MTW Family Self-Sufficiency Innovations

The Moving to Work (MTW) Demonstration allows for various flexibilities in implementing the Family Self-Sufficiency (FSS) program. Agencies have used this flexibility to design and test better ways to serve families in their FSS programs. This document outlines some of the ways in which MTW agencies have utilized authorizations in the MTW Agreement to implement innovations around the FSS program or to create local self-sufficiency programs.

The information and data in this summary are pulled directly from MTW agency submitted Annual MTW Plans and Reports, all of which can be found on HUD's website here.

Highlighted Innovations

Updated as of January 2020

Alaska Housing Finance Corporation

Activity 2014-1d: Jumpstart Program

DESCRIPTION

This activity was formerly called Family Self-Sufficiency Program. AHFC has operated a voluntary Family Self-Sufficiency Program since 1994. In order to meet the needs of families participating in the Step Program, AHFC expanded its program to all its Public Housing and Housing Choice Voucher jurisdictions, as well as increasing the number of families eligible to participate. This new FSS Program is called Jumpstart. Jumpstart offers two service levels for families:

- Case Management (level 1) – these families sign a participation agreement, develop an Individual Training and Services Plan, receive individualized coaching and goalsetting services, and are eligible for monetary incentives.
- Incentives Only (level 2) – these families sign a participation agreement and receive counseling regarding available monetary incentives. Numbered Memo 18-18 dated April 20, 2018 and effective May 1, 2018 increased the amount of incentives available to a Level 1 Case Management family to $5,000. AHFC also changed its incentive rules to allow a Level 1 family to receive all its incentives in Tuition Assistance. For families wishing to participate in the Savings Match incentive, AHFC requires that these families complete a financial literacy requirement. 3. Planned Non-Significant Changes No changes to this activity during this fiscal year. 4. Planned Changes to Metrics/Data Collection No changes to this activity during this fiscal year. 5. Planned Significant Changes No changes to this activity during this fiscal year.

AUTHORIZATION

Attachment C, paragraph E.

Jumpstart is operated under the regulations at 24 CFR 984 and regulations at parts 5, 882, 887, 960, 966, and 982 (except where specifically exempted by this Plan). Requested waivers are:

- 24 CFR 984.103 – Definition of self-sufficiency; AHFC developed its own definition
- 24 CFR 984.105 – Minimum program size; AHFC expanded the size and jurisdictions under the Jumpstart Program
- 24 CFR 984.202 – Program Coordinating Committee composition; AHFC will be establishing an alternate composition for this committee based on AHFC's geographic challenges • 24 CFR 984.203 – Family selection; AHFC has defined Jumpstart family selection priorities
- 24 CFR 984.303 – Contract of Participation; AHFC developed its own Agreement for its Jumpstart participants – Jumpstart Participation and Incentives Agreement
- 24 CFR 984.303(a) – Signature of head of household; AHFC is adding a procedure for an alternate head of household
- 24 CFR 984.303(b)(2) – Independence from welfare assistance; AHFC is waiving this condition for fulfillment of a Jumpstart Agreement
- 24 CFR 984.303(b)(4) – Suitable employment; Any adult family member who signs the Agreement can fulfill this requirement.
- 24 CFR 984.303(c) – Contract term; the Jumpstart Agreement will coincide with the Step Program family's subsidized housing term (this may be less than 5 years)
- 24 CFR 984.303(d) – Contract extension; AHFC Jumpstart staff may extend an Agreement at their discretion or if authorized by the Bridge Committee
- 24 CFR 984.303(d)(5)(iii) – Consequences of noncompliance; AHFC will not terminate a family's rental assistance for failure to comply with their Agreement

- 24 CFR 984.303(g) – Completion; An Agreement is complete when the family has fulfilled all of its obligations under the Agreement and the family must be in good standing with AHFC the month they complete the Agreement
- 24 CFR 984.304 – Total tenant payment; AHFC will calculate total tenant payment in compliance with policy in its Housing Choice Voucher Administrative Plan and Public Housing Program Admissions and Occupancy Policy
- 24 CFR 984.305 – FSS Account; AHFC will not offer an FSS Account. AHFC has developed an alternate system of incentives
- 24 CFR 984.306 – Residency and portability requirements; families are not eligible to port Jumpstart participation. Families are not eligible to port FSS Program participation into AHFC's jurisdiction. AHFC will not accept FSS Account balances from other PHAs. Jumpstart incentives must be earned while in an AHFC jurisdiction.

Source: [AHFC FY2020 Annual MTW Plan]

Cambridge Housing Authority

Activity SS.2013.01 – Financial Stability and Savings Plus (FSS+)

DESCRIPTION

The FSS+ program is a five-year program in which HCV participants focus on five core areas:

1. Financial Goal Setting
2. Budgeting
3. Credit and debt
4. Savings
5. Identifying resources

CHA has partnered with Compass Working Capital to provide financial education workshops and individualized financial coaching for voucher participants. Participants work towards short- and long-term financial goals and track, prioritize, and budget in order to achieve lower-to-zero debt, higher credit scores, and increased savings. The coaches work with participants to address negative item(s) on their credit reports, develop debt repayment plans, and rebuild their credit. The coaches also connect participants with resources and organizations that help participants achieve their goals. By the end of the program, participants are expected to have met goals in the five areas listed above.

A key component of the program is the establishment of an Escrow Savings Account for each participant. Participants who increase their wage income save a portion of their rent increase in their account. CHA maintains the account under the participant's name for up to five years. Occasional withdrawals from the account may be taken to advance goals related to financial security. Upon successful program completion, participants who remain in the MTW HCV program may use their escrow savings to meet further financial goals.

RENT-TO-SAVE (RTS)

On March 1, 2016 CHA launched its 3-year Rent-to-Save (RTS) pilot at Corcoran Park and Jefferson Park. The pilot includes two components:

1. A Rent-to-Save (RTS) account is created for each head of household during the pilot period. One percent (1%) of tenant rent charged automatically accrues in the account each month. In instances where a change in income results in an increase in rent charged, fifty (50) percent of the difference is also put into the account.
2. Compass financial coaching in keeping with the above described HCV FSS+ model and its five core components.

Jefferson Park households receive both components and are required to receive a minimum level of financial coaching in order to access their RTS account balance at the end of the pilot. Corcoran Park households receive only RTS accounts and are required to complete a survey and maintain good standing in order to access their RTS account balance at the end of the pilot. The pilot is scheduled to end in FY19.

AUTHORIZATION

2009 MTW Agreement, Attachment C.B.1.b.iii, C.B.2 and C.E.

Source: CHA FY2019 Annual MTW Plan

Champaign County Housing Authority

Activity 2011-3: Mandatory Local Self-Sufficiency (LSS) Program

DESCRIPTION
Participation in a self-sufficiency program is a condition of eligibility for new admissions and a condition of continued occupancy for existing residents and participants. All abled bodied individuals ages 18 through 54 are required to actively pursue activities to achieve economic self-sufficiency. The head of the household is required to develop a self-sufficiency plan that identifies goals and objectives for each household member required to participate in the Mandatory Local Self-Sufficiency (LSS) Program and is held accountable for progress of all household members.

