

# CARIBOU HOUSING AUTHORITY

## FSS Action Plan for the Family Self-Sufficiency Program

Revised:  
August 22, 2022



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## **I. INTRODUCTION**

This document constitutes the Family Self Sufficiency (FSS) Program Action Plan for the FSS program operated by Caribou Housing Authority (CHA). It was submitted to HUD on Monday, August 22, 2022

The purpose of the FSS Program is to promote the development of local strategies to coordinate the use of HUD assistance with public and private resources in order to enable eligible families to make progress toward economic security.

The purpose of the FSS Action Plan is to establish policies and procedures for carrying out the FSS program in a manner consistent with HUD requirements and local objectives.

This FSS Action Plan describes the CHA's local policies for operation of the FSS program in the context of federal laws and regulations. The FSS program will be operated in accordance with applicable laws, regulations, notices, and HUD handbooks. The policies in this FSS Action Plan have been designed to ensure compliance with all approved applications for HUD FSS funding.

The FSS program and the functions and responsibilities of PHA staff are consistent with the CHA's personnel policy and Agency Plan.

## **II. PROGRAM OBJECTIVES**

CHA's FSS program seeks to help families make progress toward economic security by supporting the family's efforts to:

- Increase their earned income
- Build financial capability

Achieve their financial goals

## **III. PROGRAM SIZE AND CHARACTERISTICS**

### **A. Family Demographics**

These tables describe the demographics of the population expected to be served by CHA's Action Plan.

The FSS program will serve the following housing assistance programs

- Housing Choice Vouchers (HCV): HCV Homeownership
- Housing Choice Vouchers (HCV)

***Ages of Head of Household and Other Adults***

|  | <b>Percent</b> |
|--|----------------|
| Ages of Head of Household                      |                |
| --Head of Household is age 24 years or younger | 4%             |
| --Head of Household is age 25 to 50            | 41%            |
| --Head of Household is age 51 to 61            | 29%            |
| --Head of Household is age 62 or greater       | 26%            |
|  |                |
| Ages of Other Adults in Household              |                |
| -- Age 24 years or younger                     | 4%             |
| -- Age 25 to 50                                | 8%             |
| -- Age 51 to 61                                | 5%             |
| -- Age 62 or greater                           | 2%             |

***Presence and Ages of Children***

|  | <b>Percent</b> |
|--|----------------|
| Presence and Ages of Children                                |                |
| --Households that only include adults over age 18            | 17%            |
| --Households that include one or more child age 13-17        | 7%             |
| --Households that include children who are all 12 or younger | 17%            |

***Employment Status of Population to be Served***

|   | <b>Percent</b> |
|---|----------------|
| Employment Status of Head of Household        |                |
| --Families with an employed Head of Household | 18%            |
| --Families whose head is unemployed           | 78%            |
|   |                |
| Employment Status of All Family Members       |                |
| --Families with any member that is employed   | 17%            |
| --Families with no employed member            | 14%            |

***Annual Earned Income of Population to be Served***

|   | <b>Percent</b> |
|---|----------------|
| Annual household earnings <\$5,000 per year             | 19%            |
| Annual household earnings between \$5,000 and \$9,999   | 18%            |
| Annual household earnings between \$10,000 and \$14,999 | 38%            |
| Annual household earnings between \$15,000 and \$19,999 | 11%            |
| Annual household earnings between \$20,000 and \$24,999 | 8%             |
| Annual household earnings between \$25,000 and \$29,999 | 3%             |
| Annual household earnings between \$30,000 and \$34,999 | 2%             |
| Annual household earnings of \$35,000 or higher         | 1%             |

***Elderly/Disability Status of Population to be Served***

|   | <b>Percent</b> |
|---|----------------|
| Elderly/Disability Status of Head of Household                                  |                |
| --Head of Household is an elderly person without disabilities                   | 8%             |
| --Head of Household is an elderly person with disabilities                      | 18%            |
| --Head of Household is a non-elderly person without disabilities                | 31%            |
| --Head of Household is neither an elderly person nor a person with disabilities | 31%            |
|   |                |
| Elderly/Disability Status of All Household members                              |                |
| --Household includes an elderly person without disabilities                     | 8%             |
| --Household includes an elderly person with disabilities                        | 19%            |
| --Household includes a non-elderly person with disabilities                     | 38%            |
| --Household includes no elderly persons or persons with disabilities            | 28%            |

***Race and Ethnicity of Population to be Served (required)***

| <b>Race</b>                               |     | <b>Non-Hispanic</b> | <b>Hispanic</b> |
|---|-----|---------------------|-----------------|
| White                                     | 99% | 99%                 | <b>0%</b>       |
| Black or African American                 | 1%  | 1%                  | 0%              |
| American Indian or Alaska Native          | 0%  | 0%                  | 0%              |
| Asian                                     | 0 % | 0%                  | 0%              |
| Native Hawaiian or other Pacific Islander | 0%  | 0%                  | 0%              |
| Other Race                                | 0%  | 0%                  | 0%              |

## **B. Supportive Services Needs**

The following is a list of the supportive service needs of the families expected to enroll in the CHA's FSS program:

- Training in basic skills and executive function (including household management)
- Employment training, including sectoral training and contextualized and/or accelerated basic skills instruction
- Job placement assistance
- GED preparation
- Higher education guidance and support
- Assistance accessing childcare
- Transportation assistance
- Financial coaching, including assistance with budgeting, banking, credit, debt, and savings
- Access to counseling or treatment for substance abuse and mental health
- Homeownership readiness

This list of supportive services needs is based on:

- Experience with past FSS or other supportive service program participants
- Other: Discussion(s) with FSS Coordinator to assess current and ongoing needs

## **C. Estimate of Participating Families**

Over time, CHA hopes to serve all families who are interested in participating in the FSS Program. The number of spaces available in the program at any given time, however, will be limited by the program's resources, including the number of FSS coordinators funded to work with FSS participants. New families will be admitted to the FSS program as space permits.

In recent years, the CHA has been funded for one (1) coordinator. The minimum number of participants required to be served based on this funding is 60 participants.

## **D. Other Self-Sufficiency Programs**

No families from other self-sufficiency programs are expected to enroll in the FSS program.



## **IV. FAMILY SELECTION PROCEDURES**

### **A. Waiting List**

A waiting list will be maintained for families whose applications cannot be accepted at the time of initial application due to program capacity limits. The waiting list will include the name and contact information for the head of household of the applicant family and their date of their application.

### **B. Admissions Preferences**

The FSS program has not adopted any admissions preferences. Families will be selected based on the following selection method: date the family expressed an interest in participating in the FSS program.

