

Family Self- Sufficiency Program

Action Plan

Revised 10.28.2022

Prince William County Office of Housing & Community Development

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Introduction to Program Purpose and History

1993 - Present

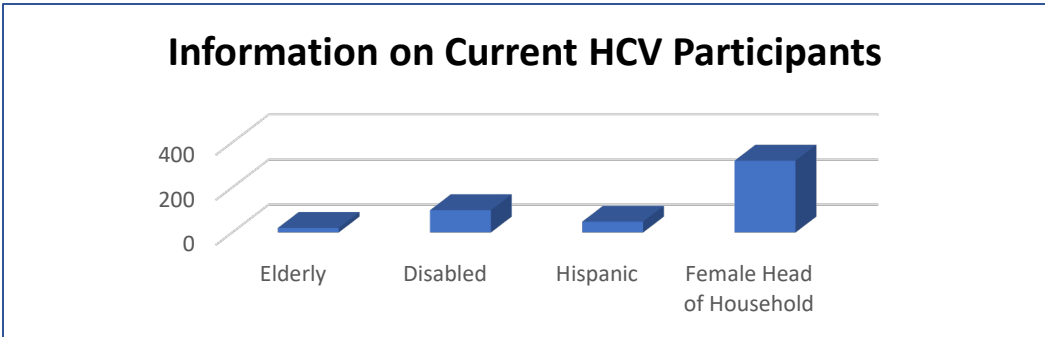
The Family Self-Sufficiency (FSS) program is a United States Department of Housing and Urban Development (HUD) designed program to provide participants receiving Housing Choice Voucher Program assistance in becoming self-sufficient and independent of public assistance. The program serves families who volunteer to participate by providing case management and referral to community supportive services.

The initial Action Plan for the FSS program was designed for the City of Manassas together with the Prince William County Office of Housing and Community Development (hereinafter referred to as OHCD), was submitted in July of 1992 and approved. Information was distributed to the Section 8 participating families and the first families were enrolled in 1993. As of June 2001, the City of Manassas/Manassas Park FSS Plan became independent of Prince William County. Each jurisdiction continues to maintain separate Action Plans. The FSS program and the functions and responsibilities of the PHA staff are consistent with the Prince William County Office of Housing & Community Development (OHCD) personnel policy and PHA Plan. The most recent revision for Prince William County was effective November 2022.

The Program has grown steadily, showing marked growth especially since 2001, which coincided with the introduction of the Welfare to Work voucher program. This marked history of growth and planned future program enhancement requires that the policies and procedures be reexamined to best serve the growing numbers of families that desire the same outcomes as the FSS program seeks to provide - the independence from governmental assistance and the economic empowerment of their families.

Prince William County Office of Housing & Community Development (OHCD) FSS program purpose is to seek to help families make progress toward economic security by supporting the participating families' efforts to obtain the following goals:

- Increase earned income
- Build financial capability
- Achieve financial goals

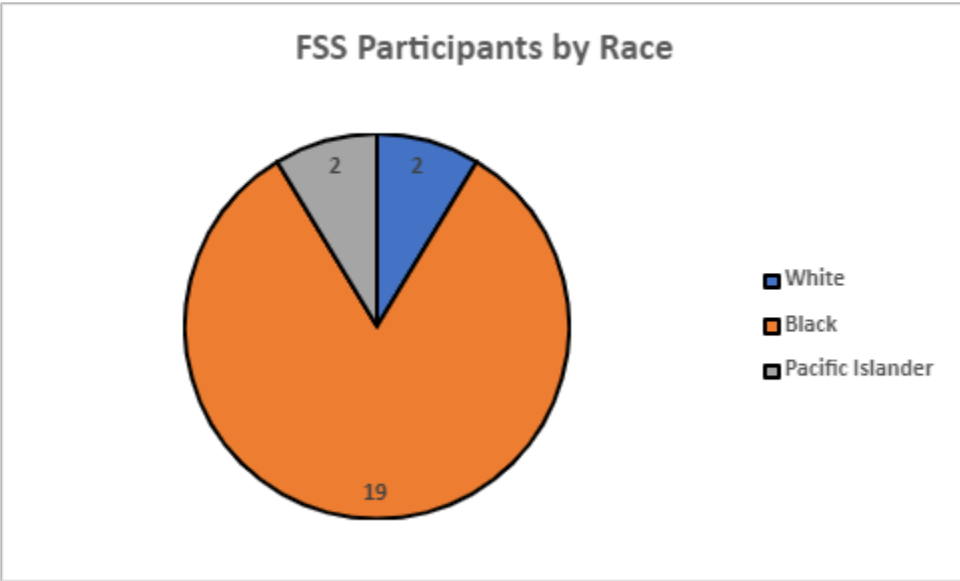


Family Demographics

The family demographics of those families eligible to participate slightly vary from current participants. Those eligible for enrollment in the FSS program no longer is limited to the Head of Household but may now be any adult member of the household as designated by the family as the Head of the FSS Family. Head of FSS Family is defined as the designated adult family member of the FSS family who has signed the Contract of Participation. There is only one Contract of Participation per family and Escrow will go to the person who signs the Contract of Participation. The head of FSS family may, but is not required to be, the head of the household for purposes of determining income eligibility and rent. Any changes in the designation of the head of the FSS Family must be provided in writing to the FSS Coordinator.

All eligible participants currently receive Housing Choice Voucher assistance and have vouchers either held or administered by Prince William County OHCD. Those families who decide to relocate and live in another area are ineligible to participate in Prince William County's FSS program due to lack of resources.

