSS participants will be encouraged to have a regular physician and to avoid costly visits
to the local Hospital Emergency room.

Case management and coordination of the Family Self-Sufficiency program services are administered by the FSS Coordinator to identify needs and provide referrals, support and ongoing case management in all areas of FSS and HOP participants.
9. **FSS and SECTION 8 HOMEOWNERSHIP PROGRAM (HOP)**

When an FSS family shows interest in purchasing a home through the Section 8 Homeownership Program (HOP), the S8A Coach will include HOP eligibility requirements in their S8A family’s goals. HOP is available to HOSWWA clients who must:

- Participate in the FSS Program
- Be First Time Homebuyer
- Be Employed an average of 30 hours a week for one year.
- Must have minimum income requirement of $14500
- Be a Section 8 HCV Participant in Good Standing.
- Have a minimum of 3% down payment with at least 1% of the down payment coming from the family’s personal resources.

If the family qualifies as elderly or disabled, the family is not required by the Federal regulations be employed. However, the FSS Coach may encourage the family to seek employment with Department of Disability Rehabilitation (DVR) or Ticket to Work, to help them to qualify for a higher home loan and or home maintenance. Please note the following Federal eligibility requirement for Elderly and disabled families.

- Elderly and disabled families are exempt from the employment requirement, but must qualify for the home loan based on their income and voucher value.
- Qualified total income for an elderly family must not be less than the federal minimum wage multiplied by 2000 hours. (As of 2016 **$7.25 X 2000 hours = $14500**) Income and welfare assistance for all adults that will own the home can be counted to qualify for the HOP program. Not all income may be counted by lenders for loan qualification. The family MUST qualify for the home loan based on their income and voucher value.
- Qualified total income for a disabled family must not be less than the monthly Federal supplemental Security Income (SSI) benefit for an individual living alone multiplied by 12. ($735 X 12=$8820). Income and welfare assistance for all adults that will own the home can be counted to qualify for the HOP program. Not all income may be counted by lenders for loan qualifications. The family must qualify for the home loan based on their income and voucher value.
The FSS Coach will keep a Family FSS file and will require the family to be in contact with their FSS Coach as well as their HOP Coordinator. The HOP Coordinator will set up a separate file for the family’s HOP participation. The main function for the FSS Coach at this time is:

- Make sure the family qualifies for HOP by the HOP Coordinator.

- Set goals to attend First Time Homebuyer Class, and follow through with HOP program requirements to purchase home. Goals will also include budgeting, savings for emergency fund, maintenance issues, and other goals that encourage self sufficiency for the success of homeowner.

If the family qualifies for a secondary Homeownership Program (Habitat for Humanity, or Lower Columbia CAP Rehab Homeownership Program) the family will be encouraged to keep the FSS Coach, HOP Coordinator and other Housing Program Coordinator informed of their progress. The family must continue to check in Monthly by the 10th with their FSS Coach and with Housing Coordinators as requested.

Upon Closing and when the family is in their home, they will meet with the FSS Coach and HOP Coordinator to insure they understand what their responsibilities are and answer any questions. The S8A family will continue with FSS until:

- the family completed all their goals and wishes to complete their participation in the FSS Program, or

- have completed their five year contract with the S8A Program, or

- 30% of their adjusted income is over the FMR for the bedroom size they are assigned.
10. **METHOD FOR IDENTIFICATION OF FAMILY SUPPORT NEEDS**

The Identification of family support needs will be determined by the FSSC 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. The family will begin with obtaining their credit report from the three major credit bureaus. After the family receives their Credit Report they will be meet with the FSSC to successfully repair their credit and improve their score. Additional financial information will be added at the FSSC and Homeownership Coordinator’s discretion.

The purpose of mandatory Financial Management is to increase the family’s likelihood of becoming self-sufficient and to achieve success in their personal goals, home-ownership or small business enterprise.

It is the responsibility of each head of household participating in the Section 8 Advantage (S8A) program to make contact with their Coach between the 1st and 10th of each month. The purpose of which is:

1. Being approved for Participant in Good Standing (see bullets below), and
2. Successfully complete the S8A Contract with valuable resources and incentives including the family escrow account.

