

CHAPTER 18B

**HCV-FAMILY SELF-SUFFICIENCY
PROGRAM**

HCV - FAMILY SELF-SUFFICIENCY

ACTION PLAN

1. **PURPOSE:**

The purpose of the Family Self-Sufficiency (FSS) Program is to promote the development of local strategies to coordinate the use of Department of Housing and Urban Development (HUD), Section 8 Housing Choice Voucher, Family Self-Sufficiency Program public and private resources to enable families eligible to receive assistance under these programs to achieve economic independence and self-sufficiency.

2. **PROGRAM OBJECTIVE:**

The objective of the Family Self-Sufficiency Program is to reduce the dependency of low-income families on welfare assistance, Section 8 Housing Assistance, and other Federal, State and Local subsidies.

The FSS Program links participants to high-quality, comprehensive supportive services including education, job training, counseling, and other forms of social service assistance necessary to achieve self-sufficiency. A successful FSS Program in New Britain will enhance the standard of living and self-esteem of the participants as they become more productive members of the community and are no longer dependent on governmental assistance.

3. **TERMINOLOGY:**

The Housing Authority of the City of New Britain is referred to as "NBHA" throughout this document.

"Family" is used interchangeably with "Applicant" or "Participant" and can refer to a single person family.

"FSS Coordinator" is the NBHA staff person responsible for the administration of the FSS Program under direction and supervision of the NBHA Executive Director.

See **Section 18, Definition of Terms** for definitions of additional terms found in this document.

4. **DESCRIPTION OF FAMILIES EXPECTED TO PARTICIPATE:**

A. **Demographics:**

The NBHA has 766 families (including portables) receiving housing assistance as of March 31, 2009. There are 114 families awaiting rental assistance on the NBHA waiting list in New Britain. The following demographics describe characteristics of the families receiving housing assistance and families on the waiting list as of March 31, 2009.

RACE/ETHNICITY	RECIPIENTS	WAITING LIST
White/Hispanic	74%	79%
White/Non-Hispanic	13%	21%
Black/Non-Hispanic	13%	16%

B. **Number of Families Expected to Participate:**

The NBHA shall use twenty-five of its own vouchers for the Family Self-Sufficiency Program to begin. Other family self-sufficiency vouchers will be applied for as funding becomes available. The NBHA's goal is to have sixty (60) families on the FSS Program. The NBHA will apply for funds to support the hiring of a FSS Coordinator to manage the program. The NBHA will implement any additional subsidies awarded in the future in accordance with HUD regulations. The NBHA does not have any families participating in Operations Bootstrap or Project Self-Sufficiency.

5. **FSS FAMILY SELECTION PROCEDURES:**

Families selected for participation in the FSS Program will be current participants of the NBHA's Section 8 Housing Choice Voucher Program who express interest in the FSS Program. A waiting list will be compiled and FSS Family participants shall be selected based on the date the family expressed an interest in participating in the FSS program, without regard to race, color, religion, sex, handicap, family status or national origin.

General Selection Requirements:

- When space is available in the FSS Program the next eligible family on the waiting list will be contacted.
- All potential FSS participants will receive information in the Section 8 briefing folder about the FSS Program.
- All new Section 8 tenants will be invited to participate in the FSS Program.

- FSS Applicants will be required to attend an orientation session and complete an FSS application.
- The family must be in compliance with its family obligation as defined by HUD regulations and the NBHA's Administrative Plan, including Housing Quality Standards (HQS); and
- The family must be willing to complete the obligations of the FSS contract.
- The family must not owe money to the NBHA or any other housing authority.

6. **INCENTIVES TO ENCOURAGE FAMILY PARTICIPANTS:**

A. **Escrow Accounts:**

The NBHA will establish and deposit funds into a single depository account and the total of the combined fund will be supported in NBHA's accounting records by a subsidiary ledger showing the balance applicable to each participating family. At least annually, the NBHA shall credit the amount of FSS credit determined by increases in earned income during each family's Contract of Participation.