### **C. Screening for Motivation**

The CHA will use one or more motivational screening factors to measure the family's interest and motivation to participate in the FSS program. The following screening criteria will be used:

#### ***Orientation Session***

The CHA will screen families for motivation to participate in the FSS program by requiring that families who apply to enroll in the FSS program attend an initial orientation session. Each family will be given two opportunities to attend the orientation session and may request accommodation if unable to attend a scheduled orientation session. Accommodations will be offered on a case-by-case basis, depending on the needs of the applicant. Accommodations may include an individually scheduled orientation session, provision of transportation to/from the orientation site, translation services, an alternative location, a virtual orientation session, or allowance and encouragement to bring children to the session, where possible.

#### ***Unavailable Support Services Selection Factor***

If the CHA determines, after consulting with the family, that a missing service is essential to the family's needs, the CHA may skip that family (and other similar families) and offer the FSS slot to the next family for which there are available services.

#### ***PHA Debt Selection Factor***

The CHA will deny FSS participation to a family if the family owes the CHA, or another PHA, money in connection with Section 8 HCV or public housing assistance. Families that owe money to a PHA who have entered into a repayment agreement and are current on that repayment agreement will not be denied FSS participation.

### **D. Compliance with Nondiscrimination Policies**

It is the policy of CHA to comply with all Federal, State, and local nondiscrimination laws and regulations, including but not limited to the Fair Housing Act, the Americans with Disabilities Act, and Section 504 of the Rehabilitation Act of 1973. No person shall be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under the

FSS program on the grounds of race, color, sex, religion, national or ethnic origin, family status, source of income, disability or perceived gender identity and sexual orientation. In addition, CHA's FSS staff will, upon request, provide reasonable accommodation to persons with disabilities to ensure they are able to take advantage of the services provided by the FSS program (see Requests for Reasonable Accommodations).

The FSS program staff has the primary responsibility to make sure that participants are not discriminated against in the selection process. For families or individuals whose potential enrollment is in question, the FSS coordinators will review the file in the staff review meeting to ensure that non-selection is not based on discriminatory factors before the final decision is made. Applicants will be notified in writing of the reason(s) they were not selected for participation and will have the opportunity to appeal the decision (see Hearing Procedures). At all times, CHA will select families for participation in the FSS program in accordance with FSS Regulations and HUD guidelines.

#### **E. Re-enrollment of Prior FSS Participants**

The following previous FSS families will be allowed to re-enroll in CHA's FSS program:

- FSS program graduates, 6 months since graduation date
- FSS participants who have withdrawn voluntarily, 6 months from exit date
- Families terminated with escrow disbursement, 6 months from exit date
- Families involuntarily terminated, 12 months from exit date
- Family members who were not Heads of FSS Family previously, immediately

The CHA will enroll a family for participation in the FSS program a second time if the any adult member of the family's employment skills or wages are below the level needed to achieve economic self-sufficiency (a wage that pays for basic needs without the use of subsidies).

#### **F. Head of FSS Family**

The head of the FSS family is designated by the participating family. The CHA may make itself available to consult with families on this decision, but it is the assisted household that chooses the head of FSS family that is most suitable for their individual household circumstances.

The designation or any changes by the household to the Head of FSS Family must be submitted to the CHA in writing.

## V. OUTREACH

The CHA will conduct widespread outreach to encourage enrollment in the FSS program.

Outreach efforts will include the activities identified below:

| Outreach Methods   | Details, including frequency   |
|--|--|
| Posting information about FSS on the CHA's website                             | The FSS Program will have its own page on the CHA's website.   |
| Posting FSS program flyers in locations likely to be seen by eligible families | Flyers on the FSS Program will be available in all CHA office's, bulletin boards, and in lobby.          |
| Providing information about the FSS program during scheduled reexaminations    | FSS Pamphlets will be visible and available in all CHA offices.  |
| Providing information about the FSS program at voucher orientation sessions    | A brief FSS introduction to the program will be mentioned during voucher orientations to all applicants. |
| Providing information about the FSS program to eligible families by mail       | The FSS Program will be mentioned to all participants in a CHA newsletter, at minimum bi-annually        |
| Facebook   | FSS will be mentioned on the CHA's website, so all the public can see it.                                |

Interpreters will be used as needed and clients may contact staff to express interest in person, via telephone or by email.

Outreach informational material about the FSS Program will include information about:

- Program overview
- Program benefits
- Available resources
- Participant responsibilities
- Program outcomes

Outreach efforts will be targeted equally to all families, using materials in both English and other commonly spoken languages to ensure that non-English and limited English-speaking families receive information and have the opportunity to participate in the FSS Program. In conducting outreach, the CHA will account for the needs of person with disabilities, including persons with impaired vision, hearing, or mobility, and provide effective communications to ensure that all eligible who wish to participate are able to do so.

## **VI. FSS ESCROW ACCOUNT AND OTHER INCENTIVES FOR PARTICIPANTS**

FSS participants will be eligible to build savings from the FSS escrow account. Key policies and procedures applicable to the FSS escrow account, as well as any additional incentives offered by the CHA, are described below.

### **A. Additional Incentives**

While the CHA's FSS program does not provide any other financial incentives for FSS participants, it does provide coaching services, as well as referrals to other service providers, that can be very valuable for FSS program participants.

### **B. Interim Disbursements**

*The CHA will allow for interim disbursements on a case-by-case basis:*

Families may request an interim disbursement from the escrow account once the FSS family has fulfilled at least one interim goal, in order to pay for specific goods or services that will help the family make progress toward achieving the goals in its Individual Training and Services Plan (ITSP).

Requests may be made verbally or in writing no less three (3) business days prior to the need, must specify the exact amount requested, state the reason for the request, and have an explanation of how the request will help the participant meet their goals outlined on the COP.

Requests may be made through the term of the Contract of Participation.

Only one (1) interim disbursement, per calendar year, per household, will be allowed out of each category below:

- On-Going Education or Training Expenses: such as books, tuition, tools, uniforms, and/or supplies. Bills must be provided, and the CHA will draft checks directly to the provider. The participant must provide proof of satisfactory completion of the activity.
- Auto Repairs: The CHA will release funds for auto repairs to pass a Maine Motor Vehicle Safety Inspection, excluding cosmetic issues and for major system failure that is not due a lack of maintenance.
- The CHA will NOT release funds for auto repair which it considers routine maintenance such as oil changes, batteries, tires, etc.
- The CHA will allow early withdrawal of funds if a car has been in an accident and the vehicle is not covered collision. The CHA will only pay for repairs sustained in the accident.

In all cases, the repairs must be necessary for transportation to work or school. The CHA will request a written estimate and a final bill. A check will be issued directly to the provider upon completion of the work.

- Initial Purchase of a Vehicle: if a vehicle is necessary to get to work or school. The CHA will draft checks directly to the Seller and require a copy of the Title and Bill of Sale, along with a valid inspection to be placed in the family's file.

- One-Time Small Business Start-Up: The participant(s) must be working with an agency that provides small business start-up funds and must submit a business plan approved by the CHA. The Agency will draft checks directly to the vendor(s).
- One-Time Down Payment on a Home: The participant(s) must have completed a homeownership education course and have their financing approved by the CHA. The family may or may not be participating in the housing agency's Homeownership Voucher Program. Checks will be drafted directly to the financing institution.

