



**MARIN HOUSING AUTHORITY'S  
FAMILY SELF-SUFFICIENCY PROGRAM**

**January 2015**



# What's on the Agenda?

1. Introduction and overview of the Family Self-Sufficiency Program
2. Understanding Economic Independence and Barriers to Employment
3. Eligibility and Program Process
4. Explanation of the Benefits of FSS
5. Steps to Apply & Links



# Orientation Outcomes

After viewing this Orientation, you will have a understanding of:

1. The history and beginning of the FSS Program.
2. The Self-Sufficiency Model for Economic Independence and Barriers to Employment.
3. The eligibility requirements and program process of the FSS Program.
4. The benefits & resources that are available to those who apply, are accepted, and participate in the FSS program.

# Introduction

## HUD HAS AN FSS PROGRAM

HUD researchers find that there is a need for Services & Incentives in addition to the Public Housing and Housing Choice Voucher rental subsidy programs.

- Starting in FY 1990, HUD required PHA's to develop an FSS program for their families if they received new funding for Sec. 8/HCV, or PH units
- The mandatory minimum FSS program size requirements for the Sec. 8/HCV, and PH programs were based on the number of new units funded.
- In 1992 MHA Adopted the HUD FSS Programs
  - 1) Public Housing FSS, and
  - 2) Sec.8/HCV FSS
- Since then, there have been
  - 265 FSS Graduates, and
  - 53 Homes purchased

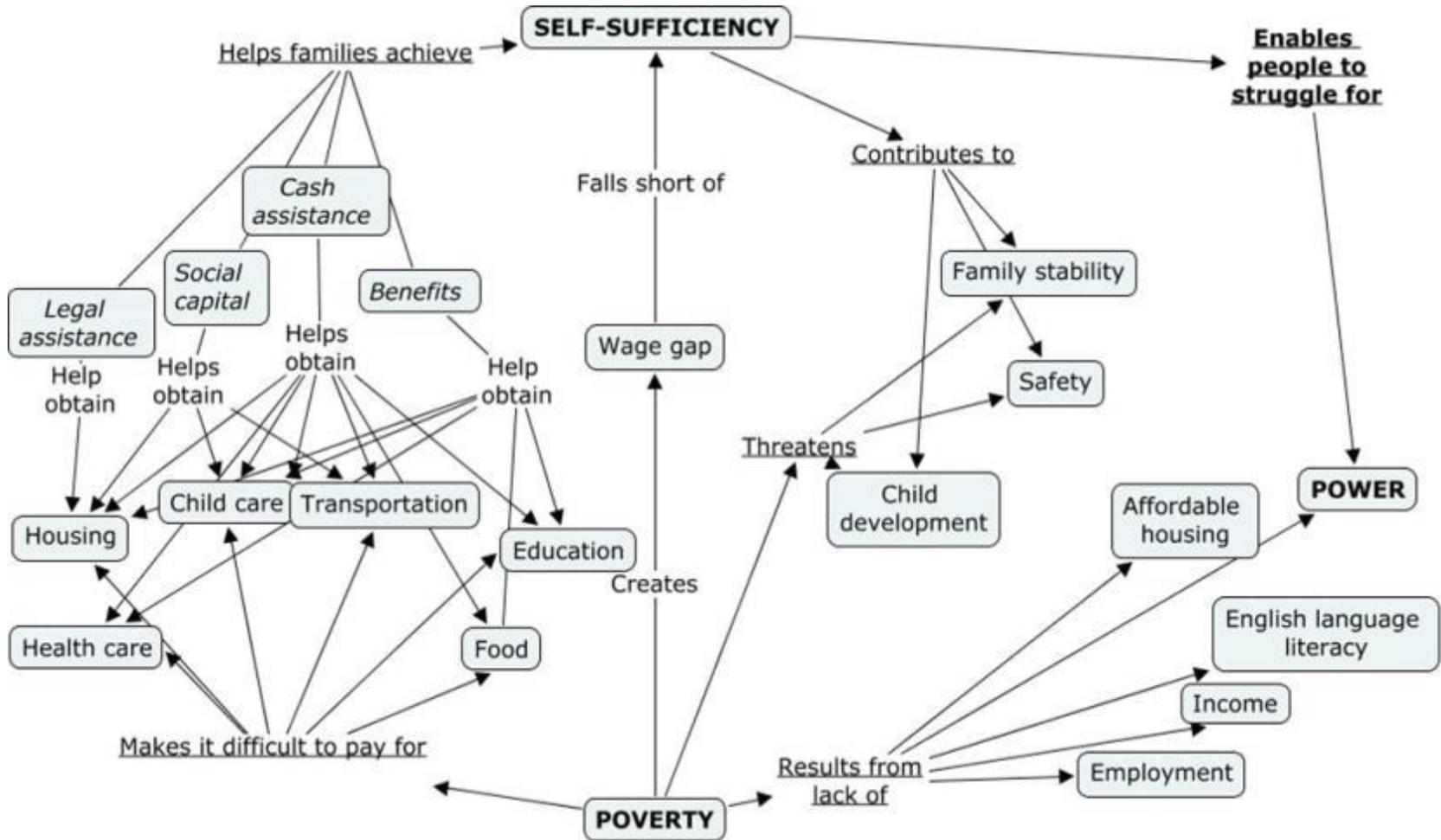
# Overview of Family Self-Sufficiency Program