B. **Individual Training and Services Plan:**

The NBHA will assist each FSS family to develop an Individual Training and Services Plan (ITSP) to help the participant determine the actions necessary to become self-sufficient. The ITSP will be a component of the participant's Contract of Participation.

C. **Training, Education and Workshops:**

Through the Project Coordinating Committee (PCC) and other forums, the NBHA will link participants with job training, education and social service agencies to provide the supportive services necessary to develop self-sufficiency. In addition, FSS families will be provided with information on local homeownership opportunities.

D. **Contract of Participation:**

All applicants selected for participating in the program will be required to sign a five-year Contract of Participants. The NBHA will use a contract format approved by HUD. The contract will include an Individual Training and Services Plan (ITSP) as defined in 6B of this plan. The contract will include the family's annual income, earned income and the

family rent (Tenant rent plus utility allowance) in effect as of the effective date of the contract.

7. **OUTREACH EFFORTS:**

The NBHA will recruit potential FSS participants through a variety of activities to insure that all eligible families are aware of the opportunities available through the FSS program. Recruitment activities will include, but are not limited to; mailing informational brochures to all Section 8 Participants; including FSS information in NBHA publications, posting FSS information on bulletin boards, providing information brochures at the NBHA offices. Additionally, all eligible NBHA Section 8 participants will be informed of the benefits of the FSS program at briefing sessions.

8. **PROGRAM COORDINATING COMMITTEE:**

The NBHA will organize a FSS Project Coordinating Committee (PCC) as required in CFR Part 984.202. to serve the needs of the participants.

A. **Memberships:**

The PCC membership will include a representative from the NBHA and a participant from the FSS Program. Additional members will be recruited from the local social service agencies, educational institutions, JTPA/JOBS/WIA Programs and other public and private organizations that can be assistance to FSS participants and who are currently working in the NBHA community.

B. **Responsibilities:**

Role of the PCC:

- a. The PCC will act as an advisory body to the FSS program; and
- b. The PCC will strive to enable the FSS Program to access community resources and obtain commitments for services from social service providers; and
- c. The PCC will expedite and coordinate agreements between the NBHA and potential service providers; and
- d. The PCC will provide a forum to promote collaboration and to eliminate duplication of services between agencies that serve the needs of low income persons.
- e. The PCC will meet at least four (4) times annually.

9. **METHOD FOR IDENTIFICATION OF FAMILY SUPPORT NEEDS:**

FSS potential participants will meet individually with the FSS Coordinator. During this interview, the participants will complete a Family Self-Sufficiency Participant Needs Assessment survey to identify services needed for the family. These surveys will be reviewed by the PCC to assist the FSS Coordinator in securing the right services for the participants.

The services available to participants include but are not limited to the following:

- a. Child Care;
- b. Remedial Education;
- c. Employment Training/Preparation/Counseling/Placement;
- d. Personal Welfare: Substance Abuse Treatment/Counseling;
- e. Household Skills and Management
- f. Counseling re:
 - (i) homeownership responsibilities
 - (ii) private market opportunities for affordable rental / homeownership
 - (iii) money management

These services will be available through, but not limited to, the following providers:

- a. Head Start
- b. Human Resources Agency
- c. Central Connecticut State University
- d. New Britain Adult Education
- e. After School Program
- f. Occupational Industrial Center (OIC)
- g. Capital Workforce
- h. CT Department of Labor
- i. Neighborhood Housing Services
- j. Wheeler Clinic
- k. Community Mental Health
- l. Parks and Recreation
- m. YW/YMCA

10. **CALCULATION OF ESCROW:**

- A. FSS escrow credits will be calculated monthly and in accordance with HUD regulations, interest on the FSS escrow account balances will be allocated monthly.

