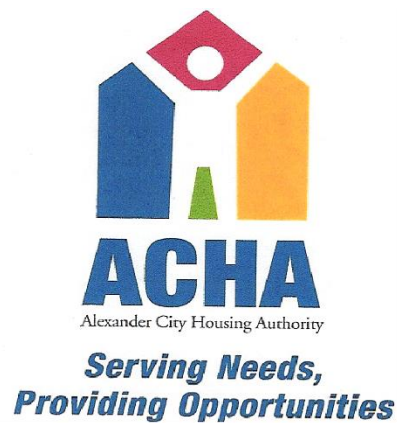


The Housing Authority  
of the  
City of Alexander City, Alabama

2110 County Road, Alexander City, AL 35010



Family Self-Sufficiency Program

# Action Plan

2<sup>nd</sup> Revision  
October, 2022

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**The Housing Authority of the City of Alexander City  
2110 County Road  
Alexander City, AL 35010**

## **Family Self-Sufficiency Program Action Plan**

### **OVERVIEW**

In order to assist Alexander City Housing Choice Voucher and Public Housing participants to move from Welfare to Work and possibly toward Home Ownership, the Housing Authority of the City of Alexander City, Alabama (Alexander City Housing Authority, ACHA) will implement the Department of Housing and Urban Development's Family Self-Sufficiency Program.

The Family Self-Sufficiency Program (FSS Program) is designed to offer educational opportunities, job training and supportive services needed to assist participants in entering or returning to the mainstream of society. Eligible families are referred to supportive services and resources in the community as needed to move the family toward economic self-sufficiency.

Each FSS participant develops a five-year plan that includes employment goals and identifies training or educational needs. The FSS Coordinator and staff will work with the household to identify, locate and arrange for the services they need to achieve these goals. Services may include but are not limited to: mentoring, childcare, education, transportation, resume building, job training and placement, counseling, parenting skills, money management, credit counseling, and home ownership counseling.

Any refusal to participate in this program will not affect the family's admission to the Section 8 Housing Choice Voucher or Public Housing program or the family's right to occupancy in accordance with the lease.

The objective of the FSS program is to reduce the dependency of low-income families on welfare assistance (TANF payments), and to promote employment, entrepreneurship, and home ownership.

ACHA implemented its FSS program in 2004 and will continue to implement it per this FSS Action Plan.

## **PURPOSE**

The FSS Program of ACHA is committed to providing the highest quality of housing related services to the FSS Program participants. In an effort to encourage residents to reach their full potential and become self-sufficient. The ACHA will collaborate with community supportive services that provide education, job training, etc., with housing assistance for residents through the FSS Program.

The FSS Program serves as a catalyst for families to accept responsibility for themselves as they move toward achieving economic independence and self-sufficiency through advancing their education and employment. The ACHA FSS Program is implemented by the FSS Coordinator under the supervision of the AMP 10 Property Manager and Interim Executive Director.

## **GOALS**

The ACHA goal is to develop and implement a successful FSS Program for residents of the PHA and Housing Choice Voucher (HCV) Programs. The FSS program will encourage home ownership, increase the level of formal educational background of participants, assist other agencies with job placement opportunities, and create an atmosphere encouraging self-awareness and an entrepreneurial spirit.

The ACHA will implement its goal with the following intentions:

- **Goal 1:** Maintain a 100% participation rate in the FSS Program.
- **Goal 2:** 100% of FSS Participants will obtain and maintain stable employment.
- **Goal 3:** To utilize S.M.A.R.T. goals strategy to assist participants' success on the program. S.M.A.R.T is an acronym for:
  - S--Specific (Clear and well defined)
  - M--Measurable (precise amount, dates and times)
  - A--Attainable (realistic and possible to achieve)
  - R—Relevant (relates to the direction desired for improved lifestyle)
  - T—Time bound (five years to complete, maximum of seven years)
- **Goal 4:** To assist all FSS participants in completion of the program through case management.