LSS Requirement - As of January 1, 2016, all non-exempt household members are required to be employed 25 hours or more per week or be enrolled on a full-time basis (as defined by the institution) in an educational program that offers a degree or certificate. Household members enrolled in an educational program must demonstrate successful progress towards the degree or certificate. Progress shall be defined as successfully completing 75% of all required course work on an annual basis.

New Admissions - For new Admissions, one non-exempt adult member of the household must have been employed for the six-month consecutive period prior to admission. Additionally, new admissions from areas outside of Champaign County, including port-ins, must provide a written job offer at the time of admission and must commence employment within 60 days from the date of issuance of the HACC MTW voucher.

Rent Changes - If a household member is compliant with the employment requirements and subsequently experiences loss of employment, they shall be granted a 90-day waiver for the employment requirement. No rent change will be processed during the 90-day waiver period. Failure of a household member to re-secure employment within the 90 days shall be grounds for termination of housing assistance. Upon securing new employment, a rent change shall be processed to reflect the new employment wages. Only one waiver period shall be permitted within each calendar year.

If loss of employment is through no fault of the individual (lay-off, company closure, etc.) an extension of a second 90-day waiver may be granted provided the individual can demonstrate that they are actively searching for new employment. In these circumstances, a rent adjustment will be processed as applicable. Failure to secure new employment after a second day waiver period shall be grounds for termination of housing assistance.

Self-Employment - Individuals who are self-employed including childcare home providers must have a total annual gross income equivalent to the applicable State of Illinois minimum wage times 1,300 hours to be considered in compliance with the employment requirements under the LSS Program. Copies of income tax forms filed with the IRS must be provided to claim self-employment; no other documentation shall be acceptable.

Term Limit – Effective January 1, 2016, non-exempt households shall be limited to a maximum housing assistance term not to exceed eight years. The following provisions shall apply.

- The eight-year term shall commence at the first annual recertification that occurs after January 1, 2016.

- All households must comply with all requirements of the LSS Program at all times while receiving housing assistance. Failure to do so will result in termination of housing assistance prior to the maximum term.
- Households whose annual income exceeds 80% of the Champaign County median income at the time of annual recertification shall no longer be eligible for housing assistance. Housing assistance will cease at the end of 60 days from the effective date of the annual recertification.
- If a non-exempt household member becomes exempt while receiving housing assistance the term limits shall no longer apply. If a household previously received housing assistance for a maximum time period but later becomes exempt, they may re-apply for housing assistance and the term limits shall no longer apply.
- Households may not designate an alternate head of household for the purpose of extending term limits. All adult household members shall be subject to the applicable term limit for the household.

Financial Incentive - A financial incentive will be provided for households who remain fully compliant with the LSS Program during an applicable calendar year. These households will earn $2,000 if they remain fully compliant from January 1 through December 31 of each year.
No partial credits will be provided; no credit will be earned if any member of the household was noncompliant for any time during the 12-month calendar period. The annual credits will accrue and will only be paid upon voluntary exit from the program(s) in good standing or upon expiration of the 8-year term limit. All credits will be forfeited for any household that is terminated from the program for cause or ports to another jurisdiction for any reason.

Mandatory Job Retention Training - Individuals who lose employment more than once, for any reason other than a reduction in force, shall be required to enroll, attend and complete a job retention program as directed by their LSS Case Manager.
Dependent School Requirements - School requirements for dependents ages 5 through 18 shall be eliminated as the school district will not provide documentation to HACC regarding attendance. School attendance of a minor dependent will not have any impact on the continued assistance of the assisted household at any time now or in the future.

Changes or Modifications – This activity was modified as described above in the 2016 Plan and was further modified in the 2018 Plan. Additional modification for 2019 are described below.

a. New Admissions households including households porting from another jurisdiction will be provide six months from the date of the initial lease up in Champaign County to become compliant with LSS requirements.

b. If a New Admission household is not compliant with LSS requirements prior to submission of a Request for Tenancy Approval, they must meet with an LSS Case Worker and develop and LSS Plan. HACC will not approve a RFTA until the household has developed a plan and executed the LSS Contract.

c. If a member of a household claims self-employment and is establishing a new business, they must provide documentation required by local, state of federal law of the creation and/or existence of the business.

d. Work requirements shall be based on annual earned income versus number of hours employed. The minimum earned income for compliance with the work requirement shall be based on the years in which the household has received assistance. Each year, the earned income requirement will increase to prepare individuals for exit from assistance at the end of the 8-year term limit. The income tiers shall be based on percent of the area median income for Champaign County. The chart below reflects the earned income requirements for 2019.

Source: HACC FY2019 Annual MTW Plan

Charlotte Housing Authority

Activity 2009-5: Moving Forward Supportive Services

DESCRIPTION

Since 2009, Moving Forward Supportive Services have been gradually rolled out across three pilot groups to the non-elderly, non-disabled residents and HCV participants; Group 1 in 2009: Claremont, Victoria Square and the Housing Choice Voucher FSS program participants, Group 2 in 2010: Cedar Knoll, Leafcrest, Tarlton Hills, and Boulevard Homes, and Group 3 in 2017: Southside Homes, Dillehay, Robinsdale, Sunridge, Meadow Oaks, Wallace Woods, Savannah Woods, Mallard Ridge, Gladedale, Oaks at Cherry (Formerly Tall Oaks). As of January 2018, Supportive Services are now provided to the entire CHA portfolio in conjunction with the agency-wide implementation of the Work Requirement Policy. Therefore, the three pilot groups have been combined into one large group and now include the HCV Program.

The Moving Forward Supportive Services (MFSS) Program operates across the fourteen (14) newly converted RAD PBV sites, one Public Housing Site (Dillehay), as well as HCV participants. This program supports the Work Requirement Policy and is the combination of the traditional family self-sufficiency (FSS) program and the newer MTW Moving Forward Self-Sufficiency program. In 2010, FSS contracts were no longer offered and those who were under a traditional FSS 5-year contract had the option to remain under their FSS contract or roll under the new Moving Forward Supportive Services program. Under this program, applicants must be willing to finish a high school diploma or earn a GED during participation in the program. During the first six (6) months they are encouraged to become employed with a minimum of 20 hours per week and willing to enroll in school and/or job training. Applicants must demonstrate motivation towards self-sufficiency. Although the contract of participation is still a part of the Moving Forward Supportive Services program, a time frame is not set. Continual progress towards self-sufficiency is expected with an average program time being seven (7) years.