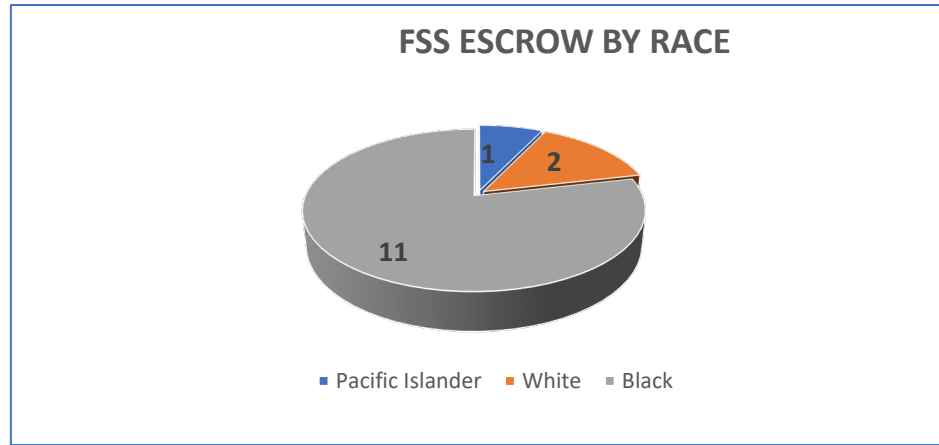
We have chosen to list the following demographic data to describe current FSS participant populations by race. All participants are non-Hispanic.



FSS ACTION PLAN

Current participants with escrow account, the percentage of single adult households with dependents is 23 or 82%. Disabled households represent 3 or 13% of eligible households.

Racial breakdowns among FSS escrow account households are as follows:



Estimate of Participating Families- Program Size

Historically, Prince William County's FSS program has enrolled on average 5 new families into the FSS program each year expects to be able to provide FSS Services to our goal of 42 families over a five-year period. Based on the available and anticipated combined resources, Prince William County OHCD remains committed to its current program size of 42. A voluntary program, Prince William County OHCD will continue to maintain the FSS Program with successful self-sufficient families and will seek to increase the numbers of those families that reach homeownership.

FSS Family Selection Procedures

All current recipients of Housing Choice Voucher Program assistance in Prince William County who are in good standing are also eligible for participation in the Family Self-Sufficiency Program.

Families are selected to participate in the FSS program based on the date order of application submission and are called from the waiting list in date order of application. This selection is absolutely without regard to race, color, creed, religion, ancestry, national origin, sex, disability, age, marital/familial status, **status to public assistance, sexual orientation, gender identity or expression, genetic characteristics, or U.S. military veteran status.**

FSS Portability

Families who exercise their right to portability of the Housing Choice Voucher (**not FSS Voucher**) and move to Prince William County, and who are participants in their originating jurisdiction's Housing Choice Voucher Program, will be accepted into the Prince William County program, and their voucher usually absorbed.

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Current FSS participants who wish to port to another jurisdiction may do so within the initial 12 months after execution of the Contract of Participation, if the receiving jurisdiction operates an FSS program. If the FSS program is through and FSS Voucher the receiving jurisdiction must absorb because Prince William County Office of Housing and Community Development is not recipient of any FSS Vouchers.

If continued participation in FSS is not possible, the initial PHA (Prince William County Office of Housing and Community Development) must clearly discuss the options that may be available to the family, depending on the family's specific circumstances, which may include, but are not limited to,

- modification of the FSS Contract of Participation
- termination with FSS escrow disbursement
- termination of the FSS contract and forfeiture of escrow
- locating a receiving PHA that administers an FSS program.

Reasonable Accommodations, Communication and Limited English Proficiency

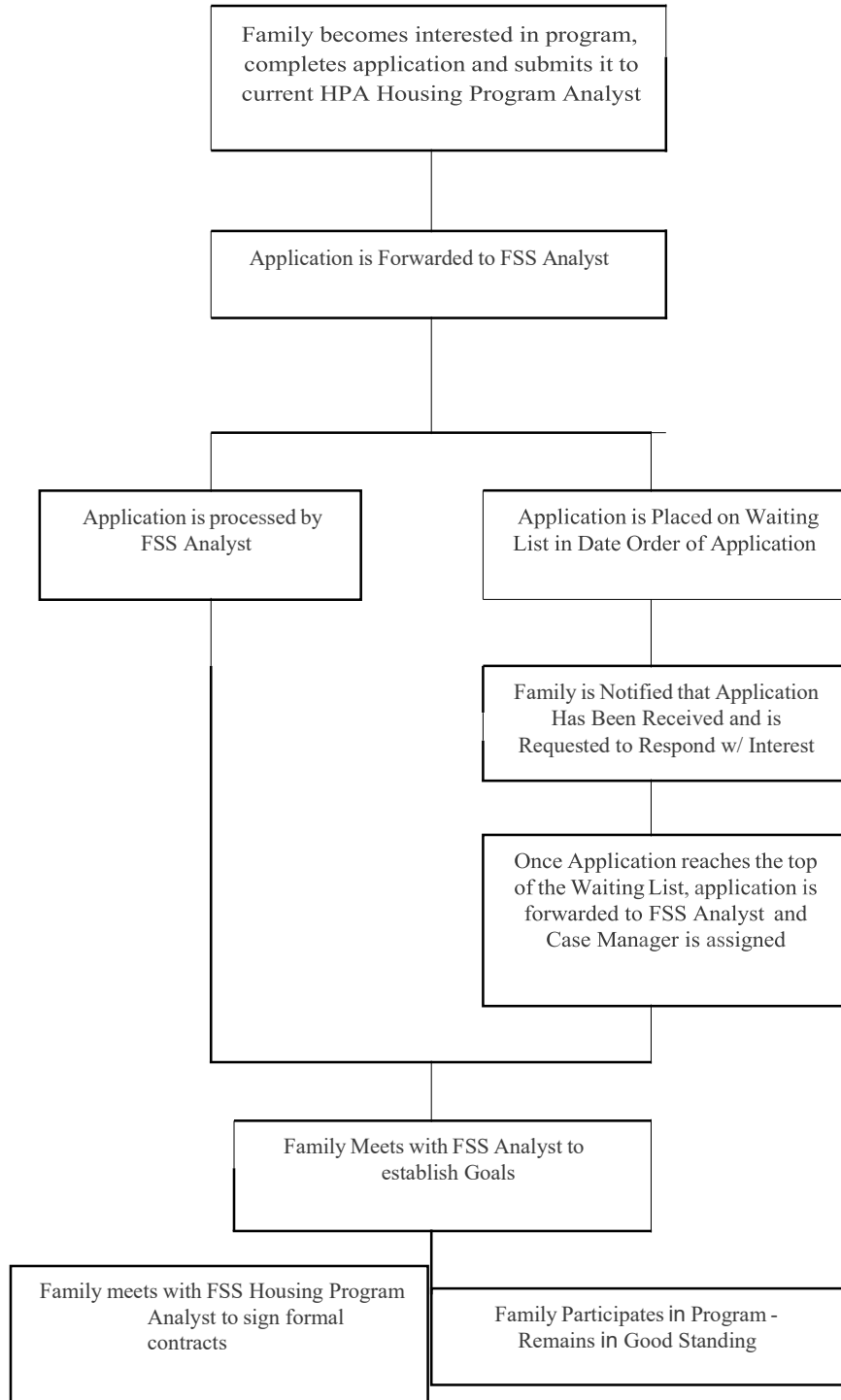
Current FSS Participants may request Reasonable Accommodations as needed. A person with disabilities may request reasonable accommodations to facilitate participation in the FSS program. Requests will be considered on a case-by-case basis. Requests should be made initially to the FSS coordinator. If a family is not satisfied with the FSS Coordinator's response, the family may submit a request in writing in accordance with the agency's reasonable accommodations policy. The policy is available online on the Office of Housing website.