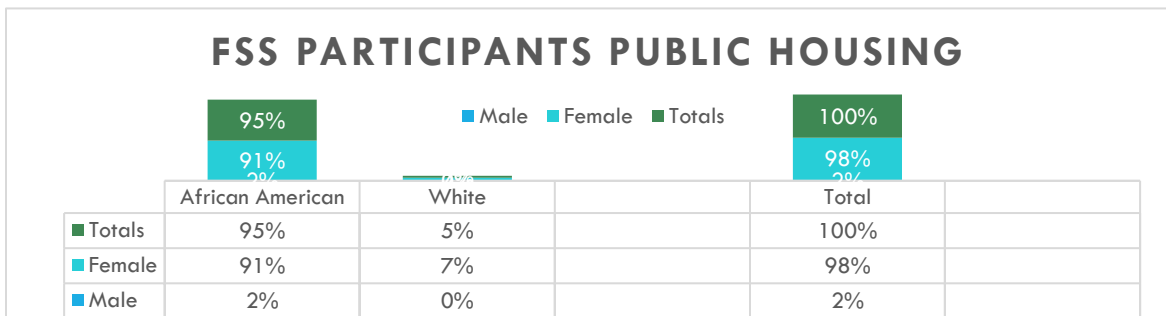
## **FAMILY DEMOGRAPHICS**

The ACHA FSS program is comprised of a total of 53 participants/households. The breakdown is approximately: 46 African American females (87%), 6 White

females (11%), 1 African American male (2%), and no White males or other ethnic groups. Section 8 has a total of 10 FSS participants: 7 African American Females, and 3 White females. Public Housing AMP 1 has 30 participants: 26 African American females, 3 White females and 1 African American male. AMP 2 has 13 African American females.

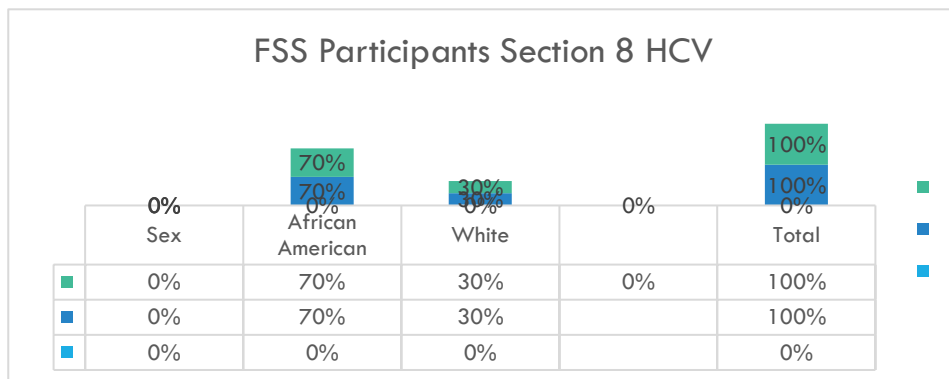
**FSS Public Housing: 43 Participants**

Sex	White	African American	Indian	Asian	Hawaiian	Adults	Minors	
Male	0	1	0	0	0	9	58	
Female	3	43	0	0	0	60	45	
	0	3	44	0	0	0	69	103



**FSS Section 8/HCV: 10 Participants**

Sex	White	African American	Indian	Asian	Hawaiian	Adults	Minors
Male	0	0	0	0	0	0	9
Female	3	7	0	0	0	9	8
Total	3	7	0	0	0	10	17



## **FAMILY SELF-SUFFICIENCY COORDINATOR**

With funding enhancements, the Alexander City Housing Authority will employ a Family Self-Sufficiency Coordinator, for Public Housing and Housing and Choice Voucher programs. The FSS Coordinator will coordinate their respective FSS program; conduct the initial outreach, identification, and selection of participants.

The FSS Coordinator will also assist the participants in developing the Individual Training and Service Plan, monitoring of progress, determining when a family has completed the Contract of Participation, and when a family should be terminated from the program.

The FSS Coordinator will also act as an advocate for their participants and make referrals to local public agencies and private organizations to provide the wide array of services that families will need. Partnership Agreements will be sought with appropriate public agencies and private organizations.

The FSS Coordinator, along with the ACHA Accounting Department, will monitor, compute, and handle the funds in the escrow account. Any required reporting will be the responsibility of the Alexander City Housing Authority.

The FSS Coordinator will coordinate directly with the Housing Choice Voucher Manager and the Public Housing Property Managers, as well as the Financial Personnel Manager. The FSS Coordinator will also work closely with other Alexander City Housing Authority employees coordinating efforts to provide participants with quality programs and services.

Vacancies in the FSS Coordinator position will be advertised widely in the community through the local newspaper, *The Alexander City Outlook*, ACHA FSS Program Facebook page as well as listed on the lobby bulletin board.

## **ACTION PLAN**

The Action Plan is to govern how all activities are to be performed under the Alexander City Housing Authority's Family Self-Sufficiency Program.

## **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, child care, 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.

### **PROGRAM COORDINATING COMMITTEE – PCC**

The Program Coordinating Committee is maintained to provide the primary function of securing commitments of public and private resources for the operation of the FSS program within the PHA's jurisdiction, and to serve in an advisory capacity for the program. **The Program Coordinating Committee must include a representative from the PHA Section 8 Housing Choice Voucher and Public Housing Departments and residents of both programs.** The Program Coordinating Committee may also include public and private service providers with resources to assist the FSS Program.