**Withdrawals cannot:**

- Be used to pay for rent, utilities, groceries, non-repair vehicle expenses (such as gas, registration, insurance, etc.), or any other purpose inconsistent with the intended uses outlined above.
- Be made for family members who are not the Head of Household of the FSS family.

**Withdrawal request:**

Request for early withdraws must be submitted in writing, no less three (3) business days prior to the need; must specify the exact amount requested, state the reason for the request, and have an explanation of how the request will help the participant meet their goals outlined on the COP.

Determination of whether the family qualifies for the requested interim disbursement will be made on a case-by-case basis by the FSS Coordinator and an administrative staff representative of the CHA.

The CHA will make every effort to expedite request as quickly as practical. A minimum of two business days will be required to process request(s).

- The FSS participant is responsible for 10% of the of total cost.
- The CHA expects participants to use primary funding sources, such as ASPIRE or Vocational Rehabilitation, before requesting a withdrawal from the FSS escrow account. All early withdrawals are subject to the discretion and approval of the CHA.

Participants will have ten (10) business days to provide any/all required documentation for the CHA to process the request of an early withdrawal. The participant may request an extension in writing to the CHA.

Future withdrawals will not be permitted until the participant has provided the required verification for previous withdrawals.

Failure to provide required documentation of early withdrawal, will result in the participant to pay back the amount of the withdrawal and may be grounds for termination from the Family Self-Sufficiency Program, and forfeiture of all remaining escrow account funds.

Participant required to pay back funds will enter a repayment agreement following the CHA's Administration Plan.

## C. Uses of Forfeited Escrow Funds

### *Treatment of forfeited FSS escrow account funds.*

FSS escrow account funds forfeited by the FSS family (if any) will be used to support FSS participants in good standing before requiring the participant to use an “interim” disbursement from their current escrow account so long as:

- The funds requested are needed to complete an interim goal or task within the CoP and are not ongoing expenses; or
- If the family has demonstrated that the need for one-time payment of otherwise ongoing expenses such as rent, utilities, telephone, cell phone, pager, car payments, car maintenance, insurance, or childcare is needed to complete an interim goal, a final goal, or a task related to such goals

The CHA will prioritize requests for funds from forfeited escrow accounts initially on a first come first served basis based on the date and time of the request. After that order is established, while still preserving the first come first served basis, the CHA will apply the following priorities:

Priority 1: Funds to meet a goal in the ITSP that is necessary to ensure the safety and wellbeing of victims of domestic violence, dating violence, sexual assault, and stalking as defined in the PHA’s Section 8 HCV Administrative Plan regarding VAWA.

Priority 2: Funds to meet a goal in the ITSP that is necessary to stabilize health, safety, and welfare of the FSS participant or family that if left unattended would jeopardize education, training, or employment.

Priority 3: Funds to meet a goal in the ITSP that is necessary to further education, training, and employment goals in the ITSP including childcare, transportation, and medical costs if the lack of any of these prevents completion of the education, training, and employment.

Priority 4: Funds to meet a goal in the ITSP that is necessary to further any other goals or tasks.

Forfeited FSS escrow funds may be deployed:

- Any time during the term of a household’s CoP

Use of forfeited escrow funds for eligible uses (described below) may be requested by:

- CHA
- Head of the FSS family

Upon written request from a family, the FSS Coordinator and a member of the PCC will consider the available funds and make a determination.

Eligible uses of forfeited escrow funds include, but are not limited to:

- On-Going Education or Training Expenses: such as books, tuition, tools, uniforms, and/or supplies. Bills must be provided, and the CHA will draft checks directly to the provider. The participant must provide proof of satisfactory completion of the activity.
- Auto Repairs: The CHA will release funds for auto repairs to pass a Maine Motor Vehicle Safety Inspection, excluding cosmetic issues and for major system failure that is not due a lack of maintenance.
- Auto Maintenance: The CHA will release funds for auto repair which it considers routine maintenance such as oil changes, batteries, tires, vehicle registration, insurance, etc.
- Initial Purchase of a Vehicle: if a vehicle is necessary to get to work or school. The CHA will draft checks directly to the Seller and require a copy of the Title and Bill of Sale, along with a valid inspection to be placed in the family's file.

The maximum forfeited escrow funds amount that will be allowed for a vehicle purchase is \$1,000 per calendar year.

- Childcare: Request will be considered on a case by case basis; not to exceed \$400 per calendar year.
- Training for FSS Program staff: Request for funding must be approved by the PCC.

## VII. FAMILY ACTIVITIES AND SUPPORTVE SERVICES

As described in the next section, all families participating in the FSS program will benefit from coaching that helps them identify and achieve goals that the family selects. Drawing on partners on the program coordinating committee and relationships with other service providers, the coaches will provide referrals as needed to help FSS participants access appropriate services to help them achieve their goals:

| Support Service General | Support Service Specific   | Source/Partner   |
|-------------------------|--|--|
| Assessment              | Vocational Assessment<br>Educational Assessment<br>Vocational Planning<br>Educational Planning<br>Disability Assessment<br>Disability Vocational | Caribou Adult Ed<br>Presque Isle Career Center<br>Northern Maine Community College<br>MEOC<br>Workforce Investment Board<br>CWIC |
| Education               | High School<br>English as a Second Language GED<br>Post-secondary<br>College   | Caribou Adult Ed<br>Northern Maine Community College<br>UMPI   |
| Training                | Skills Training<br>Emerging Technologies Training<br>Biomedical Training<br>On-the-Job Training<br>Functional Context Training                   | Caribou Adult Ed<br>Northern Main Community College<br>UMPI<br>Presque Isle Career Center<br>Workforce Investment Board          |
| Job Search Assistance   | Resume Preparation<br>Interviewing Skills<br>Dress for Success<br>Workplace Skills<br>Job Development<br>Job Placement                           | Adult Basic Education<br>Northern Maine Community College<br>Presque Isle Career Center<br>Workforce investment Board            |
| Transportation          | Bus<br>Train/Trolley   | ARTS   |
| Child Care              | Infant Care  | Local daycare centers  |



|                                 |  |   |
|---------------------------------|--|---|
|                                 | Toddler Care<br>Preschool Care<br>Afterschool Care<br>Homework Assistance          | Caribou Parks and Recreation  |
| Financial Literacy              | Financial Education<br>Financial Coaching<br>Debt Resolution<br>Credit Repair      | FedCap<br>ACAP  |
| Legal Services                  | Representation<br>Document Review<br>Counsel or Advice                             | Pine Tree Legal   |
| Child/Adult Protective Services | Needs Assessment<br>Case Planning<br>Information Referral<br>Crisis Management     | DHHS  |
| Crisis Services                 | Crisis Assessment<br>Crisis Intervention<br>Crisis Management<br>Crisis Resolution | DHHS  |
| Mentoring                       | Mentoring Match  | Caribou Adult Ed<br>Northern Maine<br>Community College<br>Workforce Investment Board |
| Homeownership                   | Training<br>Planning<br>Debt Resolution  | ACAP  |

## **VIII. METHOD OF IDENTIFYING FAMILY SUPPORT NEEDS AND DELIVERING APPROPRIATE SUPPORT SERVICES**

### **A. Identifying Family Support Needs**

To help determine the supportive services needs of each family, the FSS coordinator will work with the family to complete an initial informal needs assessment for that family before completion of the initial Individual Training Service Plan (ITSP) and signing of the contract of participation. After enrollment in the FSS program, the FSS coordinator may make referrals to partner agencies for completion of one or more formal needs assessments. These assessments may focus on such issues as: employment readiness and employment training needs, educational needs related to secondary and post-secondary education, financial health, and other topics, depending on the needs and interests of the family.