Request for Effective Communications A person with disabilities may request the use of effective communication strategies in order to facilitate participation in the FSS program. Requests should be made initially to the FSS coordinator. If a family is not satisfied with the FSS Coordinator's response, the family may submit a request in writing in accordance with the agency's effective communications policy. The policy is available online at on the Office of Housing website.

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Process of Becoming a Family Self-Sufficiency Program Participant

From expressed interest to active client.



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Incentives to Encourage Participation

Currently the strongest incentive to encourage participation is a family's full comprehension of the program's benefits. Once a family truly learns how full participation in, and compliance with, the program will enhance their quality of life, coupled with the additional benefit of the escrow account, most families understandably want to participate. Further, participation is more consistent when this understanding is gained in advance and reinforced during the contract. To ensure that new families have a full understanding of the program's guidelines, the family is educated prior to signing a contract in a multi-tiered format:

- A family learns of the Family Self-Sufficiency Program usually during the Voucher Issuance or Annual Recertification briefing when a brief overview is given of the program. The family then has the opportunity to speak with the Family Self-Sufficiency (FSS) Analyst and gain a full understanding of the program.
- Once a family has applied and their application is processed for admission to the program - a meeting occurs with the Case Manager to fully review the program, the family's responsibilities and the Contract of Participation.
- Once that meeting has occurred, the family meets with the FSS Analyst at OHCD to confirm their understanding of the program., reinforce program participation, compliance and sign the Contract of Participation.

Outreach Efforts

The primary mode of outreach is the Voucher Issuance and Annual Recertification Briefings where an overview of the Family Self-Sufficiency Program is given during the regular briefing session.

Also, at least once per year information sessions are held for current Housing Choice Voucher. Participants are given a formal introduction to the Family Self-Sufficiency Program.

Attendance during the briefings and/or information sessions is in no way determined, or influenced, by minority or non-minority status.

FSS Activities and Support Services

FSS Program Coordinator

FSS Program Coordinator means the person(s) who runs the FSS program. This may include (but not limited to) performing outreach, recruitment, and retention of FSS Participants; goal setting and case management/coaching of FSS participants; working with the community and service partners; and tracking program performance.

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Case Management

Each FSS family receives individualized and often intensive case management by an individual FSS Analyst that is assigned to the family upon their entrance into the FSS program.

Some of the anticipated outcomes from case management are synonymous with HUD's goals for families who participate in the FSS program:

- Family members obtain their first job;
- Family members obtain higher paying jobs;
- Families no longer need benefits from one or more welfare or public assistance programs;
- Family members obtain a high school diploma or a higher education degree;
- Family members Families start, or expand, a micro- or small business; and/or
- Families purchase a home.

In order to provide the most effective individualized case management clients are viewed as progressing through the program in two phases of development with defined goals and outcomes for each stage.

Phase 1

At this initial level of case management, clients become routinized in meeting the requirements of the program and begin the process to reach self-sufficiency. It is understood that clients will enter the program at various stages of development relative to their background, skills and education. **Therefore, a large part of this phase of case management includes assessment and identifying various supportive services initially that may be needed.** Activities that occur during this phase of case management, which include the continuous identification of supportive services, include:

- An initial needs assessment utilizing the application, interviews with the client and other instruments as needed;
- Calculation of Self-Sufficiency Standard to attempt to determine what wages are needed for the family to be successful in maintaining current financial responsibilities and reaching intermediary financial goals;
- Formulation of the Contract of Participation with interim and final goals;
- An individualized action plan with prescribed activities and services necessary to complete the goals;
- Scheduled meetings with FSS Analyst;
- No less than quarterly support group meetings/seminars;
- Linkage to community resources; and
- Intermittent monitoring of client progress and program compliance.

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Phase 1 Goals/Outcomes

- Eradication of credit problems with either payment plans or payment in full;
- Establishment of positive credit history of 12 months or more;
- Achievement of wages required in Self-Sufficiency Standard;
- Credit score at acceptable level for consideration of home purchase;
- Adherence to monthly budget for at least 12 months; and
- Escrowing for at least 12 months

Phase 2

At, or about, the fourth year during the Contract of Participation, the family is considered to have entered the second phase gearing the family toward the completion of the Contract. Clients are actively counseled toward closure, if possible, of obstacles that were present in the beginning phase of the Contract that posed barriers to self-sufficiency, and that are able to be resolved through the guidance of the FSS Analyst and initiative of the client. Counseling becomes focused on reaching final goals - homeownership, professional and career development and/or entrepreneurship, and educational pursuits.

Phase 2 Goals/Outcomes

- Contract completion
- Professional and career development and/or entrepreneurship
- Achievement of educational goals
- Homeownership
- Independence from housing assistance

Supportive Services

There are several identified supportive service needs for current and eligible families. Since the program's inception, several positive relationships have been formed with agencies and vendors with whom clients have been successfully served. In addition, other supportive services have been identified. Supportive service identification is a continual process and gathering the commitment of effective resources is a continued goal of the program.