- B. **Escrow Report to Families:** Escrow account reports will be sent to each FSS family at least once annually. The report will include the escrow balance at the beginning of the reporting period, the amount of the family's escrow credits for the period, any deductions made from the account for the period, the amount of interest earned for the period, and the total balance in the account at the end of the reporting period.
- C. **Forfeiture of Escrow Funds:** A participating family has no right to any funds from its FSS escrow account if the family's Contract of Participation is terminated, declared null and void, or the NBHA determines the family did not successfully graduate from the FSS program. The NBHA will close the family's escrow account and will treat forfeited escrow funds as program receipts under the Section 8 program guidelines, or in accordance with HUD regulations at the time of the forfeiture.

11. **ESCROW DISBURSEMENTS:**

A. **Interim Disbursements:**

A family participating in the FSS Program may request an interim disbursement of escrow funds. The NBHA staff person responsible for the administration will review interim disbursement requests.

The NBHA will inform the family in writing within fourteen (14) calendar days of the approval or disapproval of the interim disbursement request.

Families denied an interim disbursement may request an Informal Hearing to determine whether the decision was made in accordance with HUD regulations and the guidelines in this plan. The request for an Informal Hearing must be made in writing within fourteen (14) calendar days of the date of notification of the decision to deny the interim disbursement.

- 1. **Procedure:** Interim disbursements will be made at the discretion of the NBHA under the following conditions:
 - a. The funds are needed to complete goals in the family's Contract of Participation (example: to pay for school costs or transportation to work; and
 - b. The family can demonstrate completion of specific interim goals from its Contract of Participation; and
 - c. Interim disbursements may be granted for no more than 50 percent of the family's escrow balance at the time of the request; and

- d. Interim disbursements will be made at the discretion of the Housing Authority; and
- e. Requests must be made in writing and include verification that the funds are required for the completion of a goal under the family's Contract of Participation; and
- f. Interim escrow disbursements will be paid in the form of a check made payable directly to the agency, business, or individual providing the required items or services.

B. Final Disbursements:

The participating family will receive a disbursement of its escrow funds upon successful completion of the Contract of Participation. The FSS Coordinator, will review final disbursement requests. The family may use its final disbursement escrow funds for any purpose. However, the FSS Coordinator may require the family to develop a plan for the use of the funds as a component of the ITSP.

1. Procedure:

Upon determination of successful graduation from the FSS Program, the family will receive a disbursement of the funds accumulated in its escrow account under the following conditions:

- a. Any money owed to the NBHA will be withheld from the total escrow amount before disbursement; and
- b. The family must certify that it no longer receives any Federal, State, or other public assistance. The prohibition does not include Section 8 Housing Choice Voucher or transitional assistance; and
- c. The head of household must provide verification of suitable employment.

12. MAINTENANCE OF ESCROW ACCOUNTS:

A. Portability:

The NBHA is not obligated to accept incoming portable FSS participants into the FSS Program. Acceptance of incoming portable clients into the NBHA FSS Program is entirely at the discretion of the NBHA.

It is the responsibility of all FSS families exercising portability into the jurisdiction of the NBHA to notify the NBHA of their FSS Status in the FSS Program.

Families that notify the NBHA of their FSS status within ninety (90) days of the effective dated of their lease-up in the NBHA jurisdiction will be given priority on the FSS waiting list in accordance with the NBHA's Selection of Participants. If the NBHA accepts the family into the FSS program, the NBHA will execute a new FSS Contract of Participation:

1. **Procedures:**

- a. The NBHA will contact the initial PHA to request a copy of the family's Contract of Participation and to request transfer of any escrow funds if the family's voucher is absorbed.
- b. Incoming portable FSS families with current FSS contracts will be given priority on the waiting list for a slot in the NBHA FSS Program if they contact the FSS Coordinator within ninety (90) days of the effective date of their lease-up in the NBHA jurisdiction. After ninety (90) days, the family will be placed on the waiting list as of the date the family notified the NBHA of its FSS status.
- c. Incoming portable families must complete a NBHA FSS application and any assessments or assignments necessary to complete an ITSP, prior to signing a FSS Contract of Participation.
- d. Incoming portable FSS families will not begin to receive escrow credits from the NBHA until the effective dated of the FSS Contract of Participation executed by the NBHA.
- e. Incoming portable families whose vouchers are not absorbed may continue in the FSS Program of the initial PHA, if the initial PHA is willing to maintain the Contract of Participation and the FSS escrow account. If the voucher is absorbed at a later date, the family must execute a new FSS Contract of Participation with the NBHA or be terminated from the FSS program.