The Check in Policy can be upgraded to Participant in Good Standing status for S8A participants who are:

- Employed for 30 hours for a full 90 days, and have not missed any Check Ins for the last six months.
- Employed at the time of S8A contract for 30 hours per week and have not missed any Check Ins for the last six months.
- Full time student and have not missed any Check Ins for the last six months. Families with a disabled adult who are working suitable hours as agreed by S8A Participant and S8A Coach, which is stated in their S8A goals, and have not missed any Check Ins for the last six months.

Once a family has met the criteria for Participant in Good Standing, the family will only be required to check in quarterly (every three months).
During loss of employment or no longer enrolled in School:

- The check in policy will be monthly between the 1st and 10th of each month until the S8A family has regained their Participant in Good Standing.

Participants who fail to check in twice will meet with the S8A Coach to discuss what can be done to help the family to move forward. They will be given an opportunity to re-establish their goals and be referred to resources to help them be successful.

The methods for checking in are:

- Drop in (if S8A Coach is out of the office please leave a note),
- send Coach a note or card by mail or drop off,
- call,
- call and leave a voicemail or
- send an email by the 10th of each Month.
11. 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 HCV 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.
12. CERTIFICATION OF COORDINATION

PART 984: SECTION 8 AND PUBLIC HOUSING FAMILY SELF-SUFFICIENCY PROGRAM

Subpart B: Program Development and Approval Procedures

984.202 - Program Coordinating Committee (PCC).

(a) General. Each participating PHA must establish a PCC whose functions will be to assist the PHA in securing commitments of public and private resources for the operation of the FSS program within the PHA's jurisdiction, including assistance in developing the Action Plan and in implementing the program.

(b) Membership (i) Required membership. The PCC must: (i) for a public housing FSS program, consist of representatives of the PHA, and the residents of public housing. The public housing resident representatives shall be solicited from one or more of the following groups:

(A) An area-wide or city-wide resident council, if one exists;

(B) If the PHA will be transferring FSS participants to vacant units in a specific public housing development, the resident council or resident management corporation, if one exists, of the public housing development where the public housing FSS program is to be carried out;

(C) Any other public housing resident group, which the PHA believes is interested in the FSS program, and would contribute to the development and implementation of the FSS program; and

(ii) For a Section 8 FSS program, consist of representatives of the PHA, and of residents assisted under the section 8 rental certificate or rental voucher program or under HUD's public or Indian housing programs.

(2) Recommended membership. Membership on the PCC also may include representatives of the unit of general local government served by the PHA, local agencies (if any) responsible for carrying out JOBS training programs, or programs under the JTPA, and other organizations, such as other State, local or tribal welfare and employment agencies, public and private education or training institutions, child care providers, nonprofit service providers, private business, and any other public and private service providers with resources to assist the FSS program.

(c) Alternative committee. The PHA may, in consultation with the chief executive officer of the unit of general local government served by the PHA, utilize an existing entity as the PCC if the membership of the existing entity consists or will consist of the individuals
identified in paragraph (b) (1) of this section, and also includes individuals from the same or similar organizations identified in paragraph (b) (2) of this section. The HOSWWA 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, Lewis County, and Wahkiakum County. Implementation will continue to be coordinated in order to avoid duplication of services.

HOSWWA certifies that an 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.

Community Resource Providers (CRP) made up of Community Partners from Pacific, Wahkiakum, Lewis, and Cowlitz counties meets bi-monthly to provide opportunities to provide information about community events and resources that will encouraged our FSS Participants to thrive.

FSS/HOP coordinators are members of the Asset Building Committee, Cowlitz Saves, and WA State Finance Commission to ensure banking products, Homeownership down payment products, and financial education is available for FSS/HOP participants.
13. **FSS SELECTION PROCEDURES**

Selection for 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 and;

HUD-VASH families are eligible to enroll in FSS. The focus of the FSS program is employment of the head of the FSS family. In developing the Individual Training and Services Plan (ITSP) for a veteran, the head of the FSS family and the FSS program coordinator will work with both the veteran and the veteran's VA case manager. This coordination will ensure that the plan is appropriate for the veteran, that it does not conflict with case management requirements or impose unrealistic burdens on the veteran and that it incorporates VA resources plus any additional resources available through the local FSS program. The FSS escrow account that accrues during the term of the FSS contract will be a valuable asset building tool for HUD-VASH participants.