Source: [CHA FY2019 Annual MTW Plan]

Chicago Housing Authority

Activity 2014-01: Modified FSS Program for HCV and Public Housing Participants

DESCRIPTION
Over the past few years, CHA has modified the Family Self-Sufficiency (FSS) program. These include (from oldest to most recent):

- In FY2014 a revision of the participation requirements included an opt-out of EID, the ability to terminate participants who were not engaged in the program, a 12-month employment requirement and annual requirement to participate in financial education and coaching.
- In FY2017, CHA received authorization for an exemption from the requirement that FSS Program enrollments must take place within 120-days of an annual or interim recertification of income process. CHA public housing and HCV households engage in a biennial income recertification schedule, unless changes in income are reported. As a result, any household wanting to enroll in FSS outside of the 120-day annual/interim window must request an interim recertification of income, even if the household income is unchanged, or they must wait up to 20 months until the next recertification.
- In FY2018, CHA received authorization to move to a modified escrow calculation based on goal achievement rather than escrow based on an increase in earned income. The pay points and associated goals are included in CHA's approved FSS Action Plan.

The goal of these revisions was to remedy several issues, including existing disincentives to participation due to not earning escrow while enrolled in EID; underutilization of the program by participants who are not fully interested in engaging; and lack of financial self-sufficiency of current graduates. Further, the calculation and rules surrounding FSS are often confusing and difficult to explain to participants, resulting in some participants being unable to reconcile their goal attainment with an escrow payout. The overall goal is to maximize engagement in the FSS program and maximize the benefits of participation for those enrolled in the program.

Proposed Change: To continue to meet the goals of the program, CHA is now proposing changes that would allow non-heads of household to enroll in the program; and remove the interest earned from escrow to create a grant fund for participants.

- *Allow household members other than the head of household to enroll in the FSS program:* CHA proposes to allow one additional adult member of the household to enroll in the FSS program, or in cases where there is a senior or adult member who is not enrolling, CHA would allow for up to two members to enroll. All of the pay point goals would be eligible except for the homeownership goals and payment (since only the head of household is eligible for the Choose to Own program, CHA will eliminate these goals from the program). However, CHA would implement a pay point goal of transitioning off the head of household lease for a lower payment amount.
- *Remove interest earned from escrow for participants to create a grant fund*: CHA proposes to discontinue providing interest earned from the escrow account and utilize the annually accumulated escrow to create a grant fund available to participants on a first come first served, need basis. Currently participants request interim escrow payouts which range from $250-$6,500 and establishing a grant fund for participant use would enable participants to access support funds throughout the program, leaving their escrow intact, and reduce interest calculation errors. All interest earned to date prior to authorization would remain with the participant.

No changes to data collection, metrics or authorizations are required to implement these changes.

- Update: Since the new escrow model went into effect in early FY2018, 51% of participants have completed the amendment to their COP and 84 new participants have enrolled under the new model.

Source: CHA FY2019 Annual MTW Plan

Fairfax County Housing and Redevelopment Authority

Activity 2017-1: Modifications to FSS Program

DESCRIPTION

The FSS program for both HCV and RAD is an important component of the FCRHA's THRIVE program and ultimately moving to self-sufficiency. The FSS program currently provides an opportunity for 75 HCV participants and 50 RAD residents to set individualized goals that will assist them in moving toward increased self-sufficiency within a five-year period. The FCRHA proposed several changes to the FSS program in FY 2017. These modifications included:

1. Allowing FSS Participants to Opt Out of Interest Payments on Escrow

In addition to case management and service coordination, an important component of the program is the participant's ability to grow assets – in the form of an escrow – over five years. The escrow accrues based on increases in a participant's TTP (total tenant payment) due to increases in the participant's earned income. To ensure that the FCRHA can maintain ongoing enrollment of 125 total participants and to ensure that we are operating a diverse and inclusive program, this activity removes an issue that has deterred some participants from enrolling in the program: allowing participants to opt out of accruing interest on their escrow.

Between 2012 and 2017, at least 12 potential FSS participants declined offers to enroll in our program because the escrow earns interest as it accrues, which would ultimately be paid out to the participant upon graduation. These potential participants cited religious reasons for not being able to accept accrued interest. For this reason, the FCRHA is giving participants the option to build their escrow and opt out of interest payments at the end of their participation.

Interest is calculated as normal throughout participation. Upon graduation or at an interim disbursement, participants can choose whether they would like to opt out or receive interest in their escrow disbursements.

This activity began in FY 2017 for new and existing program participants.

- 2 – the number of households who previously declined enrollment and have joined FSS as a result of these changes.
- 6 – the number of households who have indicated interest in utilizing this option at graduation.

2. Modify the Family Self-Sufficiency Escrow Structure

The ability to build assets is a key component of the FSS program. Upon graduation, when FSS participants achieve the goals they have established for themselves at the beginning of the program, the escrow they accumulated during their participation in the program is disbursed to them to be used as they wish.

Escrows grow based on increases in a participant's TTP due to increases in the participant's earned income. There are inequalities in the growth of the escrow because participants starting off with no or very low-incomes can build this asset at a greater rate than those starting out in the FSS program with low- to moderate-incomes. In addition, the amount that a family can escrow is based on a formula that decreases as a family exceeds the extremely low-income threshold (30 percent AMI) and reaches very low (50 percent AMI). Families that reach the low- income threshold of 80 percent AMI stop escrowing immediately, therefore further limiting the asset building potential of families that have higher incomes.

Since higher income earners have a stronger potential for moving out of subsidized housing, this program seeks to help make that a possibility by equalizing their opportunity to escrow rather than penalizing them.

To address this inequality and to provide an incentive for low- and moderate-income participants, the FCRHA modified the escrow structure, for all participants enrolled February 1, 2017 and after. There are three major components to this new escrow structure:

1. Participants must be paying a minimum of $220 in rent before they can begin to escrow (this is called the rent "strike point").
2. Once the participant reaches the rent strike point, the FCRHA will set up an escrow account and allocate a $2,000 Homeownership Incentive Award each year the participant is escrowing and up to a maximum of $10,000, contingent upon purchasing a home after the participant is eligible for graduation or for up to six months after graduation. If the participant does not purchase a home, this money will be forfeited.
3. In addition, once the rent strike point is met, monthly escrow will be calculated using a tiered system based on earned income. This money will be disbursed to the participant once they have completed all of their contract goals and are eligible for graduation from the FSS program. If the participant is purchasing a home utilizing their accrued Homeownership Incentive Award, they will receive both this escrow amount and the Homeownership Incentive Award when they are closing on their new home.

The escrow tiers are as follows:

Income Range	Escrow Amount
$10,000 - $14,999	$50
$15,000 - $19,999	$100
$20,000 - $24,999	$125
$25,000 - $29,999	$150
$30,000 - $34,999	$175
$35,000 - $39,999	$200
$40,000 - $44,999	$225
$45,000 - $49,999	$250
$50,000 - $54,999	$275
$55,000 - $59,999	$300
$60,000 - $64,999	$325
$65,000 - $69,999	$350
$70,000 - $74,999	$375
$75,000 - $79,999	$400

FSS participants can continue to participate in the FSS program until they reach the established income limits for Public Housing and HCV participation.

The benefits of this modified escrow program include:

- Creating a more equitable system across all income levels, encouraging both low- and more moderate-income earners to participate and move to self-sufficiency.
- Encouraging families to see the benefit of working immediately and progressing in employment and training to reach the next tier.
- Fixing a loophole in the program to discourage participants from quitting a job just prior to enrollment and starting another shortly after enrollment in order to escrow more immediately.
- Reducing staff time in calculating, auditing and posting escrow based on the current process.

