

Lorain Metropolitan Housing Authority Family Self-Sufficiency Action Plan

The Family Self-Sufficiency (FSS) Program was established in 1994. Lorain Metropolitan Housing Authority's (LMHA) initial FSS Program number was forty-five (45). LMHA now administers a voluntary program with a minimum of twenty-five (25) participants on the Housing Choice Voucher (HVC) Program and a minimum of fifty (50) participants on the Public Housing (PH) Program.

Demographic Data:

Lorain County has between 2600 and 3000 participants on the LMHA Housing Choice Voucher program and 1442 Public Housing units. This population consists of families, elderly families, disabled and/or physically challenged participants of all ethnic and racial backgrounds.

The following is a demographic breakdown of participants:

Housing Choice Voucher

Family Characteristics

| | |
|------|----------------------|
| 1142 | Families |
| 239 | Elderly |
| 1047 | Disabled/Handicapped |
| 2928 | Total* |

Voucher Bedroom Size

| | |
|------|-----------------------|
| 0 | 0 Bedroom(Efficiency) |
| 777 | 1 Bedroom |
| 880 | 2 Bedrooms |
| 962 | 3 Bedrooms |
| 236 | 4 Bedrooms |
| 71 | 5 Bedrooms |
| 1 | 6 Bedrooms |
| 0 | 7 Bedrooms |
| 2928 | Total Vouchers* |

Ethnic/Racial Demographics

| | |
|------|------------------|
| 1125 | White |
| 667 | Hispanic |
| 1122 | Black |
| 18 | American Indian |
| 6 | Asian |
| 1 | Pacific Islander |
| 2928 | Total* |

Public Housing

Family Characteristics

| | |
|------|----------------------|
| 892 | Families |
| 145 | Elderly |
| 301 | Disabled/Handicapped |
| 1338 | Total* |

Unit Bedroom Size

| | |
|------|-----------------------|
| 213 | 0 Bedroom(Efficiency) |
| 443 | 1 Bedroom |
| 288 | 2 Bedrooms |
| 284 | 3 Bedrooms |
| 78 | 4 Bedrooms |
| 19 | 5 Bedrooms |
| 13 | 6 Bedrooms |
| 0 | 7 Bedrooms |
| 1338 | Total Occupied Units* |

Ethnic/Racial Demographics

| | |
|------|------------------|
| 485 | White |
| 332 | Hispanic |
| 508 | Black |
| 10 | American Indian |
| 3 | Asian |
| 0 | Pacific Islander |
| 1338 | Total* |

*Demographic numbers fluctuate. Totals are approximate.

Program Overview and Objectives:

The purpose of the Family Self-Sufficiency (FSS) Program is to coordinate housing assistance with public and private resources to enable families to achieve economic self-sufficiency.

In Lorain County, the barriers to self-sufficiency are identified as:

1. Lack of transportation
2. Unemployment
3. Lack of childcare
4. Poor delivery systems to a multi-cultural population

Under the FSS Program, low income families and individuals are provided opportunities for education, job training, counseling, and other forms of social service assistance while living in assisted housing so that they may obtain the education, employment, and business and social skills necessary to achieve self-sufficiency. The use of housing as a stabilizing force allows participants in the FSS Program to invest their energy in these other efforts. There is further incentive to participate in the FSS Program in the form of the opportunity to establish an interest-bearing, tax-free escrow account.

LMHA shall on its own, and also by maintaining and continuing to build partnerships with community resources and other agencies, strive to provide services to FSS participants to remove barriers to self-sufficiency. These shall include, but are not limited to the following: individual and child counseling services, GED, drug and alcohol counseling services, educational programs and scholarship opportunities, child care, job search assistance and job placement resources, vocational skills training, credit counseling, budgeting classes, and homebuyer education. LMHA is a participant on various community advisory boards in order to keep abreast of impending programs which may benefit FSS participants.