FSS ACTION PLAN

Supportive Services Provider Directory

NEED	PROVIDER	SERVICES
FAMILY CARE AND SKILLS TRAINING		
Child Care-Infant, Toddler, Before and After School Care (on an as-needed or ongoing basis)	PWC Department of Social Service	Child care subsidy assistance
Family Life Skills Training	Northern Virginia Family Services SERVICE Program, Team Up's Resources	Emergency Assistance and life skills life skills classes
Homemaking & Household management	Virginia Cooperative Extension,	Seminars, individual mentoring on homemaking and household management
Money Management	Local Banking Institutions	Financial Seminars
	Consumer Credit Counseling Service (CCCS)	Credit building, debt relief, housing assistance seminars and counseling
	Northern Virginia Family Service (NVFS)	Budget, Credit counseling, debt consolidation, budget training
CHILD DEVELOPMENT AND PARENT SKILLS	Virginia Cooperative Extension	Mandated Court Order Parenting Classes Systematic Training of Effective Parenting Program (STEP): When Families Get Angry (WFGA) Class Juvenile Justice Parenting Program: Parenting of Teens (JJPP) Class
	Prince William County Community Services	Infant and Toddler Connection of action of Greater Prince William early intervention and support services
TRANSPORTATION	Omni link	Public Bus Service, Ride Sharing and Wheels-to-Wellness Program that provides to FSS family members the ability to receive services and ability to commute to their employment, medical transportation for seniors and persons with disabilities
	Virginia Railway Express	Train service from the Northern Virginia suburbs to Alexandria, Crystal City and downtown Washington, D.C., along the I-66 and I-95 corridors

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	Modivcare (formerly LogistiCare)	Non-emergency medical transportation for Medicaid participants
EDUCATION		
GED certification, Remedial education, education for completion of high school or attainment of a high school equivalency certificate, education in pursuit of a post-secondary degree of certificate	Prince William Adult Education Program	GED preparation and testing, English Language Acquisition (ELA) classes and Literacy
	Literacy volunteers of America	Tutoring
	Northern Virginia Family Services- TRAINING FUTURES Program	Workforce Development and Team Up's Resource support training services
	Virginia Career Works	FREE Career Training and Certifications Supportive services from a network of educational partners Employment and work force development
Post-secondary education	Northern Virginia Community College	Career and education counseling, remedial education, education for completion of secondary or post-secondary schooling, noncredit job training and personal growth courses, financial aid counseling family life skills seminars, networking with business industry for on-the-job training, student employment under federal guidelines, scholarships in selected fields
	George Mason University	Executive and Professional Education programs for working adults 78 undergraduate degrees, with a variety of concentrations 94 master's degrees 38 doctoral degrees A law school.
	Strayer University	Executive and Professional Education programs for working adults Degree programs: 20 Graduate and undergraduate concentrations Specializations: 65 Undergraduate diploma program: 1 Certificate programs: 10
EMPLOYMENT		
	Virginia Career Works	Employment Agency, access jobs, job education, training, labor market information, and follow-up assistance after job placement and completion of the Contract of Participation
	Temporary Solutions	Temporary staffing company

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Job Development and Placement	Virginia Department for Aging and Rehabilitative Services	Senior Community Service Employment Program, Vocational Rehabilitation Program, Wilson Workforce and Rehabilitation Center
	Virginia Department of Social Service	Virginia Initiative for Employment Not Welfare Employment Advancement for TANF Participants, SNAP Employment and Training Virginia Refugee Resettlement Program
	Virginia Employment Commission-Virginia Workforce Connection (VAWC)	Virginia Employment Commission-Virginia Workforce Connection (VAWC)
Job Training Preparation and Counseling	Virginia Workforce Connection – PWC Elevate Job Seekers	Career Coaching GED/HS Diploma Preparation Assistance Job Readiness Webinars Occupational Training Subsidized Work Experience Online Job Fairs Referrals for Employment
ENTREPRENEURSHIP TRAINING AND MENTORING	Small Business Administration (SBA)	Supportive services to assist small businesses Free business counseling Funding Programs Loans
	Service Corps of Retired Executives (SCORE)	Business counseling and mentorship Financing Human Resource Business Planning
	Women’s Business Center of Northern Virginia	Business resources and mentorship for women-owned businesses Business Training Counseling Federal Contracts Access to credit and capital
	Veterans Business Outreach Center (VBOC)	Resources to veterans who are interested in starting or growing a small business Business training Counseling Partner referrals
HOUSING		
Counseling in homeownership	Virginia Cooperative Extension	Homeownership Counseling
	Virginia Cooperative Extension	Responsible Renter Seminar Pros and cons of renting Goal setting Application Process Responsibilities and rights Avoiding eviction
	Virginia Cooperative Extension	Financial empowerment series and management, financial literacy financial coaching, default counseling, budgeting, and

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		spending plan workshops, basic mainstream banking review of and improvement of credit scores
	Office of Housing and Community Development (OHCD)	Counseling and the areas of rental responsibilities, preparation form self-sufficiency and homeownership
MEDICAL/MENTAL HEALTH		
	PWC Department of Social Service	Medicaid: FAMIS for low-income children
	Social Security Administration	Medicare
	SENTARA Northern Virginia Medical Center	Emergency medical treatment, mobile medical clinic that serves the eastern end of the county (Potomac)
	Novant Health UVA Prince William Medical Center	Emergency medical treatment, mobile mammogram services located in Manassas
	Prince William Health District – Virginia Health Department	Two free clinics, one at each end of the county Clinical Services Communicable Disease Investigation and Surveillance Population Health Environmental Health Women, Infants and Children (WIC) Vital Records
	Northern Virginia Family Services- HEALTH ACCESS DENTAL ACCESS	Referrals and Supportive Services for medical and dental treatment for adults and children
Substance Abuse Counseling and Mental Health Therapy and Counseling	Prince William County Community Services	Adult Mental health and substance abuse case management, therapy, peer support services, discharge planning, medication assisted treatment, and psychiatric services. Youth and their families, individual, family, and group therapy, intensive in-home services, case management services and Behavioral Health Wellness Services through the New Horizons Program.
	Northern Virginia Family Services	Program services are provided at NVFS offices and integrated into home, school, and community settings, and include individual, family and group counseling, and mental health treatment and evaluation.
	Alcoholic Anonymous, Narcotics Anonymous, Ala-teen and Al-Anon	Available at many locations in the area.
Other Services as Needed	Prince William County Office of Housing & Community Development	Services and resources, including case management and assistance in other optional services and specialized services as needed for persons with disabilities, in order to achieve economic independence and self-sufficiency.
	Prince William County Office of Housing & Community Development	Reasonable accommodations and modification will be made for individuals with disabilities consistent with application Federal civil rights and nondiscrimination laws.