The formal assessments may lead to adjustments to the Individual Training Service Plan, if requested by the family.

### **B. Delivering Appropriate Support Services**

#### ***Coaching.***

All families who participate in the FSS program will meet with an FSS coordinator who will provide coaching services to help each participating family to:

- Understand the benefits of participating in the FSS program and how the program can help the family achieve its goals.
- Identify achievable, but challenging interim and final goals for participation in the FSS program, break down the goals into achievable steps and accompany the family through the process.
- Identify existing family strengths and skills.
- Understand the needs that the family has for services and supports that may help the family make progress toward their goals.
- Access services available in the community through referral to appropriate service providers
- Overcome barriers in the way of achieving a family's goals.

### **C. Transitional Supportive Service Assistance.**

Families that have completed their CoP and remain in assisted housing may request assistance with referrals to service providers in order to continue their progress toward economic security. Subject to limitations on staff capacity, CHA will try to help these families with appropriate referrals. The time spent on these referrals will not be covered by funds designated by HUD to support the FSS program.

## **IX. CONTRACT OF PARTICIPATION**

All families enrolled in the FSS program will be required to sign a Contract of Participation (CoP) that includes an Individual Training and Services Plan (ITSP). This section describes the contents of the CoP and the CHA's policies and practices regarding the CoP.

### **A. Form and Content of Contract**

The CoP, which will incorporate one ITSP for each participating member of the family, sets forth the principal terms and conditions governing participation in the FSS program. These include the rights and responsibilities of the FSS family and of the CHA, the services to be provided to, and the activities to be completed by, each adult member of the FSS family who elects to participate in the program.

### **B. ITSP Goals**

Each individual's ITSP will establish specific interim and final goals by which the CHA and the family will measure the family's progress towards fulfilling its obligations under the CoP. For any FSS family that is a recipient of welfare assistance at the outset of the CoP or that receives welfare assistance while in the FSS program, the CHA will establish as a final goal that every member of the family become independent from welfare assistance before the expiration of the CoP. The ITSP of the head of FSS family will also include as a final goal that they seek and maintain suitable employment. The FSS coordinator will work with each participating individual to identify additional ITSP goals that are relevant, feasible and desirable. Any such additional goals will be realistic and individualized.

### **C. Determination of Suitable Employment**

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 CHA, 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 opportunities within the community.

### **D. Contract of Participation Term and Extensions**

The CoP will go into effect on the first day of the month following the execution of the CoP. The initial term of the CoP will run the effective date through the five-year anniversary of the first reexamination of income that follows the execution date. Families may request up to two one-year extensions and are required to submit a written request that documents the need for the extension. CHA will grant the extension if it finds that good cause exists to do so. In this context, good cause means:

- (i) Circumstances beyond the control of the FSS family, as determined by the CHA, such as a serious illness or involuntary loss of employment.
- (ii) Active pursuit of a current or additional goal that will result in furtherance of self-sufficiency during the period of the extension (e.g., completion of a college degree during which the participant is unemployed or under-employed, credit repair towards being homeownership ready, etc.) as determined by the CHA or

### **E. Completion of The Contract**

The CoP is completed, and a family's participation in the FSS program is concluded when the FSS family has fulfilled all its obligations under the CoP, including all family members' ITSPs, on or before the expiration of the contract term. The family must provide appropriate documentation that each of the ITSP goals has been completed. The CHA will accept the following form of verification for completion of the ITSP goals:

The CHA will require a combination of self-certification and third-party verification to document completion of ITSP goals.

### **F. Modification**

The CHA and the FSS family may mutually agree to modify the CoP with respect to the ITSP and/or the contract term, and/or designation of the head of FSS household. All modifications must be in writing and signed by the CHA as well as the Head of FSS Family.

The CHA will allow for modifications to the CoP under the following circumstances:

- When the modifications to the ITSP improve the participant's ability to complete their obligations in the CoP or progress toward economic self-sufficiency
- When the designated head of the FSS family ceases to reside with other family members in the assisted unit, and the remaining family members, after consultation with the CHA, designate another family member to be the FSS head of family
- When a relocating family is entering the FSS program of a receiving PHA and the start date of the CoP must be changed to reflect the date the new CoP is signed with the receiving PHA

The CHA will allow modifications at any time during the term of the CoP.

### **G. Consequences of Noncompliance with The Contract**

Participant non-compliance with the CoP may result in termination from the FSS program. See policies on Involuntary Termination in Section X(A).

## **X. PROGRAM TERMINATION, WITHHOLD OF SERVICES, AND AVAILABLE GRIEVANCE PROCEDURES**

### **Involuntary Termination**

The CHA may involuntarily terminate a family from FSS under the following circumstances:

- I. If the participant fails to meet their obligations under the Contract of Participation, the Individual Training and Services Plan and related documentation. Non-compliance includes:
  - i. Missing scheduled meetings, failure to return phone calls, and/or maintain contact after written notification of non-compliance
  - ii. Failure to work on activities and/or goals set forth in the Individual Training and Services Plan, including employment activities
  - iii. Failure to complete activities and/or goals within the specified time frames; and/or
- II. If the participant's housing assistance has been terminated.

Participants who fail to meet their obligations under paragraph I above, as determined by an FSS coordinator, will be given the opportunity to attend a required meeting with the FSS Coordinator or assigned CHA representative to review the situation. At this meeting, a review of the Contract of Participation, Individual Training and Services Plan, and all related documentation will be conducted, and amendments will be made as necessary (within HUD guidelines) to allow for changes in circumstances. Failure to contact the FSS Coordinator to schedule this meeting within fourteen (14) days of a written request by the FSS program to set up this a meeting or failure by the FSS Head of Household to attend this meeting without some type of correspondence to clarify the issue(s), may lead to termination from the program. The FSS Coordinator will also attempt to contact the participant via phone, text, in person and/or email prior to the review meeting. Participants who remain out of compliance after this meeting will be subject to termination from the FSS program.