The PHA and HCV residents will serve on the PCC for a term of one (1) year to allow the broadest representation of participants. These persons will be replaced by selecting new individuals to serve. The PCC will continue to operate according to the HUD guidelines.

### **NUMBER OF FAMILIES ALLOTTED TO PARTICIPATE IN THE FAMILY SELF-SUFFICIENCY PROGRAM**

The Alexander City Housing Authority began the FSS Programs with twenty-five (25) mandated allocations for the Housing Choice Voucher Family Self-Sufficiency Program and twenty-five (25) voluntary slots for the Public Housing Family Self-Sufficiency Program. As of this revision, ten of the mandated allocations have been fulfilled. Authority is sought to increase the size of the FSS programs to provide a minimum of twenty-five (25) slots and a maximum of sixty (60) slots in each program. Others will be added to the wait list.

### **FAMILY SELF-SUFFICIENCY SELECTION PREFERENCE**

The Alexander City Housing Authority will give a preference of fifty percent (50%) of its Family Self-Sufficiency slots to families who have one or more family members currently enrolled in a family self-sufficiency related service program.

Federal regulations require that all recipients of Temporary Assistance for Needy Families (TANF) must be participants of the Jobs Opportunities & Basic Skills Training (JOBS) program. Since the JOBS program qualifies as a FSS related program, the ACHA will give preference to those families. ACHA may limit the selection preference to participants and applicants for other FSS related programs.

Outreach to residents receiving TANF and participating in the JOBS Program will be notified by mail of available slots in the FSS Program as slots become available.

## **Compliance with Nondiscrimination Policies**

It is the policy of Alexander City Housing Authority 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, Alexander City Housing Authority 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).

## **Reasonable Accommodations, Effective Communications and Limited English Proficiency Requirements**

### ***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 ACHA 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. 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 ACHA website.

### ***Limited English Proficiency***

The Alexander City Housing Authority 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 ACHA website.

## **FAMILY SELF-SUFFICIENCY NON-PREFERENCE SELECTION**

To ensure that families will be selected without regard to race, color, religion, sex, handicap, familial status, or national origin, the Alexander City Housing Authority will fill slots with “eligible families” in accordance with the objectives listed below:

1. Date the family expressed interest;
2. The slots will be filled on a first come, first serve basis.

## **EXCEPTION TO SELECTION PROCESS**

A port-in enrolled in the originating Housing Authority’s FSS Program will be immediately enrolled in the receiving Housing Authority’s FSS Program. The FSS Coordinator will send a letter to the incoming FSS participant asking that he/she schedule an appointment within two weeks’ time to discuss his/her goals.

If the port-in does not schedule an appointment, a second letter will be sent. If this one is also ignored, a Notice of Termination will be sent. Any funds held in escrow for the porting-in participant will be forfeited.

## **PARTICIPANTS’ NOTIFICATION & OUTREACH PROGRAM**

In the Housing Choice Voucher Assisted Community, there are 265 Housing Choice Vouchers and in the Public Housing Community, there are 477 units.

The program will be promoted by notifying current Section 8 Housing Choice Voucher residents and Public Housing residents by mail with flyers, pamphlets, newsletters, social media and other posted information on bulletin boards in the Housing Management Offices, Youth and Adult Services Centers, and Community Buildings.

All new voucher recipients will be provided information about the FSS program during their voucher orientation and FSS printed material will be included in their briefing packet. All new Public Housing residents will receive information about the Family Self-Sufficiency program at their move-in orientation.

Various forms of local media, both broadcast and print, will also be used to explain the FSS program. FSS Coordinators will attend the quarterly social service agency meetings, informing case managers and others about the FSS Program and its benefits.

To ensure a fair selection of interested participants, FSS Coordinators will maintain a log of all inquiries according to the date and time the inquiry was received. FSS services will be offered on a first come, first serve basis.

Publicity for the FSS program is designed to assure that both minority and non-minority groups are informed about the FSS program.

Persons/families contacted as a result of their response will be required to attend an interview with the FSS Coordinator or a group orientation session, at which time the FSS Program will be explained in detail and a Needs Based Assessment will be conducted.

### **LIST OF SUPPORTIVE SERVICES**

The goal of the ACHA is to assist the FSS Families in successfully completing their Individual Training and Service Plan and the Contract of Participation, so that the FSS Families may become economically self-sufficient.