B. **Denial of Acceptance of an Incoming Portable:**

The NBHA will notify the incoming portable family or the denial of acceptance by mail. An incoming portable family with a current FSS Contract of Participation from its initial PHA that is denied acceptance into the FSS Program of the NBHA may request an Informal Hearing to determine whether the decision to deny acceptance was made in accordance with HUD regulations and the guidelines in this Plan. A request for an Informal Hearing must be made in

writing within fourteen (14) calendar days of the date of notification of the decision to deny acceptance.

C. **Outgoing Portables:**

It is the responsibility of the FSS family to inform the receiving PHA of its FSS status and to contact the FSS Coordinator at the receiving PHA.

1. **Procedures:**

a. The NBHA will make a good faith effort to locate and contact an FSS family that exercises portability to another jurisdiction. If the family does not respond within thirty (30) days, the NBHA may terminate the family's FSS contract in accordance with **Section 10** of this plan. If the contract is terminated, the family's escrow will be forfeited.

b. The NBHA will notify the receiving PHA that the family has an active FSS Contract of Participation and an escrow account, if applicable.

c. If the family's voucher is **absorbed** by the receiving PHA and the family is accepted into the receiving PHA's FSS program, the contract and escrow account funds will be transferred to the receiving PHA

d. If the family's voucher is **not absorbed** by the receiving PHA and if the family can demonstrate that it can fulfill its responsibilities under the FSS contract in the new location the NBHA may allow the family to continue in the NBHA's FSS Program. In this case, the family must relocate to a jurisdiction within fifty miles of the NBHA to ensure that NBHA can adequately oversee the family's participation in the program.

e. At its discretion, the NBHA may terminate the family's Contract of Participation in accordance with **Section 10** of this plan if the family exercises portability to a jurisdiction that does not have a FSS Program, or if the family is **not accepted** into the new jurisdiction's FSS Program.

13. **FAMILY RESPONSIBILITIES UNDER THE CONTRACT OF PARTICIPATION:**

A. **Family Responsibilities:**

Family responsibilities under the Contract of Participation include, but are not limited to, the following requirements:

1. **Head of Household Must:**

- a. Seek and maintain suitable employment throughout the term of the contract; and
- b. Complete activities in the ITSP within the specified dates; and
- c. Provide the NBHA with information about the family's participation in the FSS program upon request, including information regarding employment, job interviews, training, educational attendance, and other FSS services and activities.

2. **All Family Members Must:**

- a. Comply with the terms of the Section 8 Program and the lease; and
- b. Comply with the family obligations under the Section 8 Program; and
- c. Live in the jurisdiction of the FSS Program at least twelve (12) consecutive months from the effective date of the contract, unless waived by the NBHA.

B. **Requirements for Successful Completion of the Contract of Participation:**

The contract will be successfully completed when the NBHA determines that the family has fulfilled all of its responsibilities under the contract; or, thirty percent (30%) of the family's monthly adjusted income equals or exceeds the Fair Market Rent (FMR) in effect at the time for the unit size for which the family qualifies under the NBHA's Subsidy Standards.

C. **Contract Extensions:**

A participant in the FSS Program may request an extension of the contract if the family is unable to complete its goals within the five-year period due to circumstances beyond the family's control. Examples of such a circumstance would be a serious illness or involuntary loss of employment for the head of household. Requests for a contract extension must be made in writing by the head of household. The NBHA FSS Coordinator will review extension requests. The NBHA will grant no more than one (1) extension of two (2) years. Extensions are granted at the discretion of the NBHA.