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Escrow Account

The escrow account is an identified incentive for participation in the activities of the FSS program, and one of the rewards of the completion of the FSS Contract of Participation. The escrow account can also be accessed while participating in the FSS program, if certain threshold requirements are met and the purpose of accessing those funds directly relate to the completion of specific goals on the Contract of Participation. According to HUD regulations, interim disbursements are at the sole discretion of the PHA [which, for the purposes of this document, is the Prince William County Office of Housing and Community Development (OHCD)].

Escrow:

Baseline/Current Annual Income Earned means, for purposes of determining the FSS credit the FSS family's total annual earned income from wages and business income (if there is any) as of the effective date of the FSS Contract of Participation. In calculating baseline annual earned income, all applicable exclusions of income must be applied, except for any disregarded earned income or other adjustments associated with self-sufficiency incentives that may be applicable to the determination of annual income.

Baseline/Current monthly rent means, for purposes of determining the FSS credit

- (i) The FSS family's total tenant payment (TTP), as of the effective date of the FSS contract, for families paying an income-based rent as of the effective date of the FSS contract; or
- (ii) The amount of the flat or ceiling rent (which includes the applicable utility allowance), and including any hardship discounts, as of the effective date of the FSS contract, for families paying a flat or ceiling rent as of the effective date of the FSS contract

At enrollment into the FSS Program the most recent effective rent certification will be used to establish the baseline income.

Escrow Calculation:

The FSS Credit amount shall be the lower of:

- (i) Thirty (30) percent of one-twelfth (1/12) (i.e., two and a half (2.5) percent) of the amount by which the family's current annual earned income exceeds the family's baseline annual earned income; or
- (ii) The increase in the family's monthly rent. The increase in the family's monthly rent shall be the lower of:
 - (A) The amount by which the family's current monthly rent exceeds the family's baseline monthly rent;
 - (B) For HCV families, the difference between the baseline monthly rent and the current gross rent (i.e., rent to owner plus, any utility allowance) or the payment standard, whichever is lower;

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Incorrect Income Reporting:

If the FSS family has been found to have under-reported income after the baseline annual earned income was set, the amount credited to the FSS escrow account will be based on the income amounts originally reported by the FSS family.

If the FSS family is found to have under-reported income in the re-examination used to set the baseline, the escrow for the entire period of the CoP will be recalculated using the correct income to set the baseline and then calculate subsequent escrow amounts.

Accounting for Escrow:

The PHA shall deposit the FSS escrow account funds of all families participating in an FSS program into a single interest-bearing depository account.

- The depository account may be part of the PHA's or owner's overall accounts or a separate account
- Such escrow credit amount must be deposited each month by the PHA into the family's FSS escrow account within the PHA's depository account.
- Escrow is deposited each month regardless of whether the family pays rent or pays it on time
- Amounts due to the PHA can only be taken by the PHA from the escrow account at the time of final disbursement

The figures used to provide a benchmark for calculating future escrow credits are recorded at the time that the family signs the contract. At each Annual and Interim Reexamination, the monthly escrow credit is recalculated, and a report is submitted to accounting for posting to the family's ledger account. Interest is calculated on the monthly balance and is posted to each family's account on the major ledger.

At least once per year, the family is notified of their existing monthly escrow credit, and the balance in the account including interest.

Non-Escrow Credits and Forfeited Escrows:

There will be no escrow credits during anytime an HCV family is in the process of moving to a new unit and is not under lease.

All forfeited escrows will no long go to the PHA/HAP fund but will now be deposited into a separate depository account which may be part of the PHA's overall accounts or a separate account to be used for the benefit of FSS families. These forfeited funds may be used for the following eligible activities:

- (i) To support FSS participants who are in good standing, including but not limited to transportation, childcare, training, testing fees, employment preparation costs, and other costs related to achieving obligations as may be outlined in the Contract of Participation; or
- (ii) Training for FSS Coordinators, or
- (iii) Other eligible activities as determined by HUD
- (iv) These funds may not be used for salary and fringe benefits of any FSS Program Coordinators; general administrative costs of the FSS program, for housing assistance payments (HAP) expenses or any other activity determined ineligible by HUD

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Interim Disbursements

The early use of funds may be requested to assist the family in complying with the FSS contract and becoming self-sufficient (e.g., to pay school costs). Escrow funds may not be used prior to the completion of the contract to pay money owed to OHCD or the landlord. However, upon completion of the contract, OHCD may withhold from the final escrow disbursement any amounts owed to the PHA.

Number of Interim Disbursements

Eligible categories for interim disbursements are discussed in detail in the following section. Only ONE interim disbursement from any eligible category will be approved during the family's participation in the Family Self-Sufficiency program for a maximum of one interim disbursement per calendar year.

Processing Timeframe and Procedure

Processing timeframes for all escrow disbursement will be 30 days or less. The processing timeframe starts once the request is submitted to the family's FSS Analyst.

Interim disbursement requests are evaluated by FSS Analyst for validity and applicability to the completion of a specific goal in the Contract of Participation. At the time of the submitted request, documentation must be submitted by the family to substantiate the request. **The Office of Housing & Community Development will require a combination of self-certifications and third-party verifications to document completion of the Individual Training Service Plan (ITSP) goals.** The FSS Analyst must review the client's progress under the Contract of Participation to determine if the family meets the requirements to be able to submit a request. Once an escrow request is finalized, the request is forwarded for signature of the supervisor and Director through its administrative processes.

