

**HOUSING AUTHORITY OF THE CITY OF HIGH POINT  
FAMILY SELF-SUFFICIENCY POLICY (FSS)**

**GOALS/PURPOSE:**

To empower the underemployed and unemployed participating low-income families renting under HUD's Section 8 Assisted Housing and Conventional Public Housing Programs to obtain economic independence, self-sufficiency and ultimately independence from government assistance programs.

To use rental assistance as a stabilizing force to permit families to invest their energy in other efforts, including employment, education, and job training and/or retraining that is necessary to achieve upward mobility.

To provide collaboration between The Housing Authority of the City of High Point and local agencies in order to aid the FSS Participants in obtaining the services needed in order to become self-sufficient.

To execute a Contract of Participation with the FSS family. The Contract of Participation is an agreement between the HPHA and a participating family that specifies the provisions of the Family Self-Sufficiency Program.

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1. To participate in the FSS Program and earn escrow, a person must be on a Public Housing Authority or Section 8 Lease.
2. Selection for the FSS Program will be made without regard to race, color, religion, sex, handicap, familial status, age or national origin.
3. Selection shall be in compliance with the rules and regulations for qualification for assistance under HUD's Section 8 and Conventional Public Housing Programs.
4. All FSS participants must sign a Contract of Participation.
5. Each FSS participant will have an Individual Service Plan, setting goals to be accomplished within the contract term.
6. Goals may be changed once within the first 60 days of applying for the FSS Program and/or once between the first and two and a half years.
7. The FSS Staff will strive to have monthly progress checks with the participant to encourage them to achieve their goals in compliance with their Contract of Participation and to ensure that the family has the support it needs to be successful in fulfilling their goals.
8. For each participating FSS family that is a recipient of welfare assistance, one goal shall be to become independent from welfare assistance and remain independent from welfare assistance for at least one year before the expiration of the term of the Contract of Participation.
9. The Contract of Participation is considered to be completed, and a family's participation in the FSS Program is considered concluded when one of the following occurs:
  - a. The family completes all of its obligations under the contract of participation on or before the expiration of the contract term, including Any extension thereof; or
  - b. 30% of the monthly adjusted income of the FSS family equals or exceeds the published existing housing Fair Market Rent for the size of the unit for which

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The FSS family qualifies based on the HPHA's Occupancy Standards. The Contract of Participation will be considered completed and the family's Participation in the FSS program concluded on this basis even though the contract term, including any extension thereof, has not expired, and the **family** members who have individual training and services plans have not completed all the activities set forth in their plans; or

- c. The FSS family purchases a house.
- d. The HPHA may, upon review and approval of the Director of Economic Development or his designee, extend the term of the Contract of Participation for up to two years for any participating family that requests in writing an extension for reasons based solely on circumstances that are beyond the family's control.

10. The Contract of Participation is automatically terminated if the family's Section 8, or Public Housing assistance is terminated in accordance with HUD regulations. The Contract of Participation may be terminated before the expiration of the contract term, and any extension thereof, by:

- a. Mutual consent of the parties
- b. Failure of the FSS family to meet its obligations under the Contract of Participation without good cause, including in the Section 8 FSS program The failure to comply with the contract regulations because the family has moved outside the jurisdiction of the HA;
- c. The family's withdrawal from the FSS program;
- d. Such other act as is deemed inconsistent with the purpose of the FSS Program, or
- e. Operation of law

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**THE ESCROW ACCOUNT**

- 1) The FSS family will not be allowed to receive any money from the escrow account for any purpose if they owe money to the HPHA, i.e., back rent, retro rent, loan.
- 2) After reaching an interim goal, the FSS family may receive, with the approval of HPHA, a portion of the escrow money for the purpose of continued education, auto repair or down payment on a house, up to a maximum of one half of its total escrow.
- 3) To receive assistance mentioned in #2 above for auto repairs, the FSS family must present at least two estimates with the name and address of the FSS participant as well as the name, address and phone number of the vendor, the nature of the repair and the amount necessary to repair the automobile. To receive assistance for continued education, the FSS participant must submit their name, the name of the institution they will be attending, the date(s) of attendance, and proposed course of study. Requests to receive a portion of the escrow account must be made in writing.
- 4) If the FSS family has not met any of their goals, they will not be eligible to receive any of the money in the escrow account unless they are buying a house. The money will be made available to them at the closing minus any monies that the family owes the HPHA.
- 5) A Section 8 FSS family must notify its FSS caseworker upon leaving the HPHA's Jurisdiction and verify that they are actively participating in another qualified PHA's FSS Program within 90 days of the relocation or they will forfeit any escrow money in their account.
- 6) FSS case management will only be afforded to families who live in the jurisdiction of The HPHA.

## **SUGGESTIONS FOR GOALS**

### 1) *GET MY GED*

*Obstacles:* Day Care, Transportation, and Money

*Solutions:* Social Services, Family/Friends, **GTCC/Job readiness training**

### 2) *CLEAN UP CREDIT REPORT*

*Obstacles:* No job, No money, No budgeting skills, and No motivation

*Solutions:* Find employment, Budgeting Classes, Consider the benefits

### 3) *GET MY DRIVER'S LICENSE*

*Obstacles:* Scared, No money, Previous fines

*Solutions:* Relax and study, Pay fines, Get a job

### 4) *WANT TO GET A JOB*

*Obstacles:* Day Care, No job skills

*Solutions:* Social Services, Family/Friends, **Job readiness training**, job fairs

### 5) *WANT TO GO TO COLLEGE*

*Obstacles:* Money, Day Care, Time, Transportation and How to get Started

*Solutions:* Check on financial aid or other forms of financial assistance, Social Services,

Family/Friends, Work out a schedule, Hi-Tran, Seek Help from someone to guide you through the process. (Guidance Counselors)