If the initial meeting does not resolve the problem, or if the meeting is not requested by the family within the required period, notification of termination will be made to the family by letter stating:

1. The specific facts and reasons for termination
2. A statement informing the family of their right to request an informal hearing and the date by which this request must be received (see *Grievance Procedures*).
3. A statement informing the family that termination from the FSS program for the reasons stated therein will not result in termination of the family's housing assistance. Failure to request a hearing in writing by the deadline will result in closure of the family's FSS file and all rights to a hearing will be waived. All escrow money held on the family's behalf will be forfeited in accordance with HUD regulations. Housing assistance will not be

terminated based on non-compliance with the FSS program. The current amount of escrow in the family's escrow account will be included in the letter.

## **B. Voluntary Termination**

Participants may also be terminated from the FSS program under the following circumstances:

- Mutual consent of both parties; and/or
- The family's withdrawal from the program due to circumstances beyond control of the family
  - a. Death in the family
  - b. Serious illness
  - c. Medical emergency
  - d. Mandatory court appearances
  - e. Involuntary loss of employment
  - f. Loss of head of household through death, incarceration, or removal from lease

## **C. Termination with Escrow Disbursement**

In most cases, families whose FSS contracts are terminated will not be entitled to disbursement of their accrued FSS escrowed funds. However, the CoP will be terminated with FSS disbursement when one of the following situations occurs:

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

## **D. Grievance Procedures**

The grievance and informal hearing procedures for the FSS program will be the same as the grievance and hearing procedures adopted for the housing choice voucher program in the Caribou Housing Agency's administrative plan, respectively (See Chapter 16 Part III in the Administrative Plan). Adverse actions taken within the FSS program include:

- Denial of admission into the FSS program
- Denial of request for supportive services
- Denial of request to change the ITSP
- Denial of request to change the head of household

Denial of request for interim disbursement of the escrow account  
Denial of request to complete the CoP  
Denial of a request for extension to the FSS CoP  
Denial of request for either interim or final distribution of escrow account  
Withholding of support services  
Termination of the FSS CoP  
Denial of request for termination with escrow  
Denial of transitional services

All requests for an informal hearing must be received by CHA Coordinator within ten (10) business days of the date of the FSS termination letter. If a hearing is requested by the FSS family, notification to the family regarding the date, time, and location of the informal hearing will be made by mail.

Persons included in the informal hearing shall include, but not be limited to:

- The FSS head of household;
- The FSS Coordinator; and
- CHA staff members, other than FSS program staff, serving as the Hearing Officer

All participants have the right to obtain legal representation and provide their witnesses.

The family may request to reschedule a hearing for good cause, or if it is needed as reasonable accommodation for a person with disabilities. Good cause is defined as an unavoidable conflict which seriously affects the health, safety, or welfare of the family. Requests to reschedule a hearing must be made in writing within (5) days prior to the hearing date.

If the family does not appear at the scheduled time and was unable to reschedule the hearing in advance due to the nature of the emergency, the family must contact the CHA within 24 hours of the scheduled hearing date, excluding weekends and holidays. CHA will then reschedule the hearing. The Hearing Officer will issue a written decision to the family within ten (10) business days after the hearing. The decision made by the Hearing Officer will be final. The CHA reserves the right to overturn the Hearing Officer's decision only in the event that the decision is contrary to the organization's written policies

## **XI. ASSURANCE OF NON-INTERFERENCE**

Participation in the FSS Program is voluntary. A family's decision on whether to participate in FSS will have no bearing on the CHA's decision of whether to admit the family into the Housing Choice Voucher program. The family's housing assistance will not be terminated based on whether they decide to participate in FSS, their successful completion of the CoP, or on their failure to comply with FSS program requirements.

CHA will ensure that the voluntary nature of FSS program participation is clearly stated in all FSS outreach and recruitment efforts.

## **XII. TIMETABLE**

CHA implemented its FSS program in 1992 and will continue to implement it per this FSS Action Plan.

## **XIII. REASONABLE ACCCOMODATIONS, EFFECTIVE COMMUNICATIONS, AND LIMITED ENGLISH PROFICIENCY**

### **A. Requests for Reasonable Accommodations**

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 at [caribouhousing.org](http://caribouhousing.org).

### **B. 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. Examples include: appropriate auxiliary aids and services, such as interpreters, computer-assisted real time transcription (CART), captioned videos with audible video description, visual alarm devices, a talking thermostat, accessible electronic communications and websites, documents in alternative formats (e.g., Braille, large print), or assistance in reading or completing a form, etc.

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 [caribouhousing.org](http://caribouhousing.org)



### **C. Limited English Proficiency**

The CHA will comply with HUD requirements to conduct oral and written communication related to the FSS program in languages that are understandable to people with Limited English Proficiency. For more information, see the Limited English Proficiency policy available online at [caribouhousing.org](http://caribouhousing.org)

## **XIV. COORDINATION OF SERVICES**

### **A. Certification of Coordination**

Development of the services and activities under the FSS program has been coordinated with programs under title I of the Workforce Innovation and Opportunity Act 29 U.S.C. 3111 et seq., and other relevant employment, childcare, transportation, training, education, and financial empowerment programs in the area. Implementation will continue to be coordinated, in order to avoid duplication of services and activities.

### **B. Program Coordinating Committee**

The principal vehicle for ensuring ongoing coordination of services is the program coordinating committee (PCC), which has been established in accordance with FSS regulations to assist in securing commitments of public and private resources for the operation of the FSS Program. Among other responsibilities, the PCC will help the FSS program to identify and build strong referral relationships with providers of supportive services that meet the needs of FSS participants. The PCC will also be consulted in developing program policies and procedures.

The PCC will meet once a year and may conduct business on an as-needed basis via email or telephone conferences. The PCC includes the following representatives:

1. One or more FSS Program Coordinator
2. One or more participants from each HUD rental assistance program served by the FSS program.
3. Representatives from a variety of agencies and individuals, which include but are not limited to the following:

| <b>Organization or Service Type</b> | <b>Organization Name</b>  | <b>PCC Member Title</b>                                      |
|-------------------------------------|---|--|
| Housing                             | PHA<br>Housing Counseling Agencies<br>Continuum of Care<br>Emergency Shelters<br>Transitional Housing | Director of Housing<br>Section 8 HCV Director<br>PH Director |

| <b>Organization or Service Type</b> | <b>Organization Name</b>   | <b>PCC Member Title</b>   |
|-------------------------------------|--|---|
| GED and Educational Training        | Community College<br>Adult Education<br>Workforce Investment Center  | Dean of Instruction<br>Chair, Welfare to Work Program<br>Counselor<br>Head of Displaced Homemaker Program<br>Director |
| High School                         | Public High School<br>Charter High School  | Chair, Vocational Education<br>Principal  |
| Post-Secondary Schools              | College<br>University  | Chancellor's Office or Delegate   |
| Job Training                        | Community College<br>Adult Education<br>Workforce Innovation and Opportunity Board and Centers<br>TANF<br>SSI/PASS Program | Dean of Instruction<br>Chair, Welfare to Work Program<br>Counselor<br>Head of Displaced Homemaker Program<br>Director |
| Job Search, Placement, Retention    | Community College<br>Adult Education<br>Workforce Investment Center<br>TANF  | Dean of Instruction<br>Chair, Welfare to Work Program<br>Counselor<br>Head of Displaced Homemaker Program<br>Director |
| Transportation                      | Office of Public Transportation<br>Dial-a-Ride   | Director  |