Threshold Requirements to be Met Before a Request Can be Submitted

- At the time of the family's request, the family must have escrowed a full consecutive 12 month
- At the time of the family's request, the family must have strictly adhered to the program's requirements for the past 12 months unless exceptions have been made due to truly extenuating circumstances. If a family exercises portability into the Prince William County jurisdiction and requests a disbursement in less than 12 months of participation in Prince William's program, then the family must have adhered to program requirements for a total 12 months in the originating jurisdiction or combined with the time contiguous to time in Prince William County before receiving an interim disbursement of funds.
- All requests must have the signature of all adult members of the household since every adult member's earned income is considered for eligibility and rent, and therefore escrow determination.

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- All requests must be linked to a specific goal or activity on the Contract of Participation and justification must be presented to show how the disbursement will help complete the goal or activity.
- At the time of the family's request, ALL activities must have been completed in the Contract of Participation, and all interim goals met on scheduled according to the contract. Those completed activities and completed interim goals must be identified as a part of the escrow request.

If there is an activity or interim goal that has not been completed within the scheduled timeframe on the Contract of Participation, the Contract must be amended BEFORE the request is submitted to OHCD.

- The amount requested cannot exceed 25% of the account balance at the time of the request.

If additional requirements are stipulated by OHCD, then those requirements must be met before any disbursement is processed.

The eligible categories for interim disbursements are listed below along with the criterion that qualifies as valid documentation.

Medical - Interim disbursements can be used for current medical expenses - anticipated or actual. However, medical expenses that are requested to be paid with escrow funds cannot be medical expenses that have been deducted as an allowance from income for the purposes of rent calculation. To be considered a medical request, it cannot have become a collection issue - if so, it will be considered a credit issue. *Valid and required documentation:* Statement from family requesting disbursement, amount and which goal will be accomplished with the request; a statement attesting that no existing insurance can cover the expense and that the family is not receiving a deduction for same medical expenses from housing, *and* statement/bill from medical provider.

Credit - Disbursements can be used to clear up derogatory credit issues which affect the family's credit score, and therefore the ability to achieve homeownership or obtain transportation at reasonable interest rates. At the time of request, family must be active and compliant in a debt reduction plan. *Valid and required documentation:* Statement from family requesting disbursement, amount and which goal will be accomplished with the request; *and* proof of enrollment and status in a debt reduction plan.

Education- Interim disbursements can be used to pay for educational expenses for goals that are outlined in the Contract of Participation. Education expenses that are requested *to* be paid from escrow funds cannot be expenses that are eligible for tax deduction or have been covered by any financial assistance received or anticipated. This includes employer reimbursed expenses. *Valid and required documentation:* Statement from family requesting disbursement, amount, which goal will be accomplished with the request and certification that the educational expenses for which the escrow funds have been requested will not be paid by another party; *and* verifiable proof of enrollment or completion.

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Transportation - Disbursements can be used for car purchase, down payment or repair of cars, or other transportation expenses, such as Omni link or VRE fare, only if it is not being reimbursed by the employer or another social services entity. *Valid and required documentation:* Statement from family requesting disbursement outlining need and which goal(s) will be accomplished with the request; proof of anticipated purchase or estimate from mechanic on legitimate stationery/ form; proof of ownership for the car for which repair requests are submitted; *and* statement attesting that stated repairs will only be paid by escrow funds (instead of insurance claims, etc.), and that if other sources pay for those same repairs in the immediate future, that escrow funds will be repaid within 30 days.

Homeownership - Disbursements can be used for earnest money, closing costs or other expenses used in preparation for homeownership (i.e., home inspection, appraisal, etc.) *Valid and required documentation:* A valid sales contract, and prequalification letter from a lender or supporting documentation from an OHCD /HAP (Homeownership Assistance Program) representative. If the funds are granted, but the purchase does not go through to settlement and the family decides to continue

to rent; then all funds granted toward purchase must be deposited into an interest-bearing account. If funds are needed in the future for settlement or purchase prior to contract completion, the initial funds requested must be accounted for before additional funds can be allocated for settlement.

Entrepreneurship - Interim disbursements can be used for the start-up or expansion of a business. *Valid and required documentation:* Family must present a statement requesting the funds and which goal(s) the funds will help complete, a business plan, *and* have had the business plan reviewed by a counselor [Small Business Administration (SBA) or Service Corps of Retired Executives (SCORE)]. *In addition*, the family must provide proof that they have attended a relevant business class or seminar within the past 6 months.

Actions Following Disbursement

Upon disbursement, each recipient must follow up with the OHCD FSS Analyst and provide proof that the funds were used for the approved circumstance(s) for which they were requested within 10 business days. Business days are Monday through Friday, excluding occasions when OHCD is not open (i.e., holidays, weather closings etc.).

Compliance Issues

If any family does not provide receipts within ten (10) business days to prove the disbursement was applied properly - the family must repay those funds within 60 days. Failure to provide receipts to prove the full disbursement was applied properly constitutes fraud and will be grounds for termination of participation in the Family Self-Sufficiency (FSS) Program and the Housing Choice Voucher (HCV) Program. Termination proceedings will only be suspended if the family signs an acknowledgement of this debt for the amount that was not spent properly and a repayment agreement to be repaid within 60 calendar days of the disbursement. In addition, the family will not be allowed to request any additional interim disbursements during the Contract of Participation.

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Contract of Participation Termination

The Contract of Participation will be terminated with FSS disbursement when:

- (i) Services that the PHA and the FSS family have agreed are integral to the FSS family's advancement towards self-sufficiency are unavailable
- (ii) The FSS family participant (24CFR 984.103) becomes permanently disabled and unable to work during the period of the contract, unless the PHA and the FSS family participant determine that it is possible to modify the contract to designate a new participant of the FSS family; or
- (iii) An FSS family in good standing moves outside the jurisdiction of the PHA (in accordance with portability requirements at §982.353 of this chapter) for good cause, as determined by the PHA, and continuation of the Contract of Participation after the move, or completion of the Contract of Participation prior to the move, is not possible

Contract Completion/Extension Policy

Completion of Contract

The Contract of Participation is considered completed when:

For the purpose of the FSS Program Welfare Assistance means:

Income Assistance from Federal (i.e., Temporary Assistance for Needy Families (TANF) or subsequent programs), State or local welfare programs and includes only cash maintenance payments designed to meet a family's goal ongoing basic needs. Welfare Assistance does not include:

- Child only or non-needy TANF grants made to or on behalf of a dependent child solely on the basis of the child's need and not on the need of the child's current non-parental caretaker.

