



FAMILY SELF-SUFFICIENCY (FSS) ACTION PLAN
Somerville Housing Authority

April 25, 2017

FAMILY SELF-SUFFICIENCY (FSS) ACTION PLAN

Program Objective/Overview

The Family Self-Sufficiency Program (FSS) is a program funded by the Department of Housing and Urban Development (HUD) to help Section 8 and Federal Public Housing Families achieve social and economic self-sufficiency.

The Somerville Housing Authority (SHA), in concert with community resources, has established a plan that addresses both the needs of families and our ability to create empowerment opportunities that will effectively eradicate dependence on public assistance. The purpose of the plan is to enable financial and social self-responsibility through the mediums of counseling, community support, education, job training and job search techniques, while at the same time encouraging individual choice in the setting and attainment of goals.

I. FAMILY DEMOGRAPHICS

Eligible Families

The Somerville Housing Authority will offer the FSS program to a minimum of 75 families on the Section 8 Housing Choice Voucher Program and families in Federal Public Housing, the Mystic View Development. The SHA currently has 1106 families under lease on the Section 8 program and 213 families in Federal Public Housing.

Surrounding Area and Participant Demographics

Somerville is a thriving metropolis approximately 3 miles north of Boston. The city and surrounding areas are diverse ethnically, culturally, socially, and economically.

The median household income in Somerville according to 2010 census data is \$46,315. In the Mystic View Development, the average annual earnings for households is currently \$27,103. According to the 2010 census for the city of Somerville, 74% of persons identify their race as Caucasian and 89% identify as non-Hispanic or Latino. In the Mystic view development, 54% of families identify their race as Caucasian, 37% of families identify their race as Black, and 9% identify their race as Asian. 68% identify their ethnicity as non-Hispanic. The majority of households are female headed.

According to the 2010 Census, 80% of persons in Massachusetts identify their race as Caucasian and 90% identify as non-Hispanic or Latino. In a report from March 2017, 72% of voucher holders identify their race as Caucasian and 85% identify their ethnicity as Non-Hispanic. According to an income analysis report conducted for March of 2017, the average annual earnings for Section 8 voucher holders was \$18,882.

Determination of Supportive Services needed

Based on current experience and data; there is a great need for services including increased access to resources to meet the physiological, safety, social, and esteem needs of participants. Additionally, there is a continued need to develop increased access to education, vocational/skills training, job-search support and retention, childcare services and counseling (mental health, financial, etc...).

In concert with the participant, the FSS Coordinator/Case Manager will determine the supportive services necessitated to accomplish established goals. Coordinators take care to identify agencies that are of best fit to meet individual client needs and identify sustainable solutions to often-complex barriers to goal attainment. The Coordinator/Case Manager will link the participants with supportive services, and will coordinate these services to avoid duplication of service.

II. PROGRAM DIMENSIONS

The Somerville Housing Authority has allocated a minimum of 75 slots for the combined Housing Choice Voucher and Federal Public Housing Family Self-Sufficiency Program. Presently there are 92 active contracts. Due to this great exceeding of minimum allocation, a waitlist has been developed, prioritizing individuals that have not participated in the FSS program before along with participants in the Next Step Program. The two full-time FSS Coordinators have a divided caseload of active contracts. 9 of these slots are currently filled with Family Unification Program voucher holders.

III. SECTION 8 PORTABILITY

Program Portability

A family participating in a Section 8 FSS program must lease an assisted unit in the Initial PHA's jurisdiction for 12 months after the effective date of the FSS Contract.

However, the SHA will, under certain circumstances, approve a family's request to move during this period, i.e., (undue burden on family to remain in jurisdiction due to unforeseen circumstances etc...).

After the first 12 months, the family may move outside the jurisdiction of the SHA. The Section 8 assistance will not be terminated solely because they cannot participate in the FSS program in their new location. However, if a family is subject to termination from the FSS program because of failure to meet a contract obligation, the family will not be able to use a portability move to avoid the consequences.

If, after 12 months from the effective date of the FSS Contract, the family moves outside of the SHA's jurisdiction under portability, the SHA will take one of the following actions:

A. The SHA will permit the family to continue to participate in its FSS program, provided that the participant can demonstrate that it can meet its FSS responsibilities in the new location.

