



FAMILY SELF-SUFFICIENCY PROGRAM

ACTION PLAN

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- I. **Purpose.** The purpose of the U.S. Department of Housing and Urban Development (HUD) Family Self-Sufficiency (FSS) program is to promote the development of local strategies to coordinate the use of public housing assistance through HUD's Housing Choice Voucher (HCV) program with public and private resources. Eligible families will receive assistance through these programs to achieve economic independence and self-sufficiency. The Housing Authority of St. Louis County is currently operating an FSS program and will do so as long as funds are available.

- II. **Goals.** The overarching goal of the FSS program is to help families gain the skills, training, and education necessary to become financially independent and economically self-sufficient within a five-year period and become independent of cash welfare at graduation. Specific objectives for participating families include, but are not limited to:
 - obtaining full-time employment with benefits,
 - obtaining a high school diploma or higher education,
 - acquiring skills in parenting and family stability, and
 - acquiring skills in budgeting and home ownership.

- III. **Terminology.** The Housing Authority of the St. Louis County shall be referred to as the "Authority" throughout this document. The term "family" is used interchangeably with "applicant" or "participant" and can also refer to a single-person family.

- 1. Participating Family Demographics and Service Needs.** The following provides a description of the Authority’s current FSS program participants by demographics and service needs.

Participating Family Demographics by Race	
White	11
Black or African American	119
Asian	0
Native Hawaiian/Other Pacific Island	0

Participating Family Demographics by Ethnicity	
Hispanic	0
Non-Hispanic	130

Participating Family Demographics by Age, Gender, and Income				
Age Group	Gender		Average Income	
	Male	Female	Male	Female
17 - 20	0	5	\$0	\$4,326
21 - 25	2	27	\$16,846	\$7,158
26 - 35	0	39	\$0	\$11,818
36 - 45	0	40	\$0	\$17,974
46 - 60	2	14	\$10,098	\$16,158
61 - 99	0	1	\$0	\$8,112

Supportive Services. The Authority’s FSS program will provide participating families with a variety of supportive services based upon an assessment of their needs (see section 8).

- 2. Estimate of Participating Families (Program Size/ Number of FSS Positions).** The Authority will endeavor to operate a FSS program that serves no less than 75 participants, with a goal of 140 active enrollees. Currently, we have 130 active participants. The Authority has no HUD-mandated FSS positions.
- 3. Eligible Families from Other Self-Sufficiency Programs.** The Authority participates in the Family Unification and Family Self-Sufficiency Demonstration program. The aim of this HUD demonstration is to evaluate the effectiveness of combining Housing Choice vouchers with assistance through the FSS program to support eligible youths participating

in the Family Unification Program (FUP) who lack adequate housing. The goal is to increase housing opportunities for youths while providing them with the requisite support to achieve self-sufficiency. We estimate 35 FUP families will actively participate in the program.

The Authority will reserve 50% of the available FSS program positions for applicants and participants enrolled in an FSS-related service program, that is, the Family Unification Program, FSS Demonstration or Pathways to Progress. Program placement is based on the date and time of application to the FSS program.

The Authority gives placement preference to families receiving services through the St. Francis Community Services' "Pathways to Progress" program. We estimate ten St. Francis clients will actively participate in the FSS program. The Authority will also enroll participants in HUD's Foster Youth to Independence Tenant Protective Vouchers program if HUD approves funding. The number of participants is contingent on HUD approval.

4. FSS Family Selection Procedures

Preference in the FSS Selection Process. The Authority will place eligible families in the FSS program based on the date and time they expressed an interest in participating in the program. The Authority will reserve 50% of the available program positions for applicants and participants enrolled in an FSS-related service program.

When space is available in the FSS program, the Authority will contact the next eligible family on the FSS waiting list to complete an application for the program. Upon completion of the application, the Authority will arrange an interview with its FSS coordinator to complete an assessment of eligibility. The Authority will remove applicants from the waiting list if they do not schedule or attend this interview, or if they are not willing to sign the FSS Contract of Participation (COP).

Selection of Families with Preference. Once a family expresses interest in the FSS program by either contacting their Authority caseworker or the FSS coordinator, the Authority will provide them with a written explanation of the FSS program, if the waiting list is open. The Authority will record the notice of the offer in the resident's record and will place the family on the waiting list.

Selection of Families without Preference. The FSS coordinator will explain the benefits and requirements of the program, as well as the role of any agency with whom the Authority is partnered, at each HCV briefing/orientation. The Authority will provide prospective FSS participants with informational materials describing the program and an opportunity to make an appointment for enrollment in the FSS program. Once the maximum number of positions are filled, the Authority will place interested families on a waiting list. When program vacancies become available, the families will be notified by mail, email, and phone. The Authority will send potential FSS participants an application for the program once their name is selected from the waiting list.