FSSC will enroll families with disabilities into the FSS program, regardless of their outcome. HUD feels it is in the best interests of the participant regarding the benefits they can receive.

Participants will be selected from current Section 8/VASH 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 participates 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 HOSWWA has a greater response than available FSS slots, a waiting list will be established offering S8A on first come first served basis.

If an FSS participant graduated with an escrow account, but is no longer the head of household, the new head of household is eligible to participate in the FSS Program.

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

**Denial of Participation**

Debt owed to PHA – If a family wished to participate in the FSS program but owes PHA money in connection with the Section 8 HCV or any other federal Housing program and
has not made a good faith attempt to repay debt, family may be denied participation into the FSS program until debt obligation if fulfilled
14. **CONTRACT OF PARTICIPATION EXTENSION**

The Housing Authority 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 HA finds that good cause exists for granting the extension. The family’s written request for an extension must include a description of the need for the extension. “Good Cause” means circumstances beyond the control of the FSS family, as determined by the HA, such as:

- Serious illness.
- Involuntarily loss of employment.
- Completion of 12 consecutive months off Public Assistance

Receiving an extension of the contract of participation will entitle the FSS family to continue having monthly escrow deposits credited to the family’s FSS account. (CFR 984.303 (d))
15. 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. Expiration of the contract term and any extension thereof;

4. Termination of Section 8 assistance in accordance with HUD's 24 CFR 982 (rules and regulations);

5. Family moves outside the housing authority's jurisdiction under Section 8 portability procedures before one year on the FSS Program or the family FSS participation is not accepted by the receiving housing authority's FSS program; or the family moves out of jurisdiction for non employment or education self sufficient goals. The family cannot graduate from the initial HA unless they are employed at least 30 hours a week for three months.

6. The family's withdrawal from the program;

7. Such other act as is deemed inconsistent with the FSS program; or

9. by operation of the law.

10. HOSWWA will not terminate an FSS family’s participation in HCV if their FSS Contract of Participation is terminated.

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 HOSWWA 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 Hearing Officer as directed by HOSWWA 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 Hearing Officer of the Housing Authority.

The HOSWWA Administrative Plan will be followed in terminating Section 8 assistance for HOSWWA 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.

If a family chooses to self terminate their FSS participation for good cause the family can return to the program per waiting list procedure.

C. Limits on FSS Participation and Completions

A Section 8 Family is allowed to complete the FSS program and receive an escrow savings only one time unless the following occurs:

- Once a contract is completed and an escrow has been paid, the family is no longer eligible to participate in the FSS program unless they are pursuing HOP. If an FSS Graduate that graduated with less than $1000 qualifies for the Section 8 Homeownership program an exception can be made for the family to resign onto the FSS Program to ensure Homeownership success. If the family graduated from FSS with more than $1000 escrow, and still active HCV/VASH participant they can pursue HOP but not the FSS Program.

- In the event an adult family member who received the escrow is no longer in the household and the remaining family members wish to participate in the FSS program, the FSS coordinator MAY allow the remaining family members to execute a new contract with an Individual Training and Service Plan that includes goals related employment and freedom from welfare.

- If a married couple divorces before the FSS family has completed the program and received an escrow, the divorced spouse who had not previously signed an FSS Contract of Participation will be allowed to sign a new FSS Contract of Participation if they become the Head of Household on a Section 8 voucher.
• If an FSS family self-terminates and does not receive an escrow or escrow is returned to HUD the family can reapply for FSS any time in the future.

• If an FSS family is terminated from FSS, the family will not be eligible to re-sign back onto the FSS Program for one year following the date of termination.

• If an FSS graduate with an escrow account is no longer the head of household and a new head of household is listed, the family is eligible to sign a new FSS Contract of Participation.

D. FSS Family Debts to the PHA

Any amount owed to the PHA by an FSS family must be repaid by the family. If the family is unable to repay the debt within 30 days, the PHA will offer to enter into a repayment agreement in accordance with the policies below. Earned income that is not reported will not result in a retroactive payment of escrow. Escrow will begin on the effective date of the new HAP payment and FSS Participant portion of the rent is change.

If the family refuses to repay the debt, does not enter into a repayment agreement, or breaches a repayment agreement, the PHA will terminate FSS assistance in accordance with the policies found in Chapter of HOSWWA Administration Plan.