

NORTH ANDOVER HOUSING AUTHORITY

FAMILY SELF-SUFFICIENCY PROGRAM

ACTION PLAN

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North Andover Housing Authority Family Self-Sufficiency Program Action Plan

1. INTRODUCTION

The Family Self-Sufficiency (FSS) program was designed to combine Section 8 rental assistance and Federal Public Housing participants with supportive services to enable families to attain economic independence, and to help improve these families' quality of life in the process. The FSS program helps participants reach their goals by helping them focus on the interim goals listed in their 5-year Individual Training and Service Plan. The FSS Coordinator refers participants to the services they need to overcome obstacles that might prevent them from reaching the goals. The FSS Coordinator provides them with the support and encouragement they need to take the initiative and move forward through difficult times and give them the incentive of an escrow account so they can see the tangible long – term rewards for their efforts. NAHA is committed to the success of the FSS program and its participants and will administer the FSS Program if the Housing Authority receives the annual funding from HUD.

The North Andover Housing Authority FSS has been enormously successful in moving families to economic independence. Since the program's inception, over thirty participants have transitioned of HCV Section 8 rental assistance and thirteen of those individuals have purchased homes.

TIMETABLE

The North Andover Housing Authority implemented its FSS program in 1995 and will continue to implement it per this FSS Action Plan.

2. DEMOGRAPHICS OF NORTH ANDOVER

According to Census Bureau Quick Facts N. Andover's current population is 31,188.00 of this 86.8 % are Caucasian, 2.7% Black, 6.6% Asian, 6.3 % Latino. The median household income is \$109,371.00 and 4.8% of the population falls in poverty level. The median cost of a home is \$484,500.00. Median cost of rent is \$1,499.00. According to the Merrimac Valley 2020 Census the population grew by 10.9 % between 2010 and 2020, the city of Lawrence saw the greatest population increase of 16.8%.

The NAHA has 133 Housing Choice Section 8 vouchers and 105 Federal Public housing tenants. With the Authority's jurisdiction being the Commonwealth of Massachusetts, The NAHA can continue to service FSS participants within the state if they are willing and able to commit to the program. The Authority is aware that unrealistic Fair Market Rents (FMR's) may cause participants difficulties in locating affordable units in North Andover.

3. MARKETING AND OUTREACH PLAN

It is the role of the FSS Coordinator to market the program to individuals receiving HCV Section 8 and Federal Public assistance from NAHA. 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 the information and can participate in FSS. Outreach efforts will account for the needs of persons with disabilities such as vision impairments, mobility, or hearing. The North Andover Housing Authority will administer the FSS program to 25 to 50 participants. The North Andover Housing Authority does NOT administer the following programs: MOD Rehab, FUP, HCV Homeownership, Mainstream, VASH, FYI or SRO 24 CFR 984.101. Outreach efforts may include, but are not limited to:

- Mass mailings of program information to HCV Section 8 tenants and federal public housing tenants.
- The FSS Coordinator meets with All new voucher holders and public housing residents to explain the benefits of the FSS program and the Escrow account.
- The North Andover/ Methuen Housing Authority have a Facebook page with information on the FSS program.
- FSS Coordinator will work in conjunction with HCV Section 8 Manager and Federal Public Manager for referrals. Annual and Interim recertification packages will include information on the Family Self- Sufficiency Program
- FSS Coordinator attends community events and sits on several boards to facilitate outreach efforts and to network with local businesses, faith-based community, and social service organizations.

4. SELECTION OF PARTICIPANTS

FSS participants will be selected on a firstcome, first-serve basis from the pool of active HCV participants and Federal Public Housing residents as determined by 24 CFR 984.101. Families will always be selected in a nondiscriminatory manner without regard to race, color, religion, gender, family status, national origin, sexual orientation, or handicap.