This activity began in February 1, 2017 for new program participants.

- 42 – the number of participants (out of 92) who are subject to this activity
- $1005 – the average escrow balance of participants under the new escrow structure.

3. Establish a Work Requirement for Family Self-Sufficiency Participants
In addition to meeting their established self-sufficiency goals within the five-year timeframe, participants must “maintain suitable employment” for at least 12 consecutive months prior to graduation. HUD regulations do not specify criteria for “suitable employment,” leaving it up to the PHA to determine the criteria on its own. This activity will clarify this definition and increase the expectation of families to be engaged in workforce activities critical to achieving self-sufficiency.

The FCRHA sought authorization to establish a 32-hour work requirement for FSS participants. During the first four years of participation in the FSS program, all participants who have signed a service plan are required to engage in any combination of employment/training/education totaling 32 hours per week. Further, the participants are required to work 32-hours per week for at least 12 consecutive months prior to graduation.

The FCRHA’s FSS program does not discriminate based on age, education or ability level. All interested applicants are encouraged to apply, including elderly and disabled residents. In cases when participants are receiving SSI, SSDI, or who are elderly or disabled, work eligibility and appropriate hours will be determined through assessments with the Ticket to Work program (administered by the Northern Virginia Workforce Development Board and the SkillSource Group, Inc.), the Virginia Department of Aging and Rehabilitative Services, and the Fairfax County Department of Family Services.

Because FSS is a voluntary program, no waivers are necessary. Families who volunteer to participate and, in accordance with general FSS guidance, participants who are not in compliance and do not participate in supportive services will be terminated from the FSS program. Participants will be required to document and verify employment at their quarterly progress meetings. Program extensions will remain an option for participants who are in good standing and will be left to the discretion of the service coordinator.

The benefits to the work requirement include:

- Participants have clear and defined expectations for work, eliminating a vague policy that previously allowed families to disengage from these activities.
- Participants will increase their opportunity for building assets through their escrow accounts.
- Participants gain valuable work experience to help them move to self-sufficiency and meet requirements for homeownership. We will work with the Northern Virginia Workforce Development Board and other partners to connect the participants with work experience.

- FSS staff will no longer need to define “suitable employment.”

This activity began February 1, 2017 for new program participants.

4. Exclude Income of Family Self-Sufficiency Head of Household Participants Who Are Enrolled Full Time in School

Education, in addition to employment, is critical to the success of FSS participants in achieving their self-sufficiency goals. FSS participants develop goals to reach self-sufficiency within five years. During the first several years of participation, obtaining additional education in order to improve employment outcomes is often a high priority goal. Our program encourages participants to remain active in the workforce while they are enrolled in school because we understand the unique challenges of raising families and surviving financially in Fairfax County. Participants often refuse training and educational opportunities because they feel they cannot afford the expense and need to focus on earning income to meet the expense of daily life.

The FCRHA excludes all but $480 income from certain working adults in a household who are enrolled full-time in school—but this benefit does not apply to heads of household. All FSS participants are the heads of households. This is a critical benefit so that participants can cover both educational expenses and daily expenses.

The purpose of this activity was to request authorization to apply FCRHA’s current income exclusion policy to an FSS head of household participant who chooses to remain employed and pursue educational opportunities on a full-time basis. All but $480 is excluded. This exclusion applies for up to two years. This increases their motivation to both work and participate in education full time. In the evaluation of the FSS program conducted by True Purpose Leadership in December 2015, current and past FSS participants overwhelmingly said that there was a disincentive to increase income or work additional jobs. This activity addresses this by providing an incentive for participants to both enroll in education and work.

Full time status is defined by each institution, and students will be responsible for providing these documents for verification purposes. This is consistent with current FCRHA policy.

This activity began February 1, 2017 for all current and new program participants.

- 4 – the number of FSS Heads of Households participating in this activity
- $61,196 – the Average Amount of Exclusion as a result of this activity
- $20,800 – Total amount of debt paid off as a result of this activity

There are no changes to the metrics, outcomes, or benchmarks.

Planned Non-Significant Changes:
Modification proposed for Measure 4: Exclude Income of Family Self-Sufficiency Head of Household Participants Who Are Enrolled Full-Time in School.

In order to meet outcome measures requiring demonstrated increases in the earned income of participants to judge performance, create a fair and consistent policy for determining eligibility, as well as operate the program in a fiscally responsible manner, we determined it necessary to place additional restrictions on the amount of earned income excluded, beyond the initial $480. This modification will add the following restrictions:

- Further define exclusion amounts to state “When the head of the FSS Household is enrolled full-time in an accredited and approved education program, 100 percent of the individuals earned income will be excluded during months 1 through 12. During months 13 through 21, 50 percent of the individual’s income will be excluded”.
- Participation is limited to a first degree. For example, an individual with a bachelor’s degree will not be approved for an income exclusion to enroll in a second bachelor’s degree program, however the exclusion could apply if the individual enrolls in an advanced certification/graduate certificate or graduate degree program.

Source: [FCRHA FY2020 Annual MTW Plan]

Home Forward

Activity 02: GOALS – Home Forward's Family Self Sufficiency Program

In our FY2014 Plan, Home Forward proposed an activity to align existing self-sufficiency programs into one consolidated program, which we refer to as the GOALS (Greater Opportunities to Advance, Learn and Succeed) program. This program is tailored to meet the needs of our community and be efficient for staff to administer. GOALS program requirements are the same regardless of funding source, program or property, with a few minor exceptions for site-based programs.

The key elements of the GOALS program are as follows:

- The rent reform calculation (Activity 01) is used for all GOALS participants.
- Participants who are engaged in a designated program intended to increase the family's economic independence (such as an employment or training program) will receive a preference on the GOALS waiting list. 100% of the GOALS slots may be filled with participants utilizing this preference.
- Home Forward will allow the GOALS contract to be in the name of any adult member of the household.
- The traditional escrow account used in HUD Family Self-Sufficiency (FSS) programs has been replaced with a managed savings account. Any rent paid by a participant household above $350 (known as the "strike point") will be placed into the managed savings account. The monthly amount placed into a family's managed savings account is limited to the difference between the strike point and the family's ceiling rent (for public housing families) or voucher payment standard (for Section 8 families).
- The length of time on the program will be five years, with the opportunity to extend for an additional two years. Eligibility for the two-year extension follows current policy and HUD guidelines.
- Participants graduate and have access to the funds in their managed savings account when they have completed their training plan and fulfilled the obligations identified in their contract.
- Families who leave the program prior to graduation will forfeit any money accrued in their managed savings account.
- Staff implementing the GOALS program will be funded by a combination of HUD-funded FSS Coordinator money, grant funding and agency budgeting.
- FSS Coordinator funds will be used only for FSS Coordinator salaries, as directed by the respective NOFAs.
- At properties where participation in GOALS was mandatory, the property will continue to utilize a site-based preference on the GOALS waitlist to encourage participation in the family self-sufficiency program at these sites.
- When a public housing resident reaches ceiling rent, or a housing assistance payment for a voucher participant drops to zero, deposits into the family's managed savings account will cease. Families can continue to participate in the program for an additional six months, but no savings will accrue during this time. If the family is still at ceiling rent or zero assistance after six months, they will graduate from the program. If the family's income decreases to a level that housing assistance is reinstated during that six-month period, they may begin to earn escrow again, and continue participation in the program as long as the contract determines they are still eligible.
- GOALS participants who enroll in the Individual Development Account (IDA) program will be able to withdraw from their managed savings account up to $700 per year, for a maximum of 3 consecutive years or $2,100. In order to utilize managed savings account for IDA deposits, participants will need to be co-enrolled in GOALS and IDA programs. If a participant withdraws from the IDA program