B. If the family cannot demonstrate that it can meet its obligations, then the SHA will allow the family to participate in the receiving PHA's FSS program if the receiving PHA will allow. A PHA is not obligated to enroll a relocating FSS family into its FSS Program. In the case that it is allowed, the receiving PHA will enter into a new contract of participation for the term remaining on the contract with the initial PHA. SHA will terminate its contract of participation with the family. Regardless of whether or not the family remains in the SHA FSS Program, the escrow account will remain with and be maintained by SHA. In the event that a family is absorbed by the receiving PHA, SHA will transfer the family's FSS account to the receiving PHA.

C. The SHA will terminate the FSS Contract in cases where the family cannot fulfill its obligations in the new location or if the receiving PHA does not allow the family to participate in its FSS program. In each of these situations, unless the participant has successfully completed the FSS Contract prior to moving, the family will forfeit the funds in the escrow account.

D. The SHA will allow families who are participating in another PHA's FSS Program to transfer to the SHA's FSS Program.

IV. FSS FAMILY SELECTION PROCEDURES

All eligible families are selected without regard to race, color, religion, sex, handicap, familial status or national origin.

The SHA will not deny participation in the FSS program based on an assessment that a person is not likely to become self-sufficient in five years.

Program Outreach

Families new to the Section 8 program or Federal Public Housing will be informed of the program at the time of their briefing and/or lease up. The Somerville Housing Authority informs the public about the availability of participation in special programs such as FSS through informational flyers and a brochure. Materials and verbal promotion will be given to numerous agencies including the Mystic Tenant Association, Somerville Homeless Coalition, Department of Children and Families, and the Somerville Community Corporation.

If a Section 8 or Federal Public Housing tenant participant indicates an interest in the program, and there are open slots available, a meeting will be arranged between the participant and the case manager to discuss the program in detail and to determine if a continued interest exists. If a prospective participant continues to express interest, a Contract of Participation will be established.

Participant Selection and Waitlist

All eligible families are selected on a first come, first served basis without bias or prejudice and are selected based on a demonstrated willingness to participate in the FSS Program, attend orientations, meet with the caseworker and complete tasks assigned based on their abilities and resources.

If all FSS slots are filled, families will be placed on a wait-list in the order in which they expressed an interest in the program. Eligible families will be drawn off the waitlist as slots become available. Families who are initially determined ineligible will be dropped to the bottom of the wait list.

The waitlist will be updated on an annual basis. Individuals who fail to respond to annual update notices will be removed from the waitlist.

If the family or any current household member has already completed a Contract of Participation and received an escrow disbursement upon completion of the program, they are ineligible to re-enroll.

FSS Enrollment Process

The FSS Coordinator will interview each client to complete a needs based assessment to create a viable Individual Training and Services Plan. A comprehensive needs assessment will be completed at initial intake. This assessment is intended to indicate referrals appropriate for FSS participants as well as help families identify their own strengths and potential barriers to achieving their goals. An interim examination must have been completed within a 120-day period prior to contract initiation. A contract will be signed, dated and the family will then become an FSS participant.

The following guidelines will be relayed to participants:

- A.** In order to be eligible to participate in the FSS program, the participant does not have to be receiving any government assistance such as AFDC.
- B.** There will be no delay in assistance to Section 8 or Federal Public Housing families who elect not to participate in the FSS Program.

V. INCENTIVES TO ENCOURAGE PARTICIPATION

The Somerville Housing Authority offers a number of incentives to encourage participation in its Family Self-Sufficiency Program.

Escrow Account Establishment

An Escrow account will be established for FSS participants when the family's Total Tenant Payment increases due to earned income. The SHA will use Housing Assistance Payments (HAP) funds paid by HUD for the FSS Escrow Accounts. A detailed description of the Escrow account will be given during the initial

information session and again prior to the signing of the FSS Contract. FSS participants will receive an annual statement of the Escrow Account balance. Families will receive the full sum of the Escrow Account upon successful completion of FSS contracts.

Successful completion of the FSS Contract occurs when:

- A. The family has fulfilled all of its responsibilities under the contract **or:**
- B. 30% of the family's monthly-adjusted income is equal to or greater than the fair market rate amount for the unit size for which the family is eligible.
- C. At any time during the term of the contract of participation, SHA may determine that the family has met its obligations under the FSS contract. At that time, the amount in the family's escrow account, less any amount owed to the SHA, will be paid to the head of household.

The SHA reserves the right to terminate the FSS contract of participation before its expiration date under circumstances set forth in Section IX of this FSS Action Plan.