A. Informing HCV participants / Federal Public Housing tenants about FSS- NAHA is constantly recruiting HCV participants and public housing residents into the FSS program. Recruiting methods consist of, but are not limited to the following:

- Notices to neighborhood groups, schools, job centers local welfare offices, etc.
- Information via email and our social media FB page.
- Information included in (briefing) packets for new Section 8 participants
- Information included in current participant annual “re-certification packets”
- Direct referrals from HCV Program Managers and Federal Public Managers

B. Selection Preference- Any HCV / Federal public participant that expresses an interest will be afforded the chance to participate in the FSS program. If at some point the availability of FSS slots becomes limited, a waitlist will be established, and applicants will be enrolled on a first come first serve basis.

To determine whether a designated family member is a suitable candidate for the FSS program, motivational screening may be used for selection purposes and the designated family member may be asked to perform certain tasks related to employment, education, or job training before signing the Contract of Participation (CoP). These tasks may include contacting a job training or educational program. NAHA will assist the candidate in achieving their tasks. NAHA **will not** use the following criteria for screening:

- Educational level
- Educational or standardized motivational test results
- Previous job history or job performance
- Credit rating
- Marital status
- Number of children
- Sensory or manual skills
- Discriminating factors such as race, color, religion, sex, handicap, familial status, or national origin.
- Outside assessment that states that a person is not likely to become self-sufficient in five years

If a family previously participated in the FSS program, did not meet its obligation, and was terminated from FSS, the family may be denied future participation. Families may also be denied participation in the FSS program if they owe their PHA or any PHA

money related to the Section 8 program. If an FSS participant completed the FSS program and received escrow funds for successful completion of the program, they may reapply for FSS if they had a new set of goals that they would like to complete. For example, the participant completed their GED and a certificate program as Medical Assistant, the second time they want to enroll in an LPN Program and complete a Financial Education Program.

5. NEEDS IDENTIFICATION AND SERVICE DELIVERY

A needs assessment is conducted during the initial participation period. However, review and modifications may be necessary to achieve optimum program success. The needs assessment will be reviewed annually with the participant. Services assigned to the family are based on the needs assessment and incorporated into the Individual Training and Service Plan as goals and milestones. The FSS Coordinator will make appropriate service referrals according to the needs outlined in the plan. If a specific needed service is not available in the community, the coordinator must determine whether the missing service is critical to the family's ability to complete the contract. If the missing service is critical, the family can be denied participation in the FSS Program.

6. CONTRACT OF PARTICIPTION

The FSS family includes everyone in the household and is referred to as "family." The family will designate a family member to execute a Contract of Participation (CoP) with the NAHA for FSS purposes. The effective date of the Contract is the first of the month after the Contract is executed. The end date will be five years after the first recertification of income after execution of CoP. If during the term of the contract this individual can no longer complete the goals listed on his/her ITSP the family can designate another family member to complete the contract. The CoP dates will remain the same however the new designated family member will sign a new CoP and amendments to the ISTP will be granted. In the case of portability, when a voucher comes from another area with a current CoP, the administering agency executes a new contract for the remainder of the initial contact term. The family's obligations may terminate before the end of the five-year contract term in cases where the goals set are achieved to the satisfaction of the participant and the NAHA. All contracts will follow the Federal Register Final Rules and regulations set forth at 24 CFR 984.101.

The Contract document must include:

- An Individual Service Plan
- A designated head of FSS family
- Baseline Annual Income on the date of FSS enrollment
- Baseline Annual Earned Income included in the Baseline Annual Income
- Baseline Monthly Rent

The NAHA may extend the term of the contract up to 2 years if the NAHA finds that *good cause* exists for the extension. The definition of good cause is circumstances

beyond the control of the family as determined by the NAHA such as serious illness, involuntary loss of employment, family crisis, or credit repair towards being homeownership ready. A contract extension may be granted to meet the interim goal. The Executive Director and FSS Coordinator will decide what constitutes *good cause*. Termination of employment for cause is not justification for a contract extension. During an extension, the family continues to have credits to their FSS escrow account.

Former FSS families who have completed their CoP remain eligible for continued FSS supportive services to the extent that the resources are available.