before successfully completing the IDA program, the IDA provider will refund the full managed savings account to Home Forward. By allowing participants the option to apply more restricted funds towards their IDA, the intent is to allow households to use their more readily accessible, or unrestricted, funds such as earned income tax credit (EITC) returns, to meet more immediate financial needs. This would permit financially vulnerable households to continue working towards long term financial investment while maximizing choice in how to best apply unrestricted funds towards any current financial obligations.

Source: HF FY2019 Annual MTW Plan

Keene Housing

Activity 1999.05.SS: Resident Self-Reliance Program

DESCRIPTION
Participants in the Stepped Subsidy Program are required to participate in KH's Resident Self-Reliance (RSR) program. RSR's central premise is that to become financially stable and self-sufficient, households must achieve the following five Foundational Proficiencies: Household Stability, Wellness and Healthy Relationships, Education and Training, Financial Management, and Employment and Household Management.

Each household is assigned a Resident Service Coordinator (RSC) who provides service coordination and case management to help participants understand and remove the obstacles keeping them from building wealth and achieving self-sufficiency. The RSCs are funded through HUD's Housing Choice Voucher (HCV) Family Self – Sufficiency (FSS) Grant Program.

Individualized Goal Setting
New participants meet with their RSC to complete an initial Proficiencies Assessment. The assessment helps the household and RSC develop an individualized 3-year Goal Action Plan. The plan includes actionable goals and milestones tailored to the assessment findings, with concrete dates for completion. Participants are encouraged to anticipate scheduled increases in rent, as described in the Stepped Subsidy activity (page 16), or other potential financial changes, such as changes in benefits due to increases in earnings, when developing their Goal Action Plan. By anticipating and planning for these changes, participants avoid the so-called "cliff effects" that can often derail self-sufficiency progress as a household's personal income increases and public assistance declines. Upon completion of a 3-year Goal Action Plan, the participant and RSC establish a new 3-year plan. This process continues until the household leaves the MTW program.

Development Grants and Rent Credits
KH created the Development Grants and Rent Credit (DGRC) fund in 2014 to help offset the costs associated with attaining household goals and to provide RSR participants financial rewards for attaining them. The amount of DGRC funds available to each household is determined annually, based upon MTW funding availability. RSR participants can receive DGRC funds both as Development Grants and Rent Credits.

Development Grants help households pay the costs associated with achieving goals in their 3-year Goal Action Plan.

Examples of Development Grants include help with tuition, textbooks, exams, childcare, and even car repairs.

Rent Credits are designed to provide a financial reward to households that meet an established milestone or goal from their 3-Year Goal Action Plan. Upon completing a goal, the household receives a credit towards the following month's rent. Rent credit amounts are agreed upon by RSC based upon the difficulty of the goal and the amount of funding available. Households may receive a Rent Credit for meeting any goal, even if they utilized a Development Grant to achieve it.

Development Grants and Rent Credits are available to all RSR participants who are in compliance with the RSR program and the Obligations of the Family agreement, which outlines all the responsibilities a voucher household is required to fulfill, as well as all prohibited actions.

Participant Compliance

Once a household establishes a 3-Year Goal Action Plan, the household and RSC meet quarterly to discuss the household's progress and any barriers that have arisen since the last meeting. Attending these meetings is mandatory. Participants who miss three (3) quarterly meetings are terminated from the RSR, Stepped Subsidy, and MTW HCV programs.

Source: KH FY2019 Annual MTW Plan

King County Housing Authority

Activity 2008-3: FSS Program Modifications

DESCRIPTION

CHALLENGE: Only 25 percent of low-income households that qualify for housing assistance receive it.12 To serve more households with limited resources, subsidized households need to be supported in their efforts to achieve economic independence and cycle out of the program. HUD's standard Family Self-Sufficiency (FSS) program may not provide the full range of services and incentives needed to support greater self-sufficiency among participants.

SOLUTION: KCHA is exploring possible modifications to the FSS program that could increase incentives for resident participation, education and training outcomes, and income growth. These outcomes could pave the way for residents to realize a higher degree of economic independence. To further the program's reach, in 2018, KCHA extended the program to other adult household members by allowing them to enter into an FSS contract without the participation of the head of household. We continue to explore the manner and rate at which participants accumulate and access escrow funds as part of a broader workforce development strategic planning process.

Source: [KCHA FY2019 Annual MTW Plan]

Louisville Metropolitan Housing Authority

Activity #2020-4: FSS Program Enhancements

DESCRIPTION

This activity applies to Housing Choice Voucher (HCV) and Public Housing (PH) FSS program participants. LMHA proposes using MTW flexibility to enhance the existing Family Self-Sufficiency (FSS) Program. LMHA anticipates these program enhancements will strengthen the FSS program by improving the retention rate and by increasing participants' long-term economic capacity by providing incentives to encourage participants to complete education and training programs before entering the workforce. LMHA will also use MTW funds to provide support services aimed at empowering families to build savings and financial capabilities as a pathway out of poverty. Enhancements to LMHA's FSS program include:

- Modification of the requirement that an FSS applicant must have an interim or annual recertification within 120 days prior to FSS enrollment. LMHA will use the last completed certification prior to the effective date of the Contract of Participation (COP).
- Opportunity to obtain escrow funds for clients who would otherwise be ineligible for the escrow component of the FSS due to their level of income. LMHA will modify the escrow calculation methodology by calculating FSS credits using the same method for all participants regardless of income level. The method used for very low-income households will apply to all participants.
- Placement of an absolute cap on the amount of escrow regardless of prior FSS participation. The cap, which may be periodically reviewed and updated at LMHA's discretion, will initially be set at $16,000 per household. Generally, incentive payments count toward the $16,000 escrow cap.
- Establishment of goal-specific incentive payments when a family attains an established goal. LMHA reserves the right to disburse incentive payments upon final escrow disbursement or at the time of goal completion. Incentives may include, but are not limited to:
    - $50 for attendance at three FSS meetings within the first four months of enrollment in FSS;
    - $100 for attending 12 consecutive months of case management meetings;
    - $150 for completion of a GED or receipt of a high school diploma;
    - $250 for an Associates Degrees (one-time limit per person); and,
    - $500 for completion of a bachelor's or master's degree (one-time limit per person).
- Establishment of an incentive payment for FSS graduates who purchase a home within 2 years of completion of the FSS program. The incentive payment amount, which may be periodically reviewed and updated at LMHA's discretion, will be set at $2,000 per household. To qualify for the homebuyer purchase bonus, the FSS homebuyer must complete an approved Homebuyer Education course. The $2,000 bonus may be used for a down payment or for post-purchase expenses. LMHA may allow this bonus to be in addition to the $16K escrow cap.
- Allow existing FSS participants, at the time of implementation of the local MTW FSS program, the right to opt-in to the local MTW FSS program. Existing participants would sign a new FSS COP, which reflects the original enrollment and completion dates, income and earned income, but which includes the MTW FSS program features and requirements. MTW escrow calculations and incentives would apply as of the effective date of the new COP.