D. **Procedures for Graduation:**

1. **FSS Family Responsibilities:**

To successfully graduate from the program the family must:

- a. Submit a request for consideration for graduation in writing to the NBHA; and
- b. Demonstrate that all interim and final goals in the Contract of Participation were completed on or before the expiration date of the contract; and
- c. Submit verification that all household members are independent of welfare assistance (not counting transitional assistance); and
- d. Submit verification that the head of household is suitably employed.

2. **NBHA Responsibilities:**

- e. The NBHA FSS Coordinator will review the request for consideration for graduation
- f. The NBHA will respond in writing to a request for consideration for graduation within ten (10) calendar days of the receipt of the request and all required verifications.
- g. The NBHA will disburse any accumulated escrow funds to the family upon determination of successful graduation under the guidelines in Section 14 of this document.

E. **Denial of Graduation Request:**

If the NBHA determines that a participant did not successfully graduate from the FSS program, the participant may request an Informal Hearing to determine whether the decision to deny graduation was made in accordance with HUD regulations and the guidelines in this plan. A

request for an Informal Hearing must be made in writing within fourteen (14) calendar days of the date of the NBHA's notification of the decision to deny graduation from the FSS Program.

If the NBHA determines the family did not successfully graduate from the FSS program, the family will forfeit the funds in its FSS escrow account. The NBHA will use forfeited escrow funds in accordance with Section 13C of this plan.

14. **COMPLIANCE WITH MTCS FILING REQUIREMENTS:**

The PHA will submit MTCS filing in accordance with Section Eight Management Assessment Program (SEMAP) requirements.

15. **MEASUREMENT OF OUTCOMES:**

The PHA will maintain a database that records statistics on FSS Program participants. This information is submitted to HUD in the required MTCS 50058 format. In accordance with SEMAP requirements, the NBHA will calculate the percentage of mandatory FSS slots filled and the percentage of FSS participants with escrow balances at least biannually.

In addition to the HUD required measurements above, the NBHA will use surveys of participants to measure the success of the FSS Program.

16. **FAMILY'S RIGHT TO CONTINUED SECTION 8 ASSISTANCE:**

Participation in the FSS Program is voluntary and is not required to receive Section 8 assistance. A family's election not to participate in the FSS Program will not affect the family's admission to, or continue participation in, the Section 8 Program. Such decision will not affect the family's right to occupancy in accordance with its lease.

17. **PROGRAM TERMINATION/WITHHOLDING OF SERVICES:**

The FSS contract of participation will be terminated if the FSS family's Section 8 Assistance is terminated. The NBHA may withhold supportive services to FSS families who do not comply with the family responsibilities in the FSS Contract of Participation.

A. **Termination of the Contract of participation:**

1. The NBHA may terminate the family's Contract of Participation if:
 - a. The family and the NBHA agree to terminate the contract; or

- b. The NBHA determines the family has not fulfilled its responsibilities under the FSS program; or
- c. The family withdraws from the FSS program; or
- d. An act occurs that is inconsistent with the purpose of the FSS Program (such as non-compliance with the lease, non-compliance with the Section 8 Program family obligations, fraud, or a violent or drug related criminal act); or
- e. The NBHA is permitted in accordance with HUD requirements; or
- f. The NBHA attempts to contact the family in writing or by phone, and the family does not respond to the contact; or
- g. The family does not complete the contract prior to the expiration date; or
- h. The family exercises portability to a jurisdiction that does not have a FSS Program or the family is not accepted into the new jurisdiction's FSS Program.

B. **Termination Procedures:**

The NBHA FSS Coordinator will make the decision to terminate a family from the FSS Program.

The NBHA will notify the family of the termination of its FSS Contract of Participations by mail. The family may request an Informal Hearing to determine whether the decision to terminate FSS participation was made in accordance with HUD regulations and the guidelines in this plan. A request for an Informal Hearing must be made in writing within fourteen (14) calendar days of the date of notification of the decision to terminate participation.

18. **DEFINITION OF TERMS:**

The following are definitions of terminology used throughout this document.