The following is a list of supportive services needed by FSS Participants. The ACHA will, to the best of its ability based on available resources, assist families in accessing both public and private support resources:

1. Remedial Education/GED Classes
2. Post-Secondary Education
3. Child Care
4. Transportation
5. Job/Skill Training
6. Job Readiness (Attire, Interview, & Resume Writing)
7. Job Linkage and Placement (Job Search Skills)
8. Counseling
9. Substance Abuse Assistance
10. Legal Assistance
11. Home Ownership Information
12. Entrepreneurial Information/Training
13. Money/Budgeting Management
14. Financial/Utility Assistance
15. Household/Time Management Training
16. Micro and small business training
17. Health/Mental Health Care

18. Crisis Services
19. Credit Repair and debt resolution

**This list of supportive services needs is based on:**

- Experience with past FSS or other supportive service program participants
- Input from the PCC or other service provider partners
- A needs-based assessment completed upon enrollment

### **MOTIVATION AS A SELECTION FACTOR**

1. The Alexander City Housing Authority will measure the families' interest and motivation to participate in the Family Self-Sufficiency Program. The applicant must complete and return one Motivational Task within the time frame specified.
2. Permissible Motivational Screening Factors, such as the following, will be used to determine the family's motivation and willingness to participate in the FSS program:
  - Attendance at the pre-selection interview or orientation session;
  - Read FSS Handbook. Complete question and answer worksheet.
  - Complete and return the application packet on time.

Any tasks assigned will be easy to accomplish by the family and will be assigned with consideration of the family members' educational level and disabilities.

Reasonable accommodations will be made for individuals with mobility, manual, sensory, speech, mental, or other developmental disabilities.

3. Prohibited Motivational Screening Factors  
The ACHA will not use any of the following motivational screening factors:
  - a. Family's educational level or educational or standardized motivational test results
  - b. Previous job history or job performance;
  - c. Credit rating;
  - d. Marital status;
  - e. Number of children;
  - f. Other factors such as sensory or manual skills or other factors that may result in discriminatory practices or treatment toward individuals with disabilities or minority or non-minority groups;

4. Reasons for refusing to offer a FSS Slot to a Family:
  - a. Non-attendance or excessive tardiness to scheduled motivational activity;
  - b. Failure or unwillingness to undertake, within the specified time frame, any task assigned by ACHA that can be easily accomplished by the family members with consideration of educational level and disabilities.

## **5. Incentives to Encourage Participation**

- a. Establishment of an escrow savings account. An escrow savings account will be established for each qualifying FSS family in accordance with the requirements of 984.305 of the Rules and Regulations governing these accounts.
- b. Other incentives include, but are not limited to:
  - o Referrals to clothes closets
  - o social services organizations,
  - o and other appropriate agencies.

## **ON-SITE FACILITIES**

ACHA Main Office Conference Room, Community Buildings, Youth and Adult Centers will be available to provide services under the FSS program.

## **FSS PARTICIPANT HANDBOOK**

Participants will receive a FSS Program Handbook during their initial interview. This Handbook will delineate basic program information, application process, objectives, services and activities, expectations, requirements, participant responsibilities, escrow accounts, participant rights and expectations, and grievance procedures.

## **CONTRACT OF PARTICIPATION**

Each family selected to participate in the FSS program must enter into a Contract of Participation with the ACHA. The Head of Household must sign the Contract of Participation, which delineates the purpose of the contract, the term of the contract, conditions of the escrow account, as well as the rights and responsibilities of all parties (ACHA and FSS Family).

## **INDIVIDUAL TRAINING AND SERVICE PLAN (ITSP): ESTABLISHMENT OF GOALS**

The ACHA will assist the families to establish final goals in their Individual Training and Service Plan. Each adult member of the selected family is allowed to participate. The ITSP will outline the services to be provided and the activities/goals to be completed. Specific interim and intermediate goals will be established to monitor and measure the family's progress toward fulfillment of their final goal and their obligations under the Contract of Participation and completion of their ITSP. All participants are required to have as their final goal, to seek and maintain suitable employment.

For recipients of TANF (welfare assistance), an interim goal would be to be independent of welfare assistance prior to the expiration of the Contract of Participation.

At periodic intervals, the FSS family will report progress to the FSS office. Participants are required to meet with their FSS Coordinator a minimum of once per quarter, and at other intervals as deemed necessary.

### **COMPLIANCE WITH LEASE TERMS**

The contract provides that the FSS family must comply with the Section 8 Housing Choice Voucher lease or the Public Housing lease. Therefore, noncompliance with the Section 8 or Public Housing lease is grounds for termination of the FSS Contract of Participation.

### **EMPLOYMENT OBLIGATION**

The Head of Household of the FSS family will be required to actively seek and maintain suitable employment. If the Head of Household attends school on a part-time basis, he/she will be expected to seek and maintain a suitable part-time job.