Role of FSS Coordinators:

The FSS Coordinators shall be certified as such and oversee all aspects of the FSS Program in an attempt to remove the most common barriers identified within Lorain County, i.e. lack of transportation, unemployment, lack of childcare, and poor delivery systems to a multi-cultural population. Duties may include, but are not limited to the following:

- Coordinate all activities of the FSS Program
- Conduct personal interviews with prospective participants
- Perform needs assessments and case management services
- Monitor case progress with participants
- Maintain case file documentation as required
- Market the FSS Program to prospective clients
- Conduct FSS orientations
- Serve as a source for referrals to service providers as needed
- Develop and coordinate training programs to address specific needs or barriers of participants
- Calculate escrow credits
- Update and distribute escrow account statements to participants on at least an annual basis
- Complete the FSS Escrow Account Credit Worksheet Addendum to the HUD-50058 for each Interim and Annual Recertification of participants

- Complete FSS Annual Report to be submitted to HUD by December 31st of each year as required
- Coordinate homeownership functions
- Coordinate and meet with the Program Coordinating Committee
- Update the Action Plan as necessary

Marketing and Outreach:

The Housing Choice Voucher and Public Housing FSS Coordinators shall provide marketing materials to all participants, regardless of race, color, religion, sex, disability, familial status, or national origin:

Initially, all HCV participants are mailed information about the FSS Program. On a continuing basis, information regarding the FSS Program is presented at every Housing Choice Voucher Program Orientation. All current participants are informed by their Occupancy Specialist throughout their participation on the Housing Choice Voucher Program of the availability of the FSS Program. A handout containing FSS Program information is always available upon request. When needed, recruitment information will be sent to each participant of the current Housing Choice Voucher (HCV) Program.

The FSS Program is marketed to Public Housing participants via the availability of brochures in the LMHA Main Office lobby, as well as in all Public Housing offices and high rise building lobby areas. LMHA staff places FSS Program brochures in all Public Housing initial leasing packets and in all Annual Recertification mailings. The Public Housing FSS Coordinator will mass mail marketing materials to all Public Housing residents at least once per year. FSS Program marketing materials will be included in periodic mass mailings by the Resident Services personnel.

Because the FSS Program goals work integrally with community welfare reform programs, LMHA promotes and disseminates information regarding the program as an ongoing attempt to maintain an active program.

Participant Selection:

Participants for the FSS Program shall be chosen on a first come, first serve basis. Elderly persons and persons with disabilities shall not be excluded from the FSS program. All reasonable accommodations shall be made to make the FSS Program accessible to all HCV participants and all Public Housing residents. Information about FSS and the opportunity to participate in the program shall be provided to all HCV and Public Housing participants, regardless of race, color, religion, sex, disability, familial status, or national origin.

LMHA will strive to maintain a program of at least 25 HCV participants and a minimum of 50 Public Housing participants. If needed, an HCV waiting list will be developed to accommodate additional interested participants until a vacancy occurs. Applicants on the HCV FSS Program waiting list will be enlisted into the program based on their date of application. LMHA shall not utilize a waiting list for the Public Housing FSS Program.

Denial of Participation:

Applicants may not be permitted to participate in the FSS Program for the following reasons:

1. Applicant is not willing to comply with the terms of the program, ex. refusal to seek employment.

2. Applicant is a previous participant who did not meet his or her obligations and was terminated from the program.
3. Applicant owes LMHA or other PHA money related to the HCV or Public Housing programs.

Needs Assessment:

Each participant will be afforded an orientation session, either in a group or individual setting. The FSS Coordinators will utilize a needs assessment for all participants. The needs for individual participants will be determined through a partnership between the FSS Coordinator and the participant. Goals and objectives shall be realistic and may vary greatly between individuals due to the differing needs of participants and availability of resources in Lorain County. Each participant will be assessed on a case-by-case basis.