Interim Disbursements of Escrow Account balance

Escrow account disbursements: Requests for disbursement must be made in writing and will be decided on a case-by-case basis. Any interim disbursements will only be granted when the disbursement amount is needed in order to complete a goal within the Individual Training and Services Plan. Interim disbursements cannot be used for rental arrears owed or other accrued housing costs owed to landlords. When a Participant request an interim withdrawal from the escrow account, they must meet with the coordinator to review both the request and ITSP. A withdrawal form is completed which includes the specific interim goal(s) that the request pertains to. Escrow funds must prove to be vital in assisting the family in achieving a goal that would not have been possible without the withdrawal. The request will be approved by the FSS Case Manager as well as the Director of Lease Housing and the Executive Director.

Supportive Programming

An additional incentive for participants of the FSS program is the agreement reached between the SHA and numerous local social service and employment counseling agencies to give priority to FSS Participants. Presently the SHA has cooperative arrangements for priority status with the YMCA, Somerville, MA, Mystic Activity Center, Somerville, MA, and the Welcome Project, Somerville, MA.

In addition to the incentive of the escrow account, and program priority for participants, the SHA provides access to workshops to improve the quality of life for FSS participants. Financial and computer lessons are among these workshops.

Housing Choice Voucher Homeownership Program

The FSS Program is an enhanced opportunity for housing choice voucher recipients interested in homeownership. Housing Choice Voucher participants that participate in the FSS Program are more likely to obtain homeownership than those that do not participate in FSS. This is due to increased saving due to the escrow account and supportive services.

VI. OUTREACH EFFORTS

Families new to the Section 8 program will be informed of the program at the time of their briefing by an FSS coordinator.

Informational pamphlets are available for families who indicate an interest in the program. Brochures and flyers are available at the reception desk at the SHA, in public housing administrative offices, and in the Mystic Activity Center. All FSS material and letters will include the Translation Notice in 8 languages. All information sessions and meetings will include an interpreter when requested and all other correspondence with potential and active participants will be set in the individual's language of choice upon request.

Program information is available on-line at the SHA website. Information regarding the program is provided on a regular basis to community service providers through meetings of the Program Coordinating Committee, Resident Advisory Board, and Mystic Tenant's Association.

Outreach efforts are non-discriminatory and all-inclusive in nature. Assistance and/or accommodations are offered for persons with disabilities as necessary and to those without available transportation.

VII. FSS ACTIVITIES AND SUPPORTIVE SERVICES

FSS Activities

Following quarterly contact an abbreviated assessment will be completed and recorded utilizing case notes and communication log.

Supportive Services

The SHA has established a host of resources for the convenience and use of FSS Participants. The Somerville area is a participant in United Way's 2-1-1 Information and Referral hotline where referral assistance is available Monday through Friday, 8am to 8pm by dialing "2-1-1".

See **Appendix A** for an abbreviated list of providers available to FSS program participants.

VIII. METHOD FOR IDENTIFICATION OF FAMILY SUPPORT NEEDS

Needs are identified through Leased Housing coordinator file information, through application forms, through follow-up intake and assessment sessions and by gathering family of origin history. Direct questioning is another way of gathering information as well as through contact with collaterals. Cases are managed and monitored on an on-going, regular basis with mandatory quarterly contact. Releases are obtained. Services are sought to meet participant needs. The services offered are discussed with participants and cooperation gained. Supports are established through Case Management and regular contact maintained to ensure delivery of satisfactory service and reception of that service. Adjustments are made with flexibility based on an on-going re-evaluative process.

IX. PROGRAM TERMINATION, WITHHOLDING OF SERVICES, AND

GRIEVANCE PROCEDURES

If a participating Family Self-Sufficiency (FSS) family does not comply with contract terms, including mandatory quarterly contact, the Somerville Housing Authority (SHA) may stop supportive services, terminate the family's Contract of Participation and withhold escrow. Failure to comply with contract specifics is not grounds for termination of Section 8 voucher assistance or tenancy in Federal Public Housing.

Examples of reasons for termination include, but are not limited to the following:

- Failure of the head of household to meet her/his employment obligations
- Failure to maintain quarterly contact with the FSS Coordinator
- Failure of the family to meet contractual obligations due to moving outside of the jurisdiction of the SHA
- Any other act deemed inconsistent with the purpose of the FSS Program
- Operation of the Law
- The family withdraws from the FSS Program
- Lease Violations
- Inability of SHA to provide the agreed upon services due to unforeseen circumstances
- Mutual consent of both parties

Automatic termination occurs if the family's Section 8 assistance is terminated in accordance with HUD's requirements. It should be noted that termination of FSS contracts result in forfeit of escrow accounts. FSS account funds forfeited by the family will be treated as program receipts for payment of program expenses under SHA Section 8 budget.