### **SEEK EMPLOYMENT**

The term "seek employment" means that the Head of Household is required to make an ongoing honest effort to find a suitable job. The Head of Household must register with the Alabama State Employment Service (Career Center), Job Link and other local employment agencies, apply for employment, attend job interviews, and follow through on job opportunities.

### **DETERMINATION OF SUITABLE EMPLOYMENT**

ACHA will make the determination of suitable employment based on the availability of job opportunities in the jurisdiction served by the ACHA. The determination of suitable employment will also be made according to skills, education, job training, and physical ability of the individual designated as Head of the FSS family.

## **CONSEQUENCES OF NON-COMPLIANCE WITH THE CONTRACT**

The Contract of Participation shall specify that if the FSS family fails to comply without “good cause” with the terms of the Contract of Participation, which includes compliance with the Section 8 Housing Choice Voucher or Public Housing lease. The COP may be terminated before the expiration of the contract term due to the following

- the participant and ACHA mutually agree to terminate the contract;
- ACHA determines that the participant has not fulfilled its responsibilities under this contract, including not achieving or providing documentation to support achievement of the goals outlined in the ITSP;
- the participant voluntarily withdraws from the FSS program;
- an act occurs that is inconsistent with the purpose of the FSS program;
- the household ports-out to another PHA; or
- other actions permitted in accordance with HUD requirements

If the COP is terminated or incomplete the participant will forfeit FSS savings earned during participation. Termination of the COP will not affect eligibility for housing subsidy; FSS households exiting the program due to unsuccessful exit will retain the right to occupancy according to their lease, and the ACOP or HCV Administrative Plan.

## **GRIEVANCES AND HEARING PROCEDURES**

Any grievance will be handled in accordance with the adopted grievance procedures found in the administrative plan of the Section 8 Housing Choice Voucher grievance plan and the Public Housing grievance plan.

## **CONTRACT TERMS**

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. The Contract of Participation shall provide that each FSS family be required to fulfill all obligations to which the participating family has committed itself under the Contract of Participation no later than five (5) years after the effective date of the contract.



## **CONTRACT EXTENSION**

ACHA shall, in writing, extend the term of the Contract of Participation for a period not to exceed two (2) years for a FSS family that requests, in writing, an extension of the contract; provided that the ACHA finds that good cause exists for granting an extension.

“Good cause” means circumstances beyond the family’s control; such as, serious illness, involuntary loss of employment, or any other circumstances beyond their control that might have caused the family to delay completion of their final goal.

The family should be in the process of actively working on the goal but had to delay completion because the circumstances prevented final completion.

### **Portability**

FSS participants may not exercise portability within the initial 12 months after signing a COP. If an FSS participant moves into the PHA’s jurisdiction, they will be admitted in good standing into the ACHA’s FSS program unless the Alexander City Housing Authority 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 ACHA is able to receive an incoming family from another jurisdiction into the FSS program, ACHA 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.

#### ***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 Alexander City Housing Authority 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, [organization] 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.

## **UNAVAILABLE SUPPORTIVE SERVICES**

If services are not available:

1. If a supportive service is not available, the ACHA will not deliver that service to participants.
2. ACHA will revise the Individual Training and Service Plan and delete unavailable service and modify the Contract of Participation to remove any obligation on the part of the FSS family. All modifications must be made in writing with respect to the individual training and supportive service, and the FSS contract, and Head of the FSS family.

## **COMPLETION OF CONTRACT OF PARTICIPATION**

The Contract of Participation will be considered complete if:

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 Alexander City Housing Authority will accept the following form of verification for completion of the ITSP goals:

The Alexander City Housing Authority will accept self-certification to document completion of ITSP goals.

## **TERMINATION OF CONTRACT OF PARTICIPATION**

The Contract of Participation Will Be Terminated If:

1. **THE FSS FAMILY VOLUNTARILY WITHDRAWS FROM THE FSS PROGRAM;**
2. The FSS family and the HA agree to terminate the contract;
3. The HA determines that the family has not fulfilled its responsibilities under the Contract of Participation;
4. An act occurs that is inconsistent with the purpose of the FSS program;
5. The HA is permitted in accordance with HUD requirements; or
6. The Section 8 or Public Housing Assistance is terminated.

## **INCREASE IN FSS INCOME**

An escrow account will be established when there is an increase in the earned income of an FSS family during its participation in the FSS Program.

1. Earned income is income from wages, tips, salaries, other employment compensation, and any earnings from self-employment.

2. Earned income does not include pensions, annuity payments, transfer payments, cash or in-kind benefits, or funds deposited in or accrued interest on the escrow account established by a PHA or IHA on behalf of a participating family.