Contract of Participation and Individual Training and Services Plan:

Each family participating in FSS must execute a Contract of Participation (COP) with the PHA. The contract must be signed by the head of the FSS family, who shall be the head of household for purposes of determining eligibility. Other members of the household may choose to participate in FSS, but only the head of household signs the contract. The COP must include the gross annual income, gross annual earned income, the family rent (TTP), and the Individual Training and Services Plan (ITSP). Although only the head of household signs the Contract of Participation, the FSS Program does permit other adult family members to have Individual Training and Services Plans. The FSS Coordinator and participant will work together to develop the ITSP to identify and overcome specific barriers faced by the participant. Participants will be referred to appropriate agencies for services based upon the needs identified. The ITSP establishes specific interim and final goals by which the PHA and participant measure progress towards becoming self-sufficient. The ITSP will reflect a progression of steps that will lead to milestones. There will be collaborations and follow-ups with participants to evaluate progress and further assess needs on at least an annual basis. When a participant is referred to a specific agency or program, the reporting of progress is the responsibility of the participant. Interim and final goals may differ greatly depending on each individual participant's needs; however, the following goals are required to be met in order to successfully complete the contract:

1. The head of household of the FSS family must seek and maintain suitable employment.
2. Every member of the family must be free of welfare assistance (cash assistance) for 12 months prior to the end of contract.
3. Family must comply with the terms and conditions of their lease.

For the purposes of the FSS Program, "seek employment" means the head of household has applied for employment, attended job interviews, and otherwise followed through on employment opportunities as outlined in the ITSP. "Maintain employment" means that the FSS head of household will complete all of the obligations outlined in the ITSP in his or her COP and be employed full-time on the last effective day of the COP; or be employed part-time, and be enrolled and participating in a part-time education or training program on the last effective day of the COP. "Suitable employment" is employment that is outlined in the ITSP and is based on the skills, education, and job training of the head of household.

The Contract of Participation shall be for five years from the effective date of the contract. The COP may be extended for a period of up to two years for good cause. Requests for good cause extensions must be submitted in writing by the head of household no later than three months prior to the expiration of the COP. Good cause may include the following:

1. Circumstances beyond the family's control, such as a death in the family, serious illness, or medical emergency.
2. Head of household is enrolled in an educational program for a length of time that would warrant an extension.
3. Head of household is called to active duty.
4. Head of household has changed and the ITSP for the new head cannot be completed in the remaining time on contract.
5. Involuntary loss of employment beyond the control of the family, such as serious illness of family member, national or natural disasters, strikes, layoffs, or closing of plants or businesses. **Termination of employment due to nonperformance shall not be considered good cause.**
6. Household has not been free of welfare assistance for 12 consecutive months prior to the end of the contract.
7. Other good cause reason as determined by FSS Coordinator on a case-by-case basis.

Modification of the Contract of Participation:

The COP has the ability to be modified, as long as the FSS Coordinator and family mutually agree to do so. This includes modifications to the ITSP, contract term, and designated head of household. Requests to modify the COP must be submitted in writing to the FSS Coordinator and will be reviewed on a case-by-case basis. Modifications may be requested for the following reasons:

1. When modifications to the ITSP will improve the participant's ability to complete their obligations in the COP or progress toward self-sufficiency.
2. When the designated head of the FSS household ceases to reside with other family members in the assisted unit, and the remaining family members, after consultation with the FSS Coordinator, designate another family member to be the head of household and receive escrow funds.
3. Other special circumstances to be reviewed by the FSS Coordinator on a case-by-case basis.

Completion of the Contract of Participation:

The Contract of Participation will be considered complete and the final escrow disbursement will be administered when one of the following occurs:

1. The FSS family has fulfilled all obligations under the contract on or before the expiration of the contract term (or extension). The contract may be completed before the five years have expired. It is the responsibility of the FSS participant to provide documentation of completion of goals to the FSS Coordinator.
2. 30% of the family's monthly adjusted income (TTP) equals or exceeds the fair market rent for the size of the unit for which the FSS family qualifies based on the PHA's occupancy standard.