7. INDIVIDUAL TRAINING AND SERVICE PLAN

The Individual Training and Service Plan is attached to and part of the Contract of Participation and must be signed by the participant and the NAHA designated representative. Minimum requirements of the plan are inclusion of the resources and services to be provided and clearly defined goals, including the final goal of suitable employment and becoming free from welfare cash assistance at expiration of the contract. Other goals may include education, training, credit repair and budgeting, childcare, maintaining transportation, and communication with the FSS Coordinator. The Individual Training and Service Plan may be modified to meet the client's needs due to changing circumstances at any time during the CoP. Once the FSS participant has completed the goals in his/her ITSP they must provide certification that the goal has been completed. Examples of certification would, be copies of certificates and degrees, copies of credit report and scores, certificates from Financial Education programs etc.

The FSS family is required to seek and maintain suitable employment throughout the term of the contract. This requirement, however, does not preclude a family from going to school for four years and obtaining a job during the fifth year. The NAHA's definition of "seeking and maintaining employment" is to follow through on employment activities such as job search, interviewing for jobs and/or attending school or job training. Only the FSS family head of household is required to obtain suitable employment as a condition of completing the contract goals.

8. ESCROW ACCOUNT

The escrow account will be established for participating FSS families when:

- the FSS credit amount shall be the lower of thirty (30%) of the growth in monthly earned income.
- or there is an increase in the family's monthly rent
- or an increase in their earned income results in an increase in rent that is over the baseline income data as documented in the Contract of Participation CoP.

At this time, the tenant will pay the proportional increase to the landlord as calculated under normal adjustments in all HCV tenancies, but an amount equal to the increase will

then be set aside from the Section 8 housing assistance payment funds from HUD in an interest-bearing escrow account for the designated family member monthly.

Participants may withdraw funds from the escrow account before completion of the Contract of Participation if the family has met certain interim goals as established in the Individual Training and Service Plan. Escrow withdrawals will only be allowed once per year. The NAHA will limit how the money is used for purposes consistent with the program (e.g., for expenses related to school, job training, business start-up, credit repair, transportation, and/or childcare).

Interim withdrawals from the escrow account will NOT be disbursed to pay a tenant's portion of their rent and security deposit. If the family fails to complete the FSS Program, it is not obligated to repay the money, assuming that the release of the funds was not based upon fraud or misinformation by the family.

If a family does not report income as required, the NAHA will not credit the family's escrow account retroactively with any portion of the unreported income. In addition, if the family committed program fraud, it is grounds for termination from both the Section 8 HCV/Public housing and FSS Programs.

The NAHA has the option to terminate participation from the FSS program with escrow disbursement in limited circumstances. NAHA will disburse escrow funds to participants if services that the PHA and FSS family have agreed are integral to the FSS family's advancement towards self-sufficiency are unavailable or if the designated family member becomes permanently disabled and unable to work during the period of the contract and the CoP can not be designated to another family member.

Each FSS family will receive a statement annually reporting on the status of their escrow account. The statement will include:

- The balance at the beginning of the reporting period.
- The total in the account at the end of the reporting period
- The amount of interest earned on the account

When an FSS family successfully completes the program, the family is then eligible to receive the full amount of funds in its escrow account less any money owed to the NAHA. The escrow check will be made out to the designated family member when:

- The NAHA has determined that the family has completed the terms of the contract, including the terms of all Individual Service Plan's (even if the contract term has not expired) AND
- The designated family member certifies that no family member is a recipient of welfare assistance.

The family can use the final disbursement of escrow account funds without restriction. The family does not have to go off Section 8 HCV rental assistance to graduate from FSS and receive the escrow funds.

Forfeited escrow funds will be deposited into a separate FSS account. The funds will be used to support FSS families in good standing, including but not limited to: Transportation, childcare, training, test fees, employment prep, college materials, cost related to completion of ISTP goals, training for FSS Coordinators. The Executive Director and FSS Coordinator will decide who would be eligible to withdraw from the account.