A. **Acronyms:**

ACC	Annual Contributions Contract
CFR	Code of Federal Regulations. Commonly referred to as "the regulations"
HQS	Housing Quality Standards
HUD	Department of Housing and Urban Development
ITSP	Individual Training and Services Plan
NBHA	New Britain Housing Authority
PHA	Public Housing Agency.
SEMAP	Section Eight Management Assessment Program

B. **Terms:**

Absorption: In portability, the point at which a receiving PHA stops billing the initial PHA for assistance on behalf of a portability family. The receiving PHA uses funds available under the receiving PHA's consolidated ACC

Administrative Plan: The HUD required written policy of the PHA governing its administration of the Section 8 Rental Assistance Program.

Applicant (or applicant family): A family that has applied for admission to a program, but is not yet a participant in the program.

Annual Contributions Contract (ACC): A written contract between HUD and a PHA. Under the contract, HUD agrees to provide funding for operation of the program, and the PHA agrees to comply with HUD requirements for the program.

Contract of Participation - HUD form 52650: A five-year contract between the Head of Household and the PHA. The Contract of Participation must include an Individual training and Services Plan (ITSP). The effective date of the Contract of Participation is the first day of the month following execution of the contract by the Head of Household and the PHA.

Family Self-Sufficiency Program (FSS): The program established by the PHA to promote self-sufficiency of assisted families, including the provision of supportive services.

Head of Household: The head of household is the person who assumes legal and financial responsibility for the household and is listed on the Section 8 application as head.

Housing Quality Standards (HQS): The HUD minimum quality standards for housing assisted under the tenant-based program.

HUD Requirements: HUD requirements for the Section 8 and FSS Programs. HUD requirements are issued by HUD headquarters as regulations. Federal Register notices or other binding program directives.

Incoming Portable. A family that has left the jurisdiction of its initial PHA and has leased a unit in the jurisdiction of the New Britain Housing Authority.

Initial PHA: In portability, the term refers to both;

A PHA that originally selected a family that decided to move out of the jurisdiction of the selecting PHA; and

A PHA that absorbed a family that later decided to move out of the jurisdiction of the absorbing PHA.

Outgoing Portable: A family initially leased up in the jurisdiction of the New Britain Housing Authority that moves to a new (receiving) PHA's jurisdiction.

Participant: A family that has been admitted to the PHA's FSS Program. The family becomes a participant on the effective date of the Contract of Participation.

Portability: Renting a dwelling unit with Section 8 tenant-based assistance outside the jurisdiction of the initial family's PHA.

Program Receipts: HUD payments to the PHA under the consolidated ACC, and any other amounts received by the PHA in connection with the Section 8 Program.

Public Assistance: Welfare or other payments to families or individuals, based on need, which are made under programs funded, separately or jointly, by Federal, State, or local governments.

Public Housing Agency (PHA): Any state, county, municipality, or other governmental entity or public body, which is authorized to administer the Section 8 Program (or an agency or instrumentality of such an entity). The New Britain Housing Authority is referred to as the NBHA throughout this document.

Receiving PHA: In portability, a PHA that receives a family selected for participation in the tenant-based program of another PHA. The receiving PHA issues a voucher and provides program assistance to the family.

Section Eight Management Assessment program (SEMAP): A set of criteria established by HUD for rating of housing authority performance. Housing authorities are given points for performance under a number of indicators.

Tenant Rent: The amount payable monthly by the family as rent to the unit owner.

Utility Allowance: When the cost of utilities (except phone and cable) is not included in the Contract Rent, but is the responsibility of the tenant, the PHA estimates the cost of a reasonable consumption of utilities for an assisted unit. The utility allowance is only applicable to the portion of utilities paid by the tenant.

Welfare Assistance: Income assistance from Federal or State welfare programs, including assistance provided under TANF (formerly AFDC) and general assistance. Does not include assistance directed solely to meeting housing expenses, nor programs that provide health care, childcare or other services for working families.