Successful graduates and previous participants of the FSS Program may reapply for the program after a period of one year. The FSS Coordinator will review family circumstances and make decisions on a case-by-case basis.

Termination of Contract of Participation:

The COP may be terminated prior to its expiration date for any of the following reasons:

1. Mutual consent of the participant and FSS Coordinator.
2. Failure of family to meet contract obligations without good cause. This may include, but is not limited to: failure to maintain contact with FSS Coordinator, not accomplishing ITSP goals, repeated failure to attend appointments or return requested paperwork, missing deadlines, and/or committing fraud.
3. Family's withdrawal from the program.
4. Failure of family to comply with lease or LMHA policies.
5. Other act deemed inconsistent with the purpose of the FSS Program.
6. Operation of law.

If the PHA decides to withhold escrow, terminate FSS supportive services, or terminate the FSS contract because the family failed to comply with program obligations, the family is entitled to present a grievance and will be afforded an informal hearing.

Escrow Accounts:

FSS participants have the ability to earn a tax-free escrow account with interest just by obtaining employment. FSS participants continue to pay rent in accordance with increases in their income the same as non-FSS residents. **Participation in FSS does not reduce the amount of rent to be paid.** Generally, when a participant's monthly rent amount increases as a result of an increase in earned income, the difference (as compared to the original amount in the Contract of Participation) is credited to the escrow account. Escrow credit amounts will be verified at each Annual and Interim Recertification by the FSS Coordinators.

Interim Disbursements:

The PHA may, at its sole option, disburse a portion of the funds from the family's escrow account during the contract period for contract-related expenses. Requests must be submitted in writing by the head of household and be accompanied by proper documentation. **Participants must have been active on the FSS program for a period of at least one year before requesting an interim disbursement. No more than a maximum of 50% of the escrow account may be withdrawn at one time with approval of the FSS Coordinator.** Interim disbursements are to be requested only when all other options and local county assistance resources have been exhausted. **Interim disbursements are not to be used to pay back rent,** but are instead to be used for purposes consistent with the participant's contract goals:

1. School tuition or other educational costs. Additionally, FSS participants in Public Housing only are afforded the opportunity to apply for LMHA's educational program, which can provide up to \$800.00 per year in grants to further their education.
2. Job training expenses.
3. Business start-up expenses.
4. Vehicle expenses or purchase for transportation needed for employment or education.
5. Special circumstances as approved by the FSS Coordinators on a case-by-case basis.

Program Coordinating Committee (PCC):

FSS Coordinators shall meet on a quarterly basis with the Program Coordinating Committee. The PCC is comprised of persons from public and private sectors, local government, the PHA, Public Housing residents, HCV participants, and others in the community. The purpose of the PCC is to secure commitments from public and private resources for the operation and benefit of the FSS Program, as well as to provide an overall advisory role to the program. The committee is composed of representatives from Lorain County whose mission is to assist in the proper implementation of the program. Those involved include:

Lorain County Workforce Development Agency
Staffing Agency
Lorain County Community College
Lorain County Jobs and Family Services
Elyria Health Department

LMHA Public Housing Resident
HCV Participant
Habitat for Humanity
Community Pride Initiative
El Centro Services

Additional In House Programs and Other Community Resource Information:

Education, Employment, and Job Training:

In order to improve residents employability skills, LMHA developed the Jump Start program. The Jump Start program was implemented as a way to guarantee that employment and other economic opportunities are directed towards residents, particularly those who are recipients of government housing assistance. Approximately 18% of LMHA's workforces are Public Housing and/or Housing Choice Voucher participants.

LMHA's educational program provides LMHA Public Housing residents with the opportunity to apply for up to \$800.00 per year in grants to further their education. Participants/residents have received a certification, pursued a degree of higher education, acquired their GED, and enhanced their employable skills utilizing these funds.