| <b>Organization or Service Type</b> | <b>Organization Name</b>  | <b>PCC Member Title</b>  |
|-------------------------------------|---|--|
| Health Care                         | Community Clinic<br>Hospital<br>Public Health Office<br>Veteran's Administration                    | Director   |
| Alcohol and Drug Prevention         | Clinic<br>Hospital<br>Narcotics Anonymous<br>Alcoholics Anonymous<br>Drug and Alcohol Rehab Centers | Director   |
| Mentoring                           | Score<br>RSVP   | Director   |
| Homeownership                       | PHA<br>First-Time Homebuyers<br>Habitat for Humanity  | Director   |
| Individual Development Accounts     | PHA<br>TANF<br>Banks<br>Lending Institutions  | Director   |
| Child Care                          | Child Care Resource Center<br>TANF  | Director   |
| City, State, or County Government   | Mayor's Office<br>Governor's Office<br>Board of Supervisors   | Mayor or Mayor's Chief Aide<br>Governor or Chief Aide<br>Chairperson or Chief Aide |

| <b>Organization or Service Type</b>                   | <b>Organization Name</b>  | <b>PCC Member Title</b>   |
|---|---|---|
| Community-Based Organizations                         | Urban League<br>Neighborhood House<br>Union of Pan Asian Communities  |   |
| Social Service Funding and Coordination Organizations | United Way  | Director, Information Referral Services<br>Director, Volunteer Services |
| Information and Referral Services                     | Infoline<br>Senior I and R  | Director  |
| Crisis Services                                       | Crisis Team<br>Senior Crisis Team<br>Poison Center<br>Domestic Violence Shelter   | Director  |
| Child/Adult Protective Services                       | Senior Services<br>Adult Services<br>In-home Support Services<br>Adult Abuse Hotline<br>Child Abuse Hotline<br>Foster Care<br>Adoption Services | Director  |
| Vocational Rehabilitation                             | State Department of Rehabilitation<br>Regional Centers  |   |

| <b>Organization or Service Type</b> | <b>Organization Name</b>  | <b>PCC Member Title</b> |
|-------------------------------------|---|-------------------------|
| Employment Development              | Employment Development Department<br>Unemployment<br>Workforce Investment Act<br>Disability Insurance   |                         |
| Parks and Recreation                | Community Centers<br>Recreation Centers   |                         |
| Religious Organizations             | Catholic Community Services<br>Episcopal Community Services<br>Jewish Family Services<br>Islamic Circle of North America<br>St. Vincent de Paul |                         |
| Financial Institutions              | Banks<br>Credit Unions<br>Mortgage Lenders  |                         |
| Legal Services                      | American Civil Liberties Union<br>Legal Aid   | Director                |
| Debt Resolution Services            | Consumer Credit Counselors  | Director                |

## **XV. FSS PORTABILITY**

### **A. Portability in Initial 12 months**

While CHA is not required to allow FSS participants to exercise portability within the initial 12 months after signing a CoP, it is the policy of CHA to allow for portability within this period to the extent feasible.

### **B. Moves Into the PHA's Jurisdiction**

If an FSS participant moves into the PHA's jurisdiction, they will be admitted in good standing into the PHA's FSS program unless the PHA is already serving the number of FSS families identified in this FSS Action Plan and determines that it does not have the resources to manage the FSS contract.

Regardless of whether CHA is able to receive an incoming family from another jurisdiction into the FSS program, CHA will agree to allow and support porting families to remain in their initial PHA's FSS program after porting housing vouchers if the initial PHA requests that the family remain in the initial FSS program and can demonstrate the family is able to fulfill its responsibilities under the initial CoP, the move in jurisdictions notwithstanding.

### **C. FSS Termination with Disbursement for Porting Families**

If an FSS family seeks to move to a jurisdiction that does not offer an FSS program, the CHA will closely examine the family's progress to determine if it would be appropriate to exercise FSS Termination with Disbursement as discussed above in the section on Termination.

Where continued FSS participation is not possible, CHA will 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, termination of the FSS contract and forfeiture of escrow, termination with FSS escrow disbursement in accordance with 24 CFR § 984.303(k)(1)(iii), or locating a receiving PHA that has the capacity to enroll the family into its FSS program.

#### D. Portability FSS Impact on FSS Family Chart

| Family FSS Status | PHA FSS Status   | Port Scenario | FSS Impact   | PHA or HUD Decides  |
|-------------------|--|---------------|--|---|
| FSS Family Ports  | Receiving PHA has FSS Program<br><br>Initial PHA has FSS Program | Billed        | Family may continue participation in initial PHA's FSS Program<br><br>OR<br><br>Family may enroll in receiving PHA's FSS program | Determined by the initial PHA<br><br><br><br><br><br><br><br>Determined by the receiving PHA  |
| FSS family ports  | Receiving PHA has FSS Program<br><br>Initial PHA has FSS program | Absorbed      | Family may enroll in receiving PHA's FSS Program<br><br>OR<br><br>Family may continue participation at initial PHA's FSS program | Determined by the receiving PHA<br><br>Determined by the receiving PHA<br><br><ul style="list-style-type: none"> <li>Agreement from the receiving PHA is need because they would be responsible for most of the FSS tasks under this scenario.</li> </ul> |
| FSS family ports  | Receiving PHA does not have FSS program                          | Billed        | Family may continue participating in initial PHA's FSS program   | First, determined by the initial PHA.<br><br>Then, receiving PHA must agree.  |

|                 |   |          |  |  |
|-----------------|---|----------|--|--|
|                 | Initial PHA administers FSS program   |          |  | <ul style="list-style-type: none"> <li>The receiving PHA would be responsible for submitting the FSS information for the family into IMS/PIC</li> </ul> <p>Receiving PHA's determination must be based on an undue financial or administrative hardship such as the cost of adding an FSS module to their existing systems.</p> <p>If continued participation is agreed to by the PHAs, the initial PHA must provide the receiving PHA with timely and complete FSS addendum information and the receiving PHA is responsible for timely and accurate submission of the FSS information into IMS/PIC</p> |
| FSS family port | <p>Receiving PHA does not have FSS program</p> <p>Initial PHA administers FSS program</p> | Absorbed | Family may not continue participation in initial PHA's FSS program | <p>HUD</p> <p>The receiving PHA would be responsible for managing escrow and the receiving PHA does not administer an FSS program.</p>   |