LMHA will also develop local versions of the FSS Contract of Participation and Individual Training and Service Plan to reflect the features of its local FSS Program. LMHA anticipates that approximately 115 new participants will join the FSS program in FY 2020.

Source: LMHA FY2020 Annual MTW Plan

Massachusetts Department of Housing and Community Development

Activity 2012-5: FSS Program Enhancements

DESCRIPTION

DHCD uses MTW funds to enhance the existing Family Self-Sufficiency (FSS) Program. These features will encourage participation and successful completion of the program. Features include, but are not limited to:

- Providing escrow funds for clients who would otherwise be ineligible for the escrow component of the FSS due to their level of earned income at the time they join the program;

- Establishing goal-specific incentive payments to be awarded when a family attains an established goal (i.e., completion of a GED, successful completion of a semester of college courses, etc.); and,

- Establishing a $5,000 incentive payment for FSS graduates that choose to withdraw from the HCV program within 2 years of completion of the FSS program and who apply and are approved for homeownership.

In November of 2013, DHCD also began providing "gap" funding to address financial barriers to employment, and increase long-term economic capacity by providing participants with incentives to complete education and training programs before entering the workforce.

In January 2014, DHCD implemented the revisions to the enhanced FSS program including:

- Placement of an absolute cap on the amount of escrow regardless of prior FSS participation at any of DHCD's RAAs statewide. The cap, which may be periodically reviewed and updated at DHCD's discretion, will be set at $25,000 per household; and,

- Modification to the requirement that an FSS applicant must have an interim or annual recertification within 120 days prior to FSS enrollment.

To encourage the goal of homeownership for applicable households in the FSS program, DHCD obtained approval to modify its current FSS program to allow certain households to define a path to homeownership by utilizing individualized homeownership education, financial coaching and a modified savings/escrow component. DHCD has not yet implemented this enhancement; however, plans are underway for implementation in FY 2020.

DHCD implemented local versions of the FSS Contract of Participation (COP) and Individual Training and Services Plan (ITSP). The local versions of the COP and ITSP allow DHCD to more accurately reflect program requirements and incentives for FSS participants. In 2020, DHCD will continue to implement the previously approved goal-specific incentive payments as well as implement the matched savings homeownership incentive. DHCD anticipates that approximately 100 new participants will join the FSS Program in FY 2020.

Source: [DHCD FY2020 Annual MTW Plan]

Housing Authority of the City of New Haven

Initiative 2.1 – FSS Program

DESCRIPTION
This initiative was approved and implemented in FY2007. ECC/HANH's FSS program provides intensive counseling and case management services to help participant families achieve their self-sufficiency goals, according to each family's needs. Redefining the program model developing identified paths to success for work-able families, youth and our elderly/disabled families, such as motivational programming, financial literacy, including creating opportunities to assist residents in opening checking accounts, when previously not able, and increasing specialized training options has allowed ECC/HANH to provide much needed support to a larger number of LIPH and Section 8 residents.
The FSS Programs is designed upon best practice that includes assessment, consistent, one-on-one follow up with all program participants which includes multiple forms of outreach with an overall goal of increasing the FSS graduation rate. New participants will be seen more often by the assigned case workers. Caseloads can average anywhere between 100, more stable group of participants and FSS Coordinators will have a manageable caseload averaging 200 residents per caseworker based on capacity and needs of the population.

In effort to increase the percentage of participants who gain new employment or go from part time to full time, FSS Coordinators will meet with each participant at least once per quarter at either their office, participants home, community room or participants work/training setting to make the personal contact convenient for the participants. ECC/HANH has taken a holistic approach that allows the FSS Coordinator to support the whole family where necessary as it impacts the participants ability to be successful in the program. This approach includes Community providers in the Program Coordinating Committee (PCC) who offer necessary services for our families. Our approach recognizes the personal responsibilities, and family commitments of the participant.

Service referrals focus on remedial education, literacy classes, GED preparation, vocational and financial management, job skills/ employability, etc. Further ECC/HANH has invested in Computer/Learning Labs which offer services that assist families in their move toward self-sufficiency.

ECC/HANH also created a "Specialized Training" program which offers training in fields where there are employment opportunities (e.g., healthcare, auto repair). This training should provide the skills necessary for residents to obtain employment or increase their earnings.
ECC/HANH will continue to partner with a wide variety of community agencies to offer a multitude of supportive programming at the multiple Computer/Learning Labs to support participants. Programs will address employment, training and financial empowerment, and services will be offered in both a small group and one-on-one approach. The financial empowerment programs offered include financial education, budgeting, financial coaching for the participants geared towards a one-on-one approach. It is expected that participants meet with a financial coach four times within the first year and twice annually thereafter to help set financial goals, build savings, reduce debt and improve credit. Additionally, ECC/HANH will introduce a self-esteem and visioning component into the Individual Training and Services Plan towards building long lasting gains and successes for participants in the program. FSS Coordinators will work with participants to establish challenging goals that ensure supports through the process and also focus on soft skills such as dressing for a job interview, handling difficult situations in the workplace, etc. Partner agencies will support this process of weekly training and one-on-one coaching in these skills.

The MTW FSS program serves over 1150 families. This includes 150 families enrolled in the HUD FSS grant funded slots; up to 177 families enrolled in the CARES Program; 570 Elderly/Disabled individuals; and 260 identified work-able families enrolled in MTW funded slots.

Source: HANH FY2019 Annual MTW Plan

Oakland Housing Authority

Activity #10-08: Redesign FSS Program

DESCRIPTION
Redesign the Family Self Sufficiency (FSS) program building on best practices in the industry and, where applicable, working in tandem with other community- based programs and initiatives.

Anticipated Impacts: Increase participant enrollment in the program and improve outcomes by better matching program design with participant needs. Design targeted outreach and enrollment strategies to maximize enrollment of participants that will be successful in the program.