- FSS promotes the development of local strategies to enable families to achieve economic independence and self-sufficiency.
- Supportive services available through FSS include child care, transportation, education, job training, and counseling.
- Some partnerships are: Marin Employment Connection-Work Investment Board, Family Services Agency of Marin, Adopt a Family of Marin, and CalWorks.
- MHA has developed an action plan with HUD approval that allows them to administer the FSS Program through their agency.

# Who Administers the FSS Program?

- FSS is administered by the local housing authority (MHA) and it's Program Coordinating Committee (PCCs)
- PCCs are made up of representatives of local government, employment and job training agencies, welfare agencies, nonprofit providers, and local businesses.
- PCC's must include a MHA representative and a voucher program participant or public housing resident .
- Residents are always welcome to attend PCC Meetings!

**Self-Sufficiency Model:** Access resources and opportunities to remove barriers and increase the possibility of economic independence.



## What are BARRIERS to employment?

- **Literacy**
- **Incomplete Education**
- **Family Issues**
- **Legal Problems**
- **Criminal Record**
- **Need job Experience**
- **Need transportation**
- **Need job skills**
- **Need Child Care**
- **Disability**
- **Domestic Violence**
- **Immigration issues**
- **ESL- Language**

**What are some barriers that you've faced?**

**What solutions did you find?**

# Who is Eligible to Participate in FSS?

- Public Housing and Housing Choice Voucher residents are eligible to apply for the program.
- Residents who are motivated to improve their economic situation and discontinue reliance on public assistance.
- Targeted population for FSS enrollment:
  - 1) Unemployed, and
  - 2) Underemployed residents.

# How long is the FSS Program?

- FSS is a 5 year program designed to assist you in achieving personal goals toward economic independence.
- The objectives of the FSS Program are to reduce the dependency of Public Housing and HCV residents on welfare, and other public assistance programs and enhance economic independence through community coordinated efforts including, high school diploma, GED, AA/BA/MA, job training, child care, personal financial management, counseling and related social services assistance.

# What is the FSS Program Process?

Orientation

Application & Assessment

Contract of Participation

Individual Training & Service Plan

Open Escrow

Report Progress & Update ITSP

Complete Program

# FSS has 4 Core Components

- 1. Application & Assessment** completed by a resident who is motivated to increase skills, education, or training, secure employment and become FREE of government CASH assistance (TANF, UE, & GA).
- 2. Contract of Participation** is generated and signed by MHA and resident. It outlines the rights and responsibilities of both parties.
- 3. Individualized Training and Services Plan** is created to outline goals, objectives and outcomes.
- 4. Escrow Account** set up by the MHA for each participating family. Savings deposits are based on your increased earned income.