9. TERMINATION OF THE CONTRACT OF PARTICIPATION

If the family does not comply with the FSS Contract of Participation (COP) the North Andover Housing Authority may:

- i. Withhold the supportive services
- ii. Suspend or terminate the family's participation in the FSS program and withhold the family's escrow privileges

No family will lose their Section 8 Housing Choice Voucher because of termination from the FSS Program due to their failure to comply with the terms of the CoP or the inability to attain economic self-sufficiency.

For participating FSS families who have failed to fulfill their CoP, the following steps will be taken prior to terminating supportive services of FSS program privileges:

1. A meeting will be set up with the participant to determine the cause of the problem.
2. The Individual Training and Service Plan may be amended.
3. If the family does not attend the meeting and/or does not try to fulfill the Contract of Participation, written notification will be sent to the family stating that FSS services will be terminated. The family will be given fourteen days to request a hearing to determine whether the decision to terminate from FSS is in accordance with HUD regulations and the policies of the NAHA.
4. The hearing will be conducted by a person designated by the NAHA other than the person or subordinate of such person, who made or approved the termination decision?

10. PROGRAM COORDINATING COMMITTEE

As mandated by HUD, a Program Coordinating Committee (PCC) was established. The FSS Coordinator and an FSS active participant attend the meetings. The Program Coordinating Committee meets quarterly to share resources and expand/coordinate services. The North Andover and Methuen FSS Programs have partnered with MSPCC Healthy Families of the Merrimack Valley to merge advisory boards and increase the size and scope of the committee. New members are solicited from the community and often are referred by current committee members. In addition to attending meetings, members may also conduct business on an as needed basis via email, telephone, or in-person meetings. The FSS Coordinator is also a member of the Merrimack Valley Workforce Investment Board.

The following organizations participate in the meetings:

- Lawrence/Methuen Adult Learning Centers
- Northern Essex Community College
- Lawrence Community Works
- Supportive Care
- South Bay Mental Health
- Healthy Families
- Children's Friends & Families
- Budget Buddies
- Greater Lawrence Community Action Council
- Community Teamwork
- Dept Transitional Assistance
- Adult Learning Center
- Head Start
- WIC/ Fuel Assistance
- Greater Lawrence Family Health Center
- Mayors Health Task Force
- Saint Vincent DePaul Society
- The Professional Center
- Groundworks Lawrence
- HeadStart
- American Training
- Psychological Center
- Family Services of Merrimack Valley
- YMCA & YWCA
- Project Home Again
- Community Giving Tree

11. SUPPORT SERVICES

The FSS Coordinator will continuously cultivate community-wide resources to maximize services for FSS participants. “In-house” FSS workshops and events will be offered to FSS families for no cost. Outside services such as education, job training, counseling, etc. may have a full or sliding scale fee. The following are some of the agencies committed to assisting FSS clients:

- Northern Essex Community College, Lawrence, and Haverhill campuses
GED, ESL, credit and non-credit college courses, career exploration, women’s resource center, transition to college program, job counseling, and certification and associate degree programs.
- Family Service Association of Greater Lawrence, Lawrence, MA
Evaluation and counseling services, assessment and treatment of alcohol and drug abuse and prevention, psychiatric assessment and psychological testing, network and referral, community consultation and workshops.
- Lawrence CommunityWorks, Inc., Lawrence, MA
Individual Development Accounts (IDA), financial fitness workshops, homebuyer education and counseling, ESL (basic and intermediate), computer courses, youth program, leadership programs, Spanish as a second language course, and skills building.
- Methuen Adult Learning Center, Methuen, MA
Literacy skills and GED
- City of Methuen Department of Economic and Community Development, Methuen, MA
Funds and programs to assist low to moderate income Methuen homeowners including down payment assistance and housing rehabilitation.
- Town of North Andover, Housing Partnership Committee, North Andover, MA
First time homebuyers down payment assistance and homeownership classes. Raising awareness and expanding affordable housing in the town.
- MSPCC, Lawrence, MA
Services and programs to support infants and children
- Literacy Volunteers of Methuen, Methuen, MA
Adult literacy program providing free and private tutoring in ESL or basic literacy skills
- St. Vincent de Paul Society
Charitable assistance to low-income families
- Project Home Again, Lawrence, MA
Free household goods and furniture to low-income families
- Temple Emanuel, Andover, MA
Clothing, holiday toy drives, and utility assistance
- Greater Lawrence Community Action, GLCAC, Lawrence, MA
RAFT, Head Start, WIC, LIHEAP Fuel Assistance, Child Care, ESOL, Work Force Development, Housing assistance, Immigration, Community Family Support Center
- Community Teamwork, Lowell, MA