## **FAMILY SELF-SUFFICIENCY ESCROW ACCOUNT**

ACHA shall deposit the FSS escrow account fund of all families participating into a single depository account for each FSS program. ACHA will deposit the FSS account funds in one or more HUD approved investments.

## **ACCOUNTING FOR FAMILY SELF-SUFFICIENCY ESCROW FUND**

The total of the combined FSS account funds for families will be supported in the ACHA accounting records by a subsidiary ledger to be kept in the Accounting Department. This ledger will show the balance applicable to each FSS family. The ACHA will credit each family's FSS account the amount of the FSS credit on a monthly basis.

## **PRORATION OF INVESTMENT INCOME**

The investment income for funds in the Family Self-Sufficiency account will be prorated and credited to each family's Family Self-Sufficiency account based on the balance in each family's FSS account at the end of the period for which the investment income is credited.

## **REDUCTION OF AMOUNTS DUE BY FAMILY SELF-SUFFICIENCY FAMILY**

If a Family Self-Sufficiency family has not paid the family contribution towards rent, or other amounts, if any, due under Section 8 or Public Housing lease, the balance in the account shall be reduced by that amount before prorating the interest income.

If the FSS family has fraudulently under-reported income, the amount credited to the Family Self-Sufficiency account will be based on the income amount originally reported by the Family Self-Sufficiency family.

## **REPORTING ON FAMILY SELF-SUFFICIENCY ESCROW ACCOUNT**

The Alexander City Housing Authority will be required to make a report at least once, annually, to each Family Self-Sufficiency family on the status of the family's Family Self-Sufficiency escrow account.

The report will include the following:

1. The balance at the beginning of the reporting period.
2. The amount of the family's rent payment that was credited to the FSS account during the reporting period.
3. Any deductions made from the account for the amounts due to the Alexander City Housing Authority before interest is distributed.
4. The amount of interest earned on the account during the year.
5. The total in the account at the end of the reporting period.

## **FAMILY SELF-SUFFICIENCY ESCROW**

***The Family Self-Sufficiency credit will be computed as follows:***

1. For Family Self-Sufficiency families who are very low income, the FSS credit shall be the amount which is the lesser of:
  1. 30% of the current monthly adjusted income less the family rent, or which is obtained by disregarding any increases in earned income from the effective date of the Contract of Participation.
  2. The current family rent less the family rent at the time of the effective date of the Contract of Participation.
2. For the FSS families who are low-income families but not very low-income families, the Family Self-Sufficiency credit shall be the amount determined in paragraph 1 (a and b) but shall not exceed the amount computed for 50% of median income.

While the ***Alexander City Housing Authority'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, which can be very valuable for FSS program participants.

## **INELIGIBILITY FOR FAMILY SELF-SUFFICIENCY ESCROW**

Family Self-Sufficiency families who are not low income shall not be entitled to any FSS credit.

## **CESSATION OF FAMILY SELF-SUFFICIENCY ESCROW**

The Alexander City Housing Authority may determine the Family Self-Sufficiency family has fulfilled its obligation under the Contract of Participation before the expiration of the contract term.

The Head of the Family Self-Sufficiency family submits a certification that, to the best of his or her knowledge, no member of the FSS family is a recipient of welfare assistance.

The amount in the family's account, in excess of any amount owed to the Alexander City Housing Authority, shall be paid to the family member chosen to sign the FSS Contract of participation.

## **INTERIM WITHDRAWALS OF ESCROW**

The Alexander City Housing Authority has the sole option to disburse a portion of the FSS account funds from the family's FSS account to assist the family with a need with the following determination:

1. The FSS Family needs a portion of the FSS account funds for purposes consistent with the Contract of Participation.
2. Interim disbursements in which the families may request from the Escrow account once the FSS family has fulfilled at least one interim goal, in order to pay for specific goods or services, such as completion of education, job training, transportation to work or school, a down payment on a home, or to meet startup expenses involved in the creation of a small business, that will help the family make progress toward achieving the goals in the Individual Training Services Plan (ITSP). Eligible participants may request up to 50% of escrow account balance one (1) time per year. Requests must be in writing and in the participants own words and subject to approval by FSS Coordinator and other PHA staff.

Interim withdrawals may only be made once every twelve (12) months, for an amount not to exceed three-fourth of the escrow balance. The FSS Participant must complete a "Request for Withdrawal" form and provide the required documentation for the purpose for which the funds will be used. If repairs to a vehicle are needed, three (3) estimates will be required. Checks will be made payable to the vendor or service provider.

## **SUCCESSION OF FAMILY SELF-SUFFICIENCY ESCROW ACCOUNT**

If the Head of the FSS family ceases to reside with other family members in the Section 8 or Public Housing unit, the remaining members of the FSS family, after consultation with the Alexander City Housing Authority, shall have the right to designate another member to complete the contract terms and interim goals to receive the funds.