## E. Portability FSS Impact on Non-FSS Family

| <b>Family FSS Status</b> | <b>PHA FSS Status</b>   | <b>Port Scenario</b> | <b>FSS Impact</b>                                    | <b>PHA or HUD Decides</b>  |
|--------------------------|---|----------------------|--|--|
| Non—FSS family ports     | Initial PHA has FSS Program<br><br>Receiving PHA has FSS Program            | Billed               | Family may enroll in receiving PHA’s FSS program     | Initial PHA<br><br><ul style="list-style-type: none"> <li>Initial PHA agreement is needed because they would be responsible for managing the FSS escrow account</li> </ul>               |
| Non-FSS family ports     | Initial PHA has FSS Program<br><br>Receiving PHA has FSS program            | Absorbed             | Family may enroll in receiving PHA’s FSS program     | Receiving PHA  |
| Non-FSS family ports     | Initial PHA does not have FSS program<br><br>Receiving PHA has FSS program. | Billed               | Family may not enroll in receiving PHA’s FSS program | HUD<br><br><ul style="list-style-type: none"> <li>The initial PHA would be responsible for managing the FSS escrow account the initial PHA does not administer an FSS program</li> </ul> |
| Non-FSS family ports     | Initial PHA as FSS program<br><br>Receiving PHA has FSS program             | Absorbed             | Family may enroll in receiving PHA's FSS program     | Receiving PHA  |

## XVI. OTHER POLICIES

| <b>Policy</b>  | <b>Where Addressed in Plan</b>                                       |
|--|--|
| (i) Policies related to the modification of goals in the ITSP;   | Section IX Contract of Participation                                 |
| (ii) The circumstances in which an extension of the Contract of Participation may be granted   | Section IX: Contract of Participation                                |
| (iii) Policies on the interim disbursement of escrow, including limitations on the use of the funds (if any)                                   | Section VI: FSS Escrow Account and Other Incentives for Participants |
| (iv) Policies regarding eligible uses of forfeited escrow funds by families in good standing   | Section VI: FSS Escrow Account and Other Incentives for Participants |
| (v) Policies regarding the re-enrollment of previous FSS participants, including graduates and those who exited the program without graduating | Section IV. Family Selection Procedures                              |
| (vi) Policies on requirements for documentation for goal completion;   | Section IX: Contract of Participation                                |
| (vii) Policies on documentation of the household's designation of the "Head of FSS Household;  | Section IV. Family Selection Procedures                              |
| (viii) Policies for providing an FSS selection preference for porting families (if the PHA elects to offer such a preference)                  | Section IV: Family Selection Procedures                              |

### A. Other Policies

#### Reduction of Amounts Due by FSS Family

- ***At Completion Monies Owed***

If the FSS family has not paid the family contribution towards rent, or other amounts, if any, due under the Section 8 HCV lease, the balance in the family's FSS account shall be reduced by that amount (as reported by the owner to the CHA in the Section 8 HCV FSS program) at the time of final disbursement of FSS escrow funds. If the FSS family has underreported income after the baseline annual income is set, the amount credited to the FSS account will be based on the income amounts originally reported by the FSS family.

- ***After Base Family in FSS***

If the FSS family has under-reported income after the baseline annual income is set, the amount credited to the FSS account will be based on the income amounts originally reported by the FSS family.

- ***At Baseline When Family Joins FSS***

If the FSS family is found to have under-reported income in the reexamination 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.

## **XVII. DEFINITIONS**

### **Definitions**

*The definitions below are specified in CFR 24 984.103. The terms 1937 Act, Fair Market Rent, Head of Household, HUD, Public Housing, Public Housing Agency (PHA), Secretary, and Section 8, as used in this part, are defined in 24 CFR Part 5.*

*Baseline annual earned income* means the FSS family's total annual earned income from wages and business income (if any) as of the effective date of the FSS contract. When 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 apply to the determination of annual income.

*Baseline monthly rent* means 1) 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 2) 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 this is as of the effective date of the FSS contract.

*Benefits* means a government benefit of money or monetary value given to an individual by a federal, state, or local government agency for purposes of financial assistance, including but not limited to, Medicaid, supplemental nutritional assistance program benefits and Social Security, Temporary Assistance for Needy Families, and unemployment compensation benefits.

*Benefits cliff* means the sudden and often unexpected decrease in public benefits that can occur with a small increase in earnings. When income increases, families sometimes lose some or all economic supports.

*Certain interim goals* means the family has met all its obligations under the CoP to date, including completion of the ITSP interim goals and tasks to date.

*Certification* means a written assertion based on supporting evidence, provided by the FSS family or the CHA, as may be required under this part, and which:

- (1) Shall be maintained by the CHA in the case of the family's certification, or by HUD in the case of the PHA's or owner's certification.
- (2) Shall be made available for inspection by HUD, the CHA, and the public, as appropriate; and,
- (3) Shall be deemed to be accurate for purposes of this part, unless the Secretary or the CHA, as applicable, determines otherwise after inspecting the evidence and providing due notice and opportunity for comment.

*Comply with the lease* to mean the FSS family has not been evicted for repeated or serious violations of the lease as defined in the Section 8 HCV Administrative Plan and public housing Admissions and Continued Occupancy Policy; or if they have been evicted for repeated and serious violations of the lease, the family has pursued their right to grieve, and the family has prevailed in either the grievance hearing or the informal hearing process.

Contract of Participation (CoP) means - a contract, in a form with contents approved by HUD, entered into between an FSS family and a CHA operating an FSS Program that sets forth the terms and conditions governing participation in the FSS Program. The CoP includes all Individual Training and Services Plans (ITSPs) entered into between the CHA and all members of the family who will participate in the FSS Program, and which plans are attached to the CoP as exhibits. For additional detail, see § 984.303.

*Current annual earned income* means the FSS family's total annual earned income from wages and business income (if any) as of the most recent reexamination of income, which occurs after the effective date of the FSS contract. When calculating current annual earned income, all applicable exclusions of income will apply, including any disregarded earned income and other adjustments associated with self-sufficiency incentives or other alternative rent structures that may be applicable to the determination of annual income.

*Current monthly rent* means either the FSS family's TTP as of the most recent reexamination of income, which occurs after the effective date of the FSS contract, for families paying an income-based rent as of the most recent reexamination of income; or the amount of the flat rent, including applicable utility allowance or ceiling rent. This amount must include any hardship discounts, as of the most recent reexamination of income, which occurs after the effective date of the FSS contract, for families paying a flat rent or ceiling rent as of the most recent reexamination of income.

*Earned income* means income or earnings included in annual income from wages, tips, salaries, other employee compensation, and self-employment. Earned income does not include any pension or annuity, transfer payments, any cash or in-kind benefits, or funds deposited in or accrued interest on the FSS escrow account established by a PHA on behalf of a participating family.

Effective date of Contract of Participation (CoP) - means the first day of the month following the date in which the FSS family and the PHA entered into the CoP.

Eligible families means current residents of Public Housing (Section 9) and current Section 8 program participants, as defined in this section, including those participating in other local self-sufficiency programs.