Update on Reactivation: OHA extensively reviewed program data and researched redesigned FSS programs implemented by other PHAs to determine what best practices would provide the most impact to OHA’s FSS program. OHA plans to continue exploration of best practices for redesigning the FSS program and plans to update the FSS Action Plan as part of an ongoing and expanded economic development and self-sufficiency initiative in FY 2020. OHA will work to build on the strengths of the existing program to create a more structured and data-driven program by working to develop better baseline data and collecting data from FSS program graduates. Proposed changes to the FSS Action Plan will be submitted to HUD for approval and be implemented in FY 2020, pending approval. These changes include:

- Creating unique marketing materials that clearly explain the program and implementing additional baseline data collection methods for families entering the program
- Implement monetary incentives for tasks and milestones achieved related to employment, education, financial goals, transportation, health/wellness and family/childcare support services along with customized data dashboard information for program participants
- Develop detailed program follow up for FSS graduates to track whether graduates were able to meet the definition of self-sufficiency as defined by the OHA program as meeting their needs, achieving long-term goals, ability to deal with emergencies and empowered to access resources OHA will update the FSS Action Plan and submit to HUD for approval and implementation during FY 2020.

Source: [OHA FY2020 Annual MTW Plan]

Philadelphia Housing Authority

Activity 2020-1: Local FSS Program Flexibility

DESCRIPTION
PHA proposes to enhance its local Family Self-Sufficiency (FSS) program to encourage more residents to participate in the program. Under this MTW activity, PHA will eliminate the current regulatory requirement that FSS participants must have an interim or regular recertification within 120 days prior to enrollment in the FSS program. PHA will utilize the last interim or regular recertification prior to enrollment as the basis for FSS escrow calculations.
PHA plans to implement this activity beginning in the first quarter of FY 2020. It will apply to all new FSS participants that are enrolled in the program on an ongoing basis following HUD approval of the activity.

Need/Justification for MTW Flexibility
This activity requires waiver of 24 CFR 983, as allowed under the MTW Agreement, Attachment C, paragraph E. Current regulations require that FSS participants have an interim or regular recertification within 120 days prior to enrollment in the FSS program. Based on the experience of PHA and its FSS partner (Compass Working Capital), this requirement poses an obstacle to participation by some residents. Removing this requirement will have no negative impact on either PHA or residents and will support higher levels of participation by residents.

Source: PHA FY2020 Annual MTW Plan

Housing Authority of the County of San Bernardino

Activity 19: Local FSS Program

DESCRIPTION
HACSB has developed a pilot local FSS (Family Self-sufficiency) program to help families in their self-sufficiency efforts. Through our local FSS program, program participants are eligible to receive the balance of their escrow savings account at the end of their FSS contract if they voluntarily terminate their assistance from the Housing Choice Voucher or Public Housing program due to self- sufficiency efforts.

Activity Status
Since implementation, 147 families have enrolled in the local FSS program. Seven families have successfully completed the program and seventeen have voluntarily terminated from the program leaving a total of 123 families actively enrolled. 66 families are enrolled in the program under the guidelines of this activity and 57 are enrolled under the traditional FSS program guidelines as a control group to compare and contrast with our local program participants. We intend to follow both sets of families throughout their five-year term to identify which families have the greatest success in completing the FSS Contract of Participation. All of the families who successfully graduated from the program were enrolled in the program under the guidelines of this activity.

Source: HACSB FY2019 Annual MTW Plan

San Diego Housing Commission

Activity 2013-2: FSS Reinvention

DESCRIPTION

SDHC seeks MTW flexibility to modify the current Family Self Sufficiency (FSS) Program by revising the contract term and the escrow calculation method to coincide with the Path to Success initiative. Changes to the program and contract will be made to increase program accessibility and participant engagement.

Revise FSS Contract

SDHC will internally develop a revised Contract of Participation for program use to outline new requirements, including FSS contract term and participant roles and responsibilities. SDHC proposes to reduce the initial FSS contract term from five to two years to align with the biennial reexamination cycle. Participants may extend the contract term up to three years as stated in the FSS Program Contract of Participation. Reducing the contract term will encourage participants to complete self-sufficiency goals in a timely manner and increase the number of available slots for new participants to take advantage of the program.

Reinvented FSS Escrow Calculation

SDHC proposes to revise the FSS escrow calculation from escrow credits based solely on earned income increases to providing escrow credits for participants who demonstrate behaviors that maximize the likelihood of increasing financial stability and self-sufficiency. The revised calculation will provide escrow credits based on completed outcomes, including income increases, initial activities completed, annual engagement, establishing savings, and voluntarily surrendering rental assistance due to becoming self-sufficient. Revising the escrow calculation will reduce the amount of staff time required to maintain escrow account balances. Participants may apply for qualified interim withdrawals as stated in the FSS Program Contract of Participation.

The means by which a participant will be able to add escrow credits to his or her account are as follows:

- When Path to Success begins, Work-Able families will be placed on a Tiered Rent Table, with rent portions calculated according to the lower edge of each tier’s income band. As participants increase earned income and move into higher income bands, deposits will be placed into the family’s FSS escrow account.
- To build a strong foundation and maximize the contract term, an escrow account will be established, and an initial escrow deposit will be posted if program participant successfully achieves outcomes outlined in the Individual Training and Service Plan (ITSP).
- Participants who establish a personal savings account and save a designated amount by the end of the FSS contract term will receive an additional escrow credit once verification is provided at the end of the contract term. The verification must also demonstrate the family established regular savings patterns over the course of FSS participation to be eligible for the escrow credit.
  Semi-annually, participants will be required to complete mandatory follow-up consultations with Program Coordinators to report on outcomes to be eligible to continued FSS program participation.
  Outcomes triggering escrow deposits will be reviewed and verified at semi-annual consultations with Program Coordinators. The maximum escrow balance participants may receive upon program graduation is $10,000.

Anticipated Impact: Reducing the contract term and revising the escrow calculation will allow more participants to take advantage of the FSS Program. As the SDHC Achievement Academy is currently heavily relied upon to assist the Work-Able population with increasing earned income, new rental assistance participants will begin to seek assistance in their self-sufficiency path. Supporting the new clientele with incentives to keep them engaged provides assistance towards career advancement, increased savings, and ultimately becoming self-sufficient. A transition plan for current FSS families will be established.

This initiative also allows SDHC to maximize and further align current efficiencies and streamlining measures outlined in the Path to Success rent reform initiative. The amount of staff time spent on escrow calculations will decrease due to the new system of providing escrow credits based on outcomes rather than tied only to incremental increases in income.

SDHC expects the FSS Escrow Calculation revision will save approximately 0.5 FTEs, therefore achieving greater cost effectiveness in Federal expenditures. The saved FTEs may be reallocated within SDHC to various capacities.

Source: SDHC FY2013 Annual MTW Plan

Housing Authority of the County of San Mateo

Activity 2000-1: MTW Self-Sufficiency Program

DESCRIPTION

The HACSM MTW program, first implemented in May 2000, was originally developed to respond to welfare reform and thus was fashioned to focus almost exclusively on improving families' economic self-sufficiency in preparation for the conclusion of their welfare assistance. Effective July 1, 2013 HACSM received HUD approval to revise the admission process to change from a referral basis to admission via the HACSM HCV waitlist. In FY2014, HACSM expanded the number of vouchers allocated to the 5-year time limited program from 300 up to 800 vouchers and revised the admission process to include all new program participants from the HACSM waiting list. Effective January 2014, HACSM opened its HCV waitlist and with this opening began the enrollment of new households in the MTW Self-Sufficiency program.