## **USE OF FAMILY SELF-SUFFICIENCY ESCROW ACCOUNT**

Any FSS family may use the final disbursement of escrow account funds without restriction. Any FSS family may use its FSS funds for the purpose of a home, including the purchase of a home under HUD's home ownership programs, or other federal, state, or local home ownership programs, unless such use is prohibited by the statute or regulations governing the particular home ownership program.

## **FORFEITURE OF FAMILY SELF-SUFFICIENCY ESCROW ACCOUNT**

Amounts in the Family Self-Sufficiency Escrow Account shall be forfeited upon the occurrence of the following:

1. The Contract of Participation is terminated before completion.
2. The term of the Contract of Participation is completed, but the Head of Household is not suitably employed as required by the Contract of Participation.
3. The term of the Contract of Participation is completed, but the FSS family is receiving welfare (TANF) assistance at the time of the expiration of the term of the Contract of Participation.
4. The Head of Household ceases to reside with other family members in the Public Housing or Section 8 assisted unit and the remaining members of the family choose not to continue participating in the program and the contract obligations have not been met; or
5. Families do not pay their rent to the PHA or the HCV owner.

### ***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. Upon written request from a family, the FSS Coordinator and a member of the PCC will consider the available funds and make a determination. ACHA may also initiate a request for the use of forfeited escrow funds. At the discretion of the FSS coordinator, forfeited escrow funds may be considered in lieu of an interim escrow disbursement. 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 **ACHA FSS Coordinator**

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

- Purchase of Vehicles:  
The terms of any vehicle purchase or vehicle loan will be carefully scrutinized to ensure the terms are reasonable. Head of FSS Household must submit a budget that includes the ability to cover insurance, gas and savings for maintenance and repair of the vehicle. (Requests will be considered on a case-by-case basis)
- Childcare (Requests will be considered on a case-by-case basis)
- Training for participants (Requests will be considered on a case-by-case basis)
- Employment or Educational Cost, including: Employment training, Employment preparation (e.g., interview training, professional clothing, etc.) Education costs (books, fees, uniforms, tools, etc.) Requests will be considered on a case-by-case basis

***Termination with Escrow Disbursement***

[Note: these policies are required by FSS regulations (see 24 CFR 984.303(k))]

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:

- Services that the Alexander City Housing Authority and the FSS family have agreed are integral to the FSS family's advancement towards self-sufficiency are unavailable.
- The head of the FSS family becomes permanently disabled and unable to work during the period of the contract, unless the [organization] and the FSS family determine that it is possible to modify the contract to designate a new head of the FSS family.

- 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.

### **RE-ENROLLMENT IN THE FSS PROGRAM**

Re-enrollment of a former FSS participant in the program is at the sole discretion of ACHA. A former FSS participant may request to be re-enrolled in the FSS program under the following conditions:

- The individual is not a graduate of the program.
- It has been at least one year since the participant left the FSS Program.
- The individual must submit, in writing, a request for re-enrollment to the FSS Coordinator indicating the reasons why they previously withdrew or were terminated, what has changed in their circumstances since termination, what they hope to accomplish through the FSS program, and their motivation to complete the program.
- The individual must perform one motivational task, as outlined on page 9 under “Motivation as a Selection Factor” as requested by the FSS Coordinator.
- Their name will then be placed on a waiting list. No preference will be given.

### **REPORTING**

The Alexander City Housing Authority Family Self-Sufficiency Programs will submit required reports to HUD as outlined in the Family Self-Sufficiency Grant Agreement.



## Addendum

### Alexander City HCV Vouchers

All

Average Household Size	- Family	2.21
	- Elderly	1.12
Average Household Head Age		50.04
Total Occupants		528
Average Annual Gross	- All Families	14,304.04
	- Employed Members	22,755.21
	- Elderly	14,651.24
	- Disabled	13,280.55
	- Receiving TANF	11,912.00

#### Sources of Income by Family

Source Type	Actual	Largest
Child Support	58	18
Other non-wage	22	16
Own Business	5	2
Pension	10	0
Social Security	133	122
SSI	64	36
TANF	3	1
Wages	53	50

#### Family Composition

	Total	FSS
1 - Child	39	6
2 - Children	53	13
3 - Children	17	2
4 - Children	6	2
5 - Children	2	0
6 - Children	0	0
7 - Children	0	0
8 - Children	0	0