Forfeiture of Escrow

Escrow deposits are made on behalf of the participant based on the assumption that the participant is paying rent. If a family owes money to the housing authority for unpaid rent or a damage claim, the SHA

will reduce the balance in the account by the amount before prorating interest or paying the family at contract completion.

If a participating family is terminated from the FSS Program for cause or is still receiving welfare benefits at the end of the Contract of Participation, the family's accumulated escrow account will remain with the SHA.

Process of Termination

Whenever a situation warrants potential termination of a participant from the FSS Program, the FSS Coordinator will make every effort to discuss remedy prior to pursuing termination of FSS participation.

The process will be as follows:

1. Contact will be initiated each quarter, by either the FSS coordinator or program participant.
2. In the event that the FSS coordinator is unable to reach the participant, a second attempt will be made to reach the participant by phone and/or e-mail.
3. If the participant fails to respond to the coordinator's efforts within a reasonable amount of time, the coordinator will mail a mandatory appointment letter that must be responded to within 10 days. This meeting would intend to resolve any program participation issues.
4. If the meeting does not resolve such program participation issues or the participant fails to respond to the letter, the FSS coordinators will propose terminating FSS participation.
5. The participant will receive a letter with 30-day notice of termination of FSS Participation. At that point the tenant will be advised that they have 10 days from the date of the letter to make a request for an informal hearing if they disagree with the decision. This letter will notify participant of current escrow balance and reasons for termination and will be delivered via regular and certified mail.

Grievance Procedures

Participants will have the right to dispute this proposed program termination at an informal hearing. A request for a hearing must be submitted in writing to the Somerville Housing Authority, 30 Memorial Road, Somerville, MA 02145 to the attention of the FSS Program within (10) calendar days of the date of the termination letter.

X. ASSURANCE OF NON-INTERFERENCE AND CONFIDENTIALITY PROCEDURES

There will be no delay in assistance to Section 8 families who elect not to participate in the FSS Program and no delay in assistance to families residing in Federal Public housing who elect not to participate in the FSS Program.

The FSS Coordinators maintain a case folder for each FSS participant. These folders are kept in cabinets within the FSS Coordinator's offices to ensure confidentiality. FSS coordinators are mandated reporters and confidentiality procedures are in adherence with the National Association of Social Workers (NASW) standard of confidentiality.

XI. TIMETABLE FOR PROGRAM IMPLEMENTATION

The SHA consistently maintains all 75 minimum slots. When a spot becomes available it gets filled as soon as possible.

XII. CERTIFICATION OF COORDINATION

The Program Coordinating Committee consists of a variety of community service providers representing a full spectrum of resources. The SHA certifies that the development of services and activities are coordinated with PCC members, and any other relevant employment, childcare, transportation, training, and education programs in order to assure that implementation will continue to be coordinated to avoid duplication of services and activities.

XIII. CONTRACT OF PARTICIPATION

The SHA utilizes the HUD prescribed and formatted Contract of Participation, adding to it the individualized goals of each participant and family members. The Contract sets forth the terms of participation, including rights and responsibilities of various parties, services to be provided, and activities to be completed and by whom. Short and long-term goals are monitored on a regular basis. DTA families must become free of all DTA cash assistance for 12-months before completion of the program and receiving escrow. The head of the FSS family must seek and maintain suitable employment during the term of the contract. Final and interim goals as well as tasks to be completed within each Individual Training and Services Plan may be modified as deemed necessary by the participant in coordination with the Case Manager. An ITSP Addendum change form will be completed for all changes made. FSS participants must adhere to all lease terms.