The family has become independent of regular cash Welfare assistance before the expiration of the term of the Contract of Participation including any extension thereof AND meets one of the following conditions:

1. Fulfill all responsibilities under the contract on or before the expiration of the Contract of Participation and any extension; or
2. As defined in the FSS regulations (24 CFR 984.303(4)(iii)), a determination of what constitutes "suitable employment" for each family member with a goal of seeking and maintaining it, will be made by the Office of Housing and Community Development, with the agreement of the affected participant, based on the skills, education, job training and receipt of other benefits of the family member and based on the available job training opportunities within the community.
3. Each FSS family will be required to fulfill the identified obligations as stipulated within the Contract of Participation of which the participating family has committed itself based upon the requirements under the Contract of Participation no later than 5-years after the first re-examination of income after the execution date of the Contract of Participation.

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Seek Employment

Job ready participants must make a minimum number of job contacts per week as outlined in their Contract of Participation. Job contacts need to be made in person and documented by the participant by completing a job lead sheet which will be submitted to the FSS Analyst. For some employment objectives, it would be acceptable for the participant to submit resumes to prospective employers and submit copies of the cover letter, confirmation letters for the receipt of resumes for positions or in other cases a list of employers to the case manager as documentation of the job search effort.

Maintain Employment

Participants who become employed will be required to maintain employment. **If conditions arise in which a participant thinks it is necessary to resign from employment, the participant is required to consult with the FSS Analyst prior to resigning unless there are extraordinary extenuating circumstances. If this occurs, the FSS Analyst must be contacted as soon as possible.**

The FSS Analyst will examine the situation to ensure that all options have been explored which would permit the participant to continue employment, obtain another job with equal or better pay and benefits, or improve their career potential.

Extension

Contracts of Participation can be extended for a total of two years. Extensions are usually granted for one-year increments. The conditions that allow an extension to be granted beyond five years are as follows:

- Documented medical reasons
- Educational completion requirements that exceed five years
- Involuntary loss of employment for reasons beyond the control of the participant.
- **Additional time to fulfill the interim goal that the family is welfare free before the expiration of the term of the Contract of Participation, including any extensions.**

Special consideration for an extension will be given on a case-by-case basis after consultation with the FSS Analyst and approval by both the supervisor and Director.

Program Status: Probation and Termination

Program status is the standing that the family has at any given time during participation in the FSS program, relative to full compliance with the rules and regulations of the FSS program and adherence to the Contract of Participation. Families are continually reviewed for compliance to the rules and regulations of both the Housing Choice Voucher program and the Family Self-Sufficiency program.

Good Standing

Families that are in good standing are in compliance with both Housing Choice

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Voucher (HCV) and Family Self-Sufficiency (FSS) program rules and regulations and are making satisfactory progress in completing their contract.

Program Non-compliance

Families that are non-compliant are either in jeopardy of losing their housing assistance due to violations of the HCV program or are non-compliant with the rules of the FSS program. The FSS Analyst reviews cases on a regular basis to determine compliance. Once the FSS Analyst reviews the case and finds it non-compliant, he/ she makes a concerted effort to assist the family in restoring themselves to good standing. If the family fails to comply, the family could possibly be terminated from participation in the FSS program, and possible termination of participation in the HCV program.

Families referred to OHCD for non-compliance will be assessed for termination based on the nature of the offense; whether or not the family was on probation; and what opportunities the family has been given to comply with the program.

Once assessed by OHCD, if probation is determined to be the best outcome, the family will be required to sign a Memorandum of Understanding reiterating their need to comply with the rules and regulations of the program; the projected time period of the probation, and the potential outcomes of non-compliance with the probation. At the end of the probationary period, the FSS Analyst will certify that the family has been restored to good standing, or for termination.

The family is issued a notice of termination from the FSS program. The family is also given the opportunity to have a face-to-face review of the circumstances. This review will be conducted by the FSS Review Panel. A three-person subcommittee of the FSS Program Coordinating Committee can act as the FSS Review Panel.

The Panel will decide:

1. if the family will be placed on probation; or
2. if there are sufficient grounds for formal termination in the FSS Program

Probation

If the family was formerly on probation, there will not be a second probation allowed for the same circumstances. However, if the family has not received probation in the past, and the Review Panel determines that the family will be placed on probation, the Panel and family will review the circumstances and develop a plan to bring the family into compliance with the Contract.

Probationary status begins once the plan has been agreed upon. The participating family is then responsible for resuming contact with the FSS Analyst within 48 hours. Probationary status lasts for a minimum of three (3) months.

Termination

The FSS Analyst processes the case for termination from the Family Self-Sufficiency program and reviews the case for possible termination of Housing Choice Voucher assistance.

If the family is referred for probation, and the family fails to comply with that status;

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the family is not afforded a second Review Panel meeting for the same circumstance. The case is then termination from the Family Self-Sufficiency program and possibly the Housing Choice Voucher program.

Voluntary Withdrawal

If a family wishes to voluntarily withdraw from the program, they must submit a written statement to the FSS Analyst. The FSS Analyst will review the case and if the circumstances warrant a withdrawal, will provide a case summary to the FSS Analyst for processing. If the case manager does not feel that the circumstances warrant a withdrawal, but termination instead, the case summary will document that finding.

Under certain circumstances, the FSS Analyst may refer a voluntary withdrawal case to the Review Panel for further consideration. If further consideration is not warranted, the FSS Analyst will process a voluntary withdrawal from the FSS program.

Housing Choice Voucher Participant Hearing Procedures

If a family in the FSS program fails to comply, without good cause, with the Family Self-Sufficiency Contract of Participation they may be terminated from both the FSS and HCV Programs. If grounds are found to process the case for termination of both HCV and FSS assistance, there is the opportunity for the family to appeal the decision through a hearing process called an Informal Hearing.