Motivation as a Selection Factor. Potential FSS program participants must complete the FSS application. This initial step is an important aspect of the Authority's overall assessment of their motivation to participate in the program.

The Authority will treat all applicants equally with no preference in the selection procedure regarding race, color, religion, sex (including actual or perceived gender, identity, or sexual orientation), disability, familial status, or national origin.

5. Incentives to Encourage Participation

Program Escrow Account. The Authority will establish and deposit funds into a single interest-bearing account for all FSS participants, pursuant to HUD guidelines. At the family's request, the Authority, at its sole discretion, may make certain amounts of the escrow account funds available to the family prior to fulfillment of the obligations imposed by the COP. This decision will be based upon whether the family has met certain interim goals established by the COP and the use of the amounts are consistent with said contract. The Authority will make disbursements to assist the family with any costs related to completing their goals.

Individual Training and Services Plan. The Authority's FSS coordinator will assist families participating in the program in developing an Individual Training and Services Plan (ITSP) to help them determine steps necessary to become self-sufficient. The ITSP will become a component of the participant's COP. The family may change their goals or interim goals at any time to achieve self-sufficiency.

Training, Education and Workshops. The Authority will connect FSS program participants with job training, and educational and social services agencies to provide the supportive services necessary to become self-sufficient. Moreover, the Authority will provide families participating in the program with information on local homeownership opportunities.

6. **Outreach Efforts.** The Authority will distribute program promotional flyers and brochures to regional partners and at community events.
7. **FSS Activities and Supportive Services.** The first step in developing the ITSP is to identify the family's needs and required services, and then refer them to regional partner agencies. The FSS coordinator will maintain contact in-person, by mail, email, or by phone, depending on the family's needs. During contact, the family will update their progress and set new tasks and milestones, depending on the family's current situation and the goals they have chosen on their contract.

The Authority expects to receive supportive services for FSS participants from the regional agencies listed below. We anticipate that all families participating in the FSS program will receive a combination of supportive services to assist with individual needs.

- St. Frances Community Services: Provides families with legal aid, bilingual mental health services, youth programs, and case management through its Pathways to Progress program.

- Community Action Agency of St. Louis County (CAASTLC): Provides High School Equivalency Test (HiSET) case management, employment development, energy assistance, drug and alcohol education classes, life skills, food pantry, HUD-approved home ownership program, and financial literacy.
- Better Family Life: Provides the HUD-approved home ownership program, business startup training, Skill Up employment services, after school enrichment programs, Missouri Work Assistance program, and the Call Center Representative Certification.
- TRIO Education Opportunity Centers: Offers HiSET tutoring, financial aid application completion, career coaching/ career assessment, union/trade school Information, and resource referral (food, shelter, clothing, mental health).
- LifeWise STL: Offers credit repair and financial literacy programs.
- Youth IN Need: Offers free childcare, Head Start, referrals for resources, virtual and in-home-parenting education.
- St. Louis Public Schools Adult Education: Offers certificate programs, HiSET.

8. Method for Identification of Family Support Needs. The ITSP will identify the family's needs toward becoming self-sufficient within the following service areas.

- | | |
|-----------------------------------|--|
| • Financial aid | • Substance abuse, treatment, and counseling |
| • Childcare/ back-up childcare | • Knowledge of resources |
| • Job training and placement | • Home ownership and rental counseling |
| • Homemaking and parenting skills | • Transportation insurance |
| • Counseling/ support groups | • Medical insurance |
| • Legal services counseling | • Advocacy |
| • Money management | • Family stability planning |
| • Adult basic education | • Domestic violence issues |
| • Vocational education/ college | • Personal support goal setting |
| • Entrepreneurial training | • Mental health referrals |

9. Program Termination, Withholding of Services, and Grievance Procedures

Program Termination. The Authority's FSS coordinator will make the decision to terminate the participating family's COP if:

- the family and the Authority mutually agree to terminate the contract.
- the family lacks the motivation to accomplish their goals.
- the Authority determines the family has not fulfilled its FSS program responsibilities.
- the family withdraws from the FSS program.
- an act occurs that is inconsistent with the purpose of the FSS program (such as non-compliance with the lease, non-compliance with HCV program family obligations, fraud, or a violent or drug-related criminal act).

- the Authority attempts to contact the family in writing, email or by phone, and the family does not respond.
- the family does not complete its COP prior to the expiration date.
- the family ports to a jurisdiction that does not have an FSS program, or the family is not accepted into the new jurisdiction's FSS program.
- the family breaches any repayment agreement owed to the Authority.
- the family misses three consecutive monthly contacts with their FSS coordinator. This is cause for automatic termination from the program.