LMHA has developed a partnership with the Ohio Means Jobs Lorain County, an agency providing a one-stop location in Lorain County with collaboration with various agency resources. Ohio Means Jobs Lorain County also facilitates self-help seminars, disseminates information about training programs, offers a computer lab, and provides information about employment opportunities. Referrals will be made to Ohio Means Jobs Lorain County for employment opportunities, updates, and potentially hiring companies.

Adult Basic Education is provided at several sites in the community of Lorain. If a need exists for Adult Basic Education or GED preparation for an FSS Participant they will be referred to one of these sites.

The Joint Vocational School (JVS) is centrally located between Lorain, Elyria, and Oberlin. The school offers many vocational studies, such as carpentry, refrigeration, food service, electronics, as well as computer skills, auto mechanics, and machine shop. These programs help students to pursue non-traditional careers. It also provides remedial training as well as concentrated training in a variety of office positions. Placement and counseling are available. JVS provides financial assistance through Pell grants, OIG assistance, and Single Parent Financial Assistance Program when these programs are available.

Lorain County Community College has many services to assist FSS families. It has a continuing education program that allows students to receive their Associate's Degrees and pursue their Bachelor's Degrees through the Partnership Program - a collaboration of various four year colleges offered at the LCCC campus. LCCC also provides programs that address short term education and refresher courses to enhance and provide ongoing education. In addition, LCCC has a variety of programs that assist with the major needs of any student, including on-site childcare, financial aid, and groups designated to assist students in specific fields educationally and culturally. LCCC's Women's Link Program assists men and women by offering counseling, career information, and one-on-one support that will aid students in achieving their goals.

Lorain County Department of Jobs and Family Services assists TANF recipients in pursuing

higher education. They provide grant and loan information, career counseling, and will refer clients to local GED classes.

Other employment opportunities are provided to LMHA by various local agencies and temporary agencies.

Money Management/Home Ownership:

LMHA offers the HUD approved HELP program. It is presented as a requirement to participation in the Housing Choice Voucher Homeownership Option Program. The program provides financial literacy training and directs the participant toward establishing and maintaining a good credit status in order to enable the ability to obtain a bank loan. LMHA has partnered with various agencies which may benefit the participants through down payment assistance, special home buyer programs, and community development homebuyer programs. LMHA offers this training to all HCV and Public Housing FSS participants each time the training is held.

FSS families are afforded an opportunity to learn from professionals the mechanics of home buying through seminars provided through the Housing Choice Voucher Homeownership Option Program. Lending institutions, title companies, and realtors participate in the training to educate the participants in all aspects of the home buying facets. These classes are crucial to self-sufficiency. The curriculum is very comprehensive. All classes are taught by the HCV FSS/Homeownership Coordinator.

Transportation:

LMHA Public Housing residents are provided with Lorain County Transit vouchers, when available. In addition, in the cities of Lorain, Elyria, and Amherst, LMHA contracts with Oberlin Shuttle services to transport residents twice per month to doctor appointments, food shopping, and other secondary appointments. In Oberlin, LMHA collaborates with the City of Oberlin and Oberlin Community Services to provide residents with transportation to local hospitals, doctor appointments, food shopping, the Lorain County Department of Jobs and Family Services and the local Social Security office twice per week.

Childcare:

LMHA owns an onsite facility administered by Horizon Activities Center. Horizon Activities Center is a non-profit organization providing quality childcare and educational programs. The mission of the Center is to provide affordable quality care, including educational and enrichment opportunities. Horizon Activities Center performs two operations through partnerships with local school districts and community action agencies. The primary program offered by the Center is Early Childhood Education and is licensed by the Ohio Department of Jobs and Family Services for preschool and school-age (before & after school) programs for children 18 months through 12 years of age. Secondly, the Center offers Supplementary Education, which provides educational and recreational enrichment programs including 21st Century Community learning programming and after school tutoring for both Elementary and Middle School Students. The Center also includes Head Start.