APPENDIX A: Organizations Offering Supportive Services to FSS Participants

Organization Name	Contact Information	Services Provided
Cambridge and Somerville Legal Services	(617)-603-2700	Direct client services around housing, elder law, mental health and disability rights law, and public benefits
Harvard Legal Aid Bureau	(617)-495-4408	Direct client services including employment and family law, DV, housing, and disability rights
Volunteer Lawyers Project of the Boston Bar Association	(617)-423-0648	Direct client services including Family Law, Guardianship, Probate (Wills & Estates), Bankruptcy, Unemployment Insurance, and Consumer Debt
Department of Transitional Assistance (Chelsea)	(617)-551-1700	Job training/search and placement and benefits including Health Insurance, SNAP, Fuel Assistance, Transportation
SCM Transportation/Door2door	617-625-1191	Transportation for medical appointments/grocery
MBTA Ride	Eligibility: 617-337-2727	Car and van service/Discounted Rates
Career Source (Cambridge)	(617)-661-7867	Individual consultation (resumes, etc), job search workshops, drop in computer classes, employer services
Welcome Project	(617) 623-6633	Job Training, Immigration services, ESOL courses, case management, college prep, LIPS; young adult interpreter training
Mystic Learning Center	(617)-623-0110	school aged childcare, summer camp, summer basketball program, empowering youth program, after school program, mentorship, and tutoring
Somerville YMCA	(617)-625-5050	Childcare, afterschool, health and fitness for adults and seniors, summer day camp, swimming for all ages

Organization Name	Contact Information	Services Provided
Elizabeth Peabody House	(617) 623-5510	Preschool, afterschool, camp, emergency food pantry, Winter Hill seniors group
Catholic Charities (Somerville)	(617)-625-1920	Food Pantry/ Arrearage/utility assistance
Somerville Homeless Coalition	(617)-623-6111	Passages case management, advocacy, preventive and stabilization services, emergency shelters, food assistance
Community Action Agency of Somerville	(617)-623-7370	Head Start, eviction prevention, answer and discovery clinics, utility, benefits, and housing advocacy, community outreach
Cambridge Health Alliance	(617)-665-1000	Workshops, medical and mental health services, wellness programs
Riverside Community Care	http://www.riversidecc.org/ for appropriate department	The Guidance Center, Behavioral healthcare and human services, services related to mental health, developmental and brain injury, early childhood programs, addiction, trauma response and more.
Parenting Journey	(617)-628-8815	Parenting Journey courses including 'Parenting for fathers', 'Parenting in America,' and 'Sober Parenting Journey'
Haitian Coalition	(617)-625-6400	ESOL, literacy immigration services, citizenship case management and referral assistance
Somerville Community Corporation	(617)-776-5931	Financial Courses, Homebuyer Courses, IDA Account Development, Affordable Housing opportunities and advocacy, employment and community advocacy, First Source Jobs Case Management Program

Organization Name	Contact Information	Services Provided
Mass Alliance of Portuguese Speakers (MAPS)	Somerville: (617)-764-2091	Citizenship assistance, DV and Sexual Assault services, elder services, ESOL courses, family support services, Medical case management, Portuguese language courses, translation services
Salvation Army	Cambridge Corps Community Center: (617)-547-3400	Day Care, Bridging the Gap- at risk youth program, CoC for Men, camp scholarships, drop in shelter, emergency assistance, Holiday Assistance, Community Feeding Program, Silver Thread Senior program, Senior vacation program, League of Mercy Visitation Program
Somerville Council on Aging	(617)-625-6600 ext. 2300	Wrap around services for seniors-3 senior centers, housing assistance/advocacy, case management, referrals, health and wellness programs and workshops
Somerville Cambridge Elder Services	(617) 628-2601	Services for elders and younger persons with disabilities; information and referral, caregiver support, Fall prevention, self-management programs, SHINE, housekeeping assistance, transportation, meals and nutrition counseling and services, financial advocacy , ombudsman, Adult Family Care, Protective services, & more!
Respond, Inc.	(617)-623-5900	24 hour hotline, emergency shelter, individual counseling and support groups for survivors and family, basic needs assistance, legal support, children support, high risk assessments, Outreach and education
Just-A-Start	(617)-494-0444	Homelessness Prevention (financial assistance, rapid re-housing), Biomedical Careers & Youthbuild Programs, Mediation

Organization Name	Contact Information	Services Provided
Short Stop, Inc.	(617)-776-3377	Housing and transitional care for youth 18-22 from surrounding area. Education/vocational support
Bunker Hill Community College	(617)-228-2000	Community College/education, courses for ESL, HiSET, and free basic summer course offerings
Century Bank	(617)-629-0929	Financial Education/credit counseling/repair
DREAM Program	(617) 699-8408	Youth mentorship Program Partnership-Clarendon and Tufts University, Summer Enrichment Programming