The Authority will notify the family of the termination of its FSS COP by mail and email.

The Authority will treat all participants equally with no preference in the termination procedure regarding race, color, religion, sex (including actual or perceived gender, identity, or sexual orientation), disability, familial status, or national origin.

Grievance Procedures. The participating family may request an informal hearing within ten business days of notification to determine if the Authority made its decision to terminate FSS participation in accordance with HUD regulations and the guidelines in this plan.

Withholding of Service. The Authority, at its discretion, may deny participation in the FSS program to a family that was previously terminated from the program because it did not meet its COP obligations. The Authority may also, at its discretion, deny program participation to an applicant if the FSS coordinator believes the head of household (HOH) does not show the motivation to accomplish their goals.

- 10. Assurances of Non-interference with the Rights of Non-participating Families.** Failure to comply with the FSS program COP does not constitute reason for termination of voucher assistance.
- 11. Timetable for Program Implementation.** Graduates and participants who choose to leave the program or are terminated from the program will be replaced on the FSS waiting list by HCV residents.
- 12. Certification of Coordination.** The Authority certifies that development of services and activities under the FSS program have been coordinated with programs in the area and that implementation will be coordinated to avoid duplication of services.
- 13. Circumstances in Which the Authority Will Grant an Extension of the COP.** A participant in the FSS program may request an extension of the contract for a period not to exceed two years due to "good cause." The participant family HOH must request an extension in writing and submit it before the end of the contract. The request must include a description of the need for the extension.

Good cause is defined as circumstances, beyond the control of the FSS family, that impede the family's ability to complete the contract. Examples include serious illness or involuntary loss of employment. Good cause also includes the active pursuit of a current or additional goal that will result in furtherance of self-sufficiency during the period of the extension. Any

other circumstance that the Authority determines warrants an extension may also be considered good cause.

- 14. Policies Regarding the Interim Disbursement of Escrow, Including Limitations on the Use of Funds.** A family participating in the FSS program may request an interim disbursement of escrow funds. The Authority will inform the family within ten calendar days of the approval or disapproval of the interim disbursement request. The participant may only request an amount no greater than the current account balance. There are no limits on the number of requests per year.

The Authority will make interim disbursements if the family needs the funds to complete its COP goals (e.g., to pay for school costs or transportation to work) and the family can demonstrate completion of specific interim goals from its COP.

Participants must make requests for interim disbursements in writing and include verification that they require the funds to complete a family's goal under the COP.

At the discretion of the Authority, interim escrow disbursements may be in the form of a check payable directly to the participant, with the understanding that the participant will first submit an invoice/ bill and provide a receipt to the Authority upon settlement or disburse payment directly to the institution or business.

- 15. Policies Regarding Eligible Uses of Forfeited Escrow Funds by Families in Good Standing.**

The Authority will use FSS escrow account funds forfeited by FSS participating families for the benefit of current FSS participants in good standing. Funds will be used for transportation, childcare, training, testing fees (e.g., HiSET), and other costs related to achieving obligations outlined in the COP. The Authority may also use the funds for FSS program coordinator training or other eligible activities as determined by HUD. The Authority will disburse withdrawals in the order received by the coordinators, subject to Department director approval prior to the release of funds.

- 16. Policies Regarding the Re-enrollment of Previous FSS Participants, Including Graduates and Those Who Exited the Program Without Graduating.** The Authority may re-enroll previous graduates and non-graduates of the FSS program. These potential participants must follow the same waiting list and application process as others chosen for the program. Non-graduates will evaluate their previous experience to determine the cause of non-graduation and must establish a new ITSP. Graduates will provide a previous success story and an explanation of why they desire to participate again.

- 17. Policies Regarding Requirements for Documentation of Goal Completion.** Participants shall self-certify that they are not receiving Temporary Assistance for Needy Families (TANF); which the Authority will then verify using the official State of Missouri website (myDSS). Participants will provide recent check stubs to verify adequate employment. Case notes are an acceptable form of certification. Participants must submit documentation for specific goals such as credit scores, degrees, and certifications.

- 18. Policies Regarding Documentation, Designation, and Change of the Household's Designation of the "Head of FSS Family."** Adult family members shall vote on which adult

member will be Head of FSS Family. Once they agree, they will submit a written statement to the FSS coordinator. Each adult member will sign and date the statement indicating that they agree on the selected member to be Head of FSS Family.

19. **Policies Regarding FSS Selection Preference for Porting Families.** Current FSS participants porting into the Authority will receive preference for program selection.
20. **Policies Regarding the modification of goals in the ITSP, Including Limits on Modifications as Participants Approach Graduation.** The family and the Authority may agree to modify goals at any time during the contract and extension period to reflect changes in the participant's circumstances or interests.