Cases pending termination will be mailed a formal notice of termination stating the reasons for the termination by OHCD. Participants who disagree with the decision and wish to request an Informal Hearing must make a written request for an Informal Hearing within ten calendar days of the date of the formal notice. Participants that do not request a hearing within 10 days; fail to appear for the Informal Hearing; or fail to attempt to reschedule an Informal Hearing prior to the Hearing date, will waive all rights to an Informal Hearing.

At Informal Hearings, participants may be represented by a lawyer or other representative(s) at their own expense. All parties have the right to discovery, to present evidence and may question any witness(es). The OHCD Hearing Officer will conduct the hearing. Factual determinations relating to the individual circumstances of the participant shall be based on a preponderance of the evidence presented at the Hearing. A copy of the written decision shall be furnished by the Hearing Officer to the participant within 10-business days from the date of the Hearing. The proposed action of termination will not transpire until the results of the Hearing are concluded.

Readmission Policies

Persons who have been terminated from the FSS program will not be permitted to

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participate in the FSS program for one year from the date of termination. A new application must be completed, and readmission approved. A review process may be inherent in the readmission process to determine if the family has learned from the experience that caused termination; to review any steps the family has already undertaken and plans to take in the future to ensure their success as a readmitted family. Families can remain on the waiting list for the year before readmission.

Families who have voluntarily withdrawn from the FSS program must reapply to the waiting list and remain on the waiting list for no less than 6 months from the date of withdrawal, or when room becomes available, whichever is longer.

FSS Program Coordinating Committee (PCC)

The FSS Program Coordinating Committee's function is to assist in securing commitments of public and private resources for the operation of the program; assist in developing and modifying the Action Plan; and in implementing the program.

Membership of the FSS Program Coordinating Committee shall consist of the following members, required and voluntary:

Required Membership

OHCD Housing Choice Voucher Director (or Supervisor by proxy)

OHCD Family Self-Sufficiency Analyst

Family Self-Sufficiency Coordinator

FSS participant, (from an area-wide and/or local resident council in identifying the participant representation from Public Housing Agency

Voluntary Members

FSS Case Managers DSS Representatives

Non-profit Service Providers Private

Business Representatives

Public/Private Educational - Training Institutions

Financial Empowerment Organizations

Timetable for Program Implementation

The FSS program within Prince William County has been in place since 1993. Any future timetables of program implementation focus on the enrichment of the program

Program Size

Prince William County Office of Housing and Community Development currently has a program **size of 42** with **23 current participants**.

Prince William County OHCD will further implement a two-tiered case management paradigm based on the phases outlined in the case management section, to increase the effectiveness of the program and guide more families into

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homeownership, entrepreneurship and/or higher wage opportunities, and advanced educational opportunities so that families not only have a higher incidence of reaching self-sufficiency, but also maintain self-sufficiency with a lower rate of recidivism.

Assurance of Non-Interference

If a family elects not to participate in the FSS program, it will not affect the family's admission to the Housing Choice Voucher/Section 8 program or the family's right to occupy in accordance with their lease.

Certification of Coordination

Prince William County OHCD works closely with the Department of Social Service's Employment Services (formerly JOBS) division resulting in a high level of coordination among the various long-term assistance programs with little duplication of services. It has been certified by the Department of Social Services that participants in the HCV/Section 8 Family Self-Sufficiency (FSS) program will have access to the opportunities provided by these programs based upon mandated eligibility requirements. FSS participants who are receiving TANF, or meet family size and income guidelines, may be eligible for Employment Services. The services and activities provided by the Employment Services programs include:

- Case Management
- Employment and Career Counseling
- Job Skills Training
- Job Search Assistance
- Group Job Search Seminars
- Job Development and Placement
- Work Experience Opportunities
- On-The-Job Training
- After School and Summer Youth Employment Programs
- Referrals for Basic Education and GED preparation
- Assistance with Transportation

Childcare assistance is available for eligible TANF participants and through the childcare Block Grant.

Outside services provided to FSS participants will be coordinated with these programs to eliminate any duplication.

Program Evaluation

The HUD mandated regulations of the Family Self-Sufficiency program require that families are guided in creating goals, monitored and measured by their progress and certified in the completion of those goals. In turn, the Prince William County OHCD FSS program seeks to display the same administrative integrity and evaluate itself using the same principles. Regular reporting of program statistics, required by HUD and Prince William County to fulfill county requirements, causes

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some interim internal assessment and reflection of the progress of the program. However, in light of the marked historical growth and planned enhancement of the FSS program in Prince William County, formal self-evaluation and goal setting becomes imperative. To this end, the Logic Modeling Tool (HUD Form 90610) will be used, in addition to other instruments, to establish guidelines for self-evaluation using the routine reporting requirements that are already in place to be the guide for the program's measurement of success.

Prince William County OHCD will also seek to enrich the FSS program, which is currently considered a vital component of the Housing Choice Voucher Program, to fulfill the following HUD strategic goals and policy priorities for our families:

Strategic goals

- Increase homeownership opportunities.
- Strengthen communities.
- Promote participation of grass-roots faith-based and other community-based organizations.

Policy Priorities

- Providing Increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Families with Limited English Proficiency.
- Improving the Quality of Life in our Nation's Communities.
- Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organizations in HUD Program Implementation.
- Removal of Barriers to Affordable Housing.

Prince William County OHCD FSS Program Goals

- To increase family compliance with seminar requirements to **80%**.
- To increase family compliance with counselor meetings to **85%**
- To increase effective education of entrepreneurship to clients as a viable option to achieving self-sufficiency to **25%** of participants.
- To increase homeownership by contract completion to **5%** of graduates.
- To increase the percentage of families who complete contracts without needing further housing assistance to **70%**.

Evaluation Tools

- HUD Form 96010
- Participant surveys
- Graduate surveys
- Monthly and Annual Comprehensive Reports issued by FSS Analyst
- Annual SEMAP report to HUD
- **HUD Form 52650 [Family Self-Sufficiency (FSS) Program Contract of Participation]**
- OHCD Year End Fiscal Report to Prince William County