Enrollment means the date that the FSS family entered into the CoP with the CHA.

Family Self-Sufficiency (FSS) Program means the program established by a PHA within its jurisdiction or by an owner to promote self-sufficiency among participating families, including the coordination of supportive services to these families, as authorized by section 23 of the 1937 Act.

FSS escrow account (or, escrow) means the FSS escrow account authorized by section 23 of the 1937 Act, and as provided by § 984.305.

FSS escrow credit means the amount credited by the CHA to the FSS family's FSS escrow account.

FSS family means a family that resides in Public Housing (Section 9) or receives Section 8 assistance or receives HUD Project-Based Rental Assistance for a privately owned property, and that elects to participate in the FSS Program, and whose designated adult member (head of FSS family), as determined in accordance with § 984.303(a), has signed the CoP.

*FSS family in good standing* means, for purposes of this part, an FSS family that is in compliance with their FSS CoP; has either satisfied or are current on any debts owed the CHA; and is in compliance with the regulations regarding participation in the relevant rental assistance program.pro

FSS related service program means any program, publicly or privately sponsored, that offers the kinds of supportive services described in the definition of “supportive services” set forth in this § 984.103.

FSS slots - refers to the total number of families (as determined in the Action Plan and, for mandatory programs, in § 984.105 of this part) that the PHA will serve in its FSS Program.

FSS Program Coordinator means the person(s) who runs the FSS program. This may include (but is 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.

FY means Federal Fiscal Year (starting October 1 and ending September 30, and year designated by the calendar year in which it ends).

Head of FSS family means the designated adult family member of the FSS family who has signed the CoP. 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.

Individual Training and Services Plan (ITSP) means a written plan that is prepared by the CHA in consultation with a participating FSS family member (the person with, for, and whom the ITSP is being developed), and which sets forth:

- (1) The final and interim goals for the participating FSS family member;
- (2) The supportive services to be provided to the participating FSS family members;
- (3) The activities to be completed by that family member; and,
- (4) The agreed upon completion dates for the goals and activities.

Each ITSP must be signed by the CHA and the participating FSS family member, and is attached to, and incorporated as part of the CoP. An ITSP must be prepared for each adult family member who elects to participate in the FSS Program, including the head of FSS family who has signed the CoP.

*Knowledgeable professional* means a person who is knowledgeable about the situation, has training, education, certification, or licensure provided by recognized professional associations and institutions that legitimizes their professional opinion, is competent to render a professional opinion, and is not able to gain, monetarily or otherwise, from the PHA FSS program decision in the area to which they are certifying.

*Maintain suitable employment* is employment, on the last day of the contract, which is outlined in the individual training and service plan and is based on the skills, education, job training, and receipt of other benefits of the head of the FSS family

*Necessary to complete* as meaning that no other resources are available in the community either because such a resource is non-existent or that resources are utilized above capacity and agencies cannot, for an indetermined period, provide such a resource.

Owner means the owner of multifamily assisted housing.

*Other costs related to achieving obligations in the CoP* as any costs necessary to complete an interim goal, a final goal, or tasks related to such in the ITSP as defined in 24 CFR 984.305(f)(2)(i)(A) as transportation, childcare, training, testing fees, employment preparation costs, other costs related to achieving obligations outlined in the CoP, and training for FSS Program Coordinator(s).

*Participating family* is defined as *FSS family* in this section.

*Program coordinating committee (PCC)* means the committee described in 24 CFR 984.202.

*Seek employment* means the head of household has applied for employment, attended job interviews, and otherwise followed through on employment opportunities as outlined in the individual training and services plan of their contract of participation.

Self-sufficiency means that an FSS family is no longer receiving Section 8, Public Housing assistance, or any Federal, State, or local rent or homeownership subsidies or welfare assistance. Achievement of self-sufficiency, although an FSS program objective, is not a condition for receipt of the FSS escrow account funds.

*Supports as defined in 24 CFR 984.305(f)(2)(i)(A)* as, transportation, childcare, training, testing fees, employment preparation costs, other costs related to achieving obligations outlined in the CoP, and training for FSS Program Coordinator

*Supportive services* mean those appropriate services that a CHA will coordinate on behalf of an FSS family under a CoP, which may include, but are not limited to:

- (1) Childcare—childcare (on an as-needed or ongoing basis) of a type that provides sufficient hours of operation and serves an appropriate range of ages;
- (2) Transportation—transportation necessary to enable a participating FSS family member to receive available services, or to commute to their place(s) of employment;
- (3) Education—remedial education; education for completion of high school or attainment of a high school equivalency certificate; education in pursuit of a post-secondary degree or certificate;
- (4) Employment Supports—job training, preparation, and counseling; job development and placement; and follow-up assistance after job placement and completion of the CoP;
- (5) Personal welfare—substance/alcohol abuse treatment and counseling, and health, dental, mental health and health insurance services;
- (6) Household management—training in household management;

- (7) Homeownership and housing counseling— homeownership education and assistance and housing counseling;
- (8) Financial Empowerment—training in financial literacy, such as financial coaching, training in financial management, asset building, and money management, including engaging in mainstream banking, reviewing and improving credit scores, etc.;
- (9) Other services—any other services and resources, including case management, optional services, and specialized services for individuals with disabilities, which are determined to be appropriate in assisting FSS families to achieve economic independence and self-sufficiency. Reasonable accommodations and modifications must be made for individuals with disabilities consistent with HUD requirements, including HUD’s legal obligation to make reasonable modifications under Section 504 of the Rehabilitation Act.

*Unit size or size of unit* refers to the number of bedrooms in a dwelling unit.

*Very low-income family* is defined as set out in 24 CFR 813.102

Welfare assistance means (for purposes of the FSS program only) income assistance from Federal, (i.e. Temporary Assistance for Needy Families (TANF) or subsequent program) State, or local welfare programs and includes only cash maintenance payments designed to meet a family’s ongoing basic needs. Welfare assistance does not include:

- (1) Nonrecurrent, short-term benefits that:
  - (i) Are designed to deal with a specific crisis or episode of need;
  - (ii) Are not intended to meet recurrent or ongoing needs; and,
  - (iii) Will not extend beyond four months.
- (2) Work subsidies (i.e., payments to employers or third parties to help cover the costs of employee wages, benefits, supervision, and training);
- (3) Supportive services such as childcare and transportation provided to families who are employed;
- (4) Refundable earned income tax credits;
- (5) Contributions to, and distributions from, Individual Development Accounts under Temporary Assistance for Needy Families (TANF);
- (6) Services such as counseling, case management, peer support, childcare information and referral, financial empowerment, transitional services, job retention, job advancement, and other employment-related services that do not provide basic income support;
- (7) Amounts solely directed to meeting housing expenses;
- (8) Amounts for health care;
- (9) Supplemental Nutrition Assistance Program and emergency rental and utilities assistance;



(10) Supplemental Security Income, Social Security Disability Income, or Social Security; and (11) 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.