Emergency utility and transportation assistance (RAFT Program), financial counseling, first-time homebuyers' classes

- Child Care Circuit, Lawrence, MA

Childcare referral service and limited sliding scale slots

- Department of Transitional Assistance, Lawrence, MA

Public welfare assistance including cash benefits, medical, and food stamps

- Valley Works Career Center, Lawrence, MA

Job search, job skills workshops, and job training programs

- Holy Family Hospital Family Safety Project

Children Who Witness Violence Program, Batterers Program, and individual counseling

- South Bay Mental Health, Lawrence, MA

Mental health counseling, home visits, and medication prescriptions and monitoring

12. PROGRAM FUNDING

As may be necessary for the successful operation of the FSS program and as resources permit, North Andover Housing Authority will contribute funds through utilization of Section 8 fees and/or reserves for specific components of the program. The FSS Coordinator's salary and benefits will be funded by an annual grant from HUD and if needed, supplemented by the N. Andover Housing Authority.

13. ASSURANCE OF NON-INTERFERENCE WITH RIGHTS OF NON-PARTICIPATING FAMILIES

A family's decision not to participate in FSS will not affect the family's participation in the Section 8 Housing Choice Voucher Program or the family's right to occupancy in accordance with their lease. Participation in the FSS program is voluntary: a family's decision not to participate in the program will not affect their housing benefits. FSS participants must adhere to the same program requirements as all other Section 8 Voucher holders.

14. PORTABILITY

Outgoing: Families wishing to participate in the North Andover Housing Authority FSS program must have a NAHA Housing Choice Voucher and must reside within the jurisdiction of the Authority (Commonwealth of Massachusetts) for twelve months after the effective date of the FSS contract. If they should decide to move outside of the jurisdiction after the twelve-month period, NAHA will clearly discuss the options that may be available to the family. Modification of CoP, Termination of CoP and forfeiture of escrow, termination with escrow disbursement, locating a receiving PHA that has the capacity to enroll the family into its FSS program.

- The NAHA may permit the family to continue to participate in its FSS program if the family demonstrates that it can meet its FSS responsibilities in the new location, or
- The receiving PHA may allow the family to participate in its FSS program, or
- The NAHA may terminate the 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 either of these cases, the family would forfeit the funds in the escrow account.

The PHA, which is party to the FSS contract, will be responsible for monitoring the family's FSS goal attainment, resource needs, and status.

A. Incoming: Preferences will be given to FSS participants that are porting from the Initial HA and will be absorbed by NAHA. When NAHA accepts the family into the FSS program, the PHA will execute a new FSS Contract of Participation with the new start date and same end date.

- The PHA will contact the initial Housing Authority to request a copy of the family's original Contract of Participation and to request transfer of any escrow funds if the family's voucher is absorbed.
- Incoming portable FSS families will not begin to receive escrow credits from the PHA until the new FSS Contract of Participation is executed and signed. Escrow credits will be based on the income information on the original Contract of Participation.
- Incoming portable families whose vouchers are not absorbed, may continue in the FSS program of the initial PHA, if the initial PHA is willing to maintain the Contract of Participation and FSS escrow account. If the voucher is absorbed later, the family must execute a new FSS Contract of Participation with the receiving PHA or be terminated from the FSS Program.