# What are the benefits of the FSS Program?

- The main benefit of the FSS program is the **ESCROW** account, which is a savings account set up by FSS staff. When you go to work, your earned income increases. As your rent goes up, a portion of your new rent is deposited into your ESCROW account.
- Other benefits are services and resources including opportunities for High School Diploma/GED, job training, employment development, referral to community programs, counselling, childcare, and other services to help you achieve your employment goals.

## How are my FSS Services Funded?

- Your services are **not** funded by the FSS program.
- MHA has partnerships with private resources to provide supportive services to its residents.
- HUD funds MHA to administer the FSS program, **not** deliver direct services to its residents.



# MORE ABOUT THE FSS ESCROW ACCOUNT

FSS is an **ASSET BUILDING PROGRAM**, so your Escrow Savings Account is your incentive to participate in the FSS Program!

**Escrow** is a savings **account** that is separate from your rent balance **account**. The deposit of funds occurs when your payment of rent is **over** the starting point (baseline) of rent when you enrolled in FSS.

As your wages increase, your rent will increase, and the **DIFFERENCE** of the increase in rent is deposited into your escrow savings account.

**YES! IT'S THAT SIMPLE!**

**EXAMPLE:**

Baseline Rent	\$100.00
Rent after income increases	<u>\$300.00</u>
<b>Monthly Escrow Savings</b>	<b>\$200.00</b>



# IT'S EASY TO UNDERSTAND HOW THE ESCROW SAVINGS WORKS!

**Let's take a single parent with one child on TANF:**

The resident signs an FSS Contract and establishes the FSS rent baseline

- Income is \$516/ month
- Rent is 30% of \$516, therefore,  $\$516 \times 0.30 =$  **\$105** (baseline rent)
- Earned income is \$0, therefore, **NO ESCROW**

**Congratulations! The resident got a job and reported new income to MHA**

- Earned Income from new job is \$2000/ month
- Rent is 30% of \$2000, therefore,  $\$2000 \times 0.30 =$  **\$600** (new rent)
- Let's Open Escrow!
- **New Rent** -- **Baseline Rent** = **Escrow Deposit**  
 $\$600 \quad -- \quad \$105 \quad = \quad \$495$

# How do I withdraw my ESCROW savings?

## Complete the FSS Program!

- 1. Be Employed**
- 2. Complete your FSS Goals (ITSP)**
- 3. Be off cash aid for the last consecutive 12 months.**
- 4. In good standing with MHA**
- 5. Receive your FSS Escrow Savings!**



# Sounds great, so how do I get started?

- Go to: [www.marinhousing.org/services](http://www.marinhousing.org/services)
- **Complete and submit an FSS Application & Assessment:** FSS staff will contact you to discuss edibility and enrollment.
- **Sign a Contract of Participation:** Participants will meet with the FSS staff to review and sign a 5-Year Contract.
- **Complete an Individual Training & Service Plan:** Participants will meet with the FSS staff to develop a plan to accomplish their goals.
- **Request & Receive Referrals:** The FSS staff will provide participants with referrals to programs and services offered by community agencies.
- **Participate in Educational and Work-Related Activities:** All participants have access to community resources, and group activities that are held at various service agencies.
- **Open Escrow Account:** The FSS staff will explain the Mandatory Earned Income Disallowance, Total Tenant Payment & Rent to determine the amount of their monthly escrow account deposit.

**FSS Forms**

**FSS Brochure**

**FSS Orientation**

**FSS Application & Assessment**

**FSS HUD Contract of Participation, and  
Individual Training & Service Plan**

**FSS Online Check In Progress Report**

**FSS LM 2015 Reporting Questions**

**FSS Program Completion**

**FSS Participant Meeting**

# Marin Housing Authority Office Locations

## **Marin City**

429 Drake Avenue  
Marin City, CA 94965  
415-332-1913

## **San Rafael**

4040 Civic Center Drive  
San Rafael, CA 94903  
415-491-2525



*Thank You!*