<u>Sex</u>	<u>Race 1</u>	<u>Race 2</u>	<u>Race 3</u>	<u>Race 4</u>	<u>Race 5</u>	<u>Ethnic 1</u>	<u>Ethnic 2</u>	<u>Adults</u>	<u>Minors</u>
Male	52	110	0	0	0	0	162	42	120
Female	114	252	0	0	0	0	366	256	110
<b>Totals</b>	<b>166</b>	<b>362</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>528</b>	<b>298</b>	<b>230</b>

#### Length of Residency

	Elderly	Count	NonElderly	Count
2 Years or Less	0.83	3.00	0.92	40.00
3 to 5 Years	4.10	16.00	3.79	84.00
6 to 10 Years	7.82	19.00	8.37	55.00
11 to 20 Years	14.67	2.00	14.81	36.00
21 Years and Over	24.67	2.00	25.83	3.00
Average Residency	6.82			

#### Report Selections

Location All - All Locations

# Alexander City HA Laurel/Jefferson Heights

## Tenant Statistics

All Projects

Average Household Size	- Family	2.15
	- Elderly	1.17
Average Household Head Age		49.17
Total Occupants		543
Average Annual Gross	- All Families	15,841.48
	- Employed Members	23,498.70
	- Elderly	17,597.21
	- Disabled	15,576.28
	- Receiving TANF	6,536.00

### Sources of Income by Family

Source Type	Actual	Largest
Child Support	33	6
General Assistance	103	32
Military Pay	1	0
Other non-wage	37	14
Pension	7	1
Social Security	118	101
SSI	57	31
TANF	3	1
Unemployment	1	0
Wages	92	80

### Family Composition

	Total	FSS
1 - Child	40	7
2 - Children	46	5
3 - Children	20	2
4 - Children	4	1
5 - Children	4	2
6 - Children	0	0
7 - Children	0	0
8 - Children	0	0

Sex	Race 1	Race 2	Race 3	Race 4	Race 5	Ethnic 1	Ethnic 2	Adults	Minors
Male	12	174	0	0	0	0	186	69	117
Female	39	318	0	0	0	0	357	246	111
<b>Totals</b>	<b>51</b>	<b>492</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>543</b>	<b>315</b>	<b>228</b>

### Length of Residency

	Elderly	Count	NonElderly	Count
2 Years or Less	0.93	6	0.94	49
3 to 5 Years	4.53	6	3.87	74
6 to 10 Years	8.33	6	8.74	52
11 to 20 Years	16.71	6	15.40	44
21 Years and Over	24.73		31.66	18
Average Residency	8.80			

## Alexander City HA Springhill/Gunter Circle

### Tenant Statistics

All Projects

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Average Household Size	- Family	2.36
	- Elderly	1.13
Average Household Head Age		45.84
Total Occupants		453
Average Annual Gross	- All Families	13,614.51
	- Employed Members	19,487.36
	- Elderly	16,194.72
	- Disabled	15,842.81
	- Receiving TANF	7,226.00

Sources of Income by Family

Source Type	Actual	Largest
Child Support	22	1
Federal Wage	1	1
General Assistance	97	44
Military Pay	2	1
Other non-wage	44	9
Own Business	2	1
Pension	8	0
Social Security	82	71
SSI	40	20
TANF	6	0
Wages	69	60

Family Composition

	Total	FSS
1 - Child	48	14
2 - Children	37	13
3 - Children	17	8
4 - Children	9	1
5 - Children	1	0
6 - Children	0	0
7 - Children	0	0
8 - Children	0	0

<u>Sex</u>	<u>Race 1</u>	<u>Race 2</u>	<u>Race 3</u>	<u>Race 4</u>	<u>Race 5</u>	<u>Ethnic 1</u>	<u>Ethnic 2</u>	<u>Adults</u>	<u>Minors</u>
Male	20	150	0	0	0	0	170	56	114
Female	39	244	0	0	0	1	282	185	98
<b>Totals</b>	<b>59</b>	<b>394</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>452</b>	<b>241</b>	<b>212</b>

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Length of Residency

	Elderly	Count	NonElderly	Count
2 Years or Less	1.06	4	0.98	48
3 to 5 Years	4.31	9	3.62	81
6 to 10 Years	8.32	8	7.80	25
11 to 20 Years	16.97	8	14.35	18
21 Years and Over	22.47		22.48	

Average Residency 5.83

## **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.

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

- (1) Shall be maintained by the [organization] 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 [organization], and the public, as appropriate; and,
- (3) Shall be deemed to be accurate for purposes of this part, unless the Secretary or the [organization], as applicable, determines otherwise after inspecting the evidence and providing due notice and opportunity for comment.

**Contract of Participation (COP)** means - a contract, in a form with contents approved by HUD, entered into between an FSS family and a [organization] 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 [organization] 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.

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 [organization].

**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 [organization] to the FSS family's FSS escrow account.