All MTW Self-Sufficiency participants are required to participate in the HACSM Family Self-Sufficiency (FSS) program, which requires families to be gainfully employed and free of welfare assistance 12 months prior to the end of the FSS contract. Non-compliance with the FSS contract is cause for termination of housing assistance. HACSM collaborates with county and non-profit service providers to prepare MTW households to be economically self-sufficient upon graduation. HACSM designed a local method by which escrow is calculated for the FSS program participants at the time of successful graduation.

The HACSM escrow calculation method considers several activities that support a family's increasing self- sufficiency, which are often necessary for an individual to be job-ready and positioned for higher paying positions, instead of only recognizing increases in earned income. The maximum escrow credit and pay out at graduation is $3,500 per family.

The calculation methodology is as follows:

- *Employment*: In order to qualify, at program exit, the family must achieve either: 1. The lesser of $1,500 or a 15% increase over the above stated Earned Income baseline if the baseline amount is more than $2000, or 2. A $10,000 increase over the above stated Earned Income baseline if the baseline amount is $2000, or less. HACSM will calculate escrow based on a dollar for dollar match up to $1,000. ($1,000 maximum per family under this category)
- *Education/Vocational Degree Attainment*: $500 for each completed education/vocational goal. ($1,000 maximum per family under this category)
- *Personal Enrichment/Job Preparation*: $25 for each workshop, skill improvement training completed. ($250 maximum per family under this category)
- *Path to Citizenship*: $250 for each goal completed per family member in this process. ($500 maximum per family under this category)
- *Budgeting/Saving Series*:
    - Attend a HACSM-sponsored budgeting class within the first six months of program entry. ($25)
    - Prepare and submit to HACSM a personal budget for six months following the budgeting class. ($100)
    - Establish (open) a new savings account within the first year of program entry or a secured credit card to re-establish credit. Once credit has been established, open a savings account. ($25)

    - Establish a pattern of savings by: a. Increase savings balance over the savings baseline by at least $1500, AND b. During the final 12 months of participation, make a minimum of 10 monthly deposits of at least $25, AND c. Any monthly withdrawals may not cause the deposit amount to be less than $25. ($400)
      Note: Retirement accounts will not be considered as savings accounts. ($500 maximum per family under this category)
- *Improve Credit Score:* $1 for each credit score point improved over the Credit Score baseline. ($250 maximum per family under this category)
- *Personal Participant Pay Point from Individual Training and Service Plan (ITSP)*. Qualifying goals include: Transportation, childcare, fulfilling student loan obligations, expunging criminal records, completion of the LENA reading program and resolving outstanding child support payments. $250 for each Personal Participant goal completed. ($500 maximum per family under this category)
  Because escrows are only calculated and credited at the end of the FSS Contract term, interim withdrawals were eliminated.

Source: HACSM FY2020 Annual MTW Plan

Santa Clara County Housing Authority

Activity 2019-2: FSS Program – Waive Contract of Participation Requirements

DESCRIPTION

This activity modifies certain aspects of the Family Self Sufficiency (FSS) program to reduce the administrative burdens on both the participant families and SCCHA, while broadening the pool of families who could benefit from the FSS program's escrow savings account. First, the activity eliminates the requirement in the FSS Contract of Participation (CoP) (HUD Form 52560) that enrolling families must have been subject to an income reexamination within 120 days of the enrollment, and instead uses the family income as determined at the last regular reexamination, which may be up to two years before enrollment for families which are not on fixed incomes. Second, the activity allows the successful maintained employment of any adult member of the enrolled family – rather than just the Head of Household – to count towards the family's FSS goals. If at least one adult family member completes the Individual Training and Services Plan, the family will be considered a "successful FSS completion" and will receive the escrow payout.

Source: SCCHA FY2020 Annual MTW Plan

Tacoma Housing Authority

Activity 19: Modification of the FSS Program

DESCRIPTION
This activity was proposed in the 2013 Plan and implemented in 2013. THA modified the way the FSS program handles the escrow payments. THA changed the escrow calculations to simplify the process and to provide clearer motivation and guidelines for participating families.

THA has designed a savings calculation method under which families may qualify for one or more pay points. Pay points will be calculated and credited at the end of the FSS contract term and only if the family provides credible and verifiable documentation that show they qualify for each of the pay point credit types. Below are examples of pay points:

- $2,000 Maintain 32 hours/week employment for a minimum of 6 consecutive months
- $1,000 Complete ESL classes; Levels 1-5, $200 per level
- $100 Receive certificate of successful completion of financial literacy
- $3,000 Complete educational goal such as a GED, degree from an accredited school/college, vocational certificate, etc. Maximum escrow
  credit for achieving educational goals is $3,000 per family.
- $500: 0-6 months vocational training certificate
- $750: 7-12 months vocational training certificate
- $1,000: 13-24 months vocational training certificate
- $1,500-Associate degree
- $2,000-Bachelor's degree

Status Update: This activity was successfully implemented in 2013. Clients have reported the escrow is motivating and easier to understand. THA has also seen staff time saved, and the time is now being spent on direct service. In 2017, FSS served 166 households; 15 households graduated from the program and 66 households maintained employment for greater than one year.

Planned Non-Significant Changes: THA may consider revisions to the pay point schedule in order to ensure that all households participating in FSS are eligible to try to achieve a maximum incentive amount of $8,500. The current pay point schedule, for example, allows one pay point of $1,000 for participants completing five levels of ESL. Not all participants require ESL, which limits their maximum pay point potential. THA may consider offering an equivalent pay point for households who do not require ESL. Pay point revisions will be made with recommendations from current and interested participants and will include alignment with other Client Support & Empowerment programming, including the Children's Savings Account Program and financial capabilities services offered by the Sound Outreach Empowerment Counselor. Forty-seven (47) percent of all FSS participants have utilized financial capability services. These services include one-on-one financial coaching, credit analysis, and workshops geared towards saving and investing. Many clients receiving these services have shown gains in credit scores and display positive attitudes towards saving for their future.

Source: THA FY2019 Annual MTW Plan

Vancouver Housing Authority

Activity 2016-01: FSS Lite

DESCRIPTION
VHA offers a shorter version of the Family Self-Sufficiency (FSS) program in addition to the traditional five-year FSS program. This shorter version of the FSS program is not meant to replace the traditional program nor is it intended to siphon any potential applicants from that program. Rather it is aimed at those households that have an interest in increasing self-sufficiency but are reluctant to commit to the full five-year FSS program. This version has a much shorter commitment of two years, limits escrow to a maximum of $2000 and does not offer contract extensions but does allow conversion to the full FFS program if requested during the term of the FSS Lite contract. This activity will be ongoing during the Plan year.

Source: VHA FY2019 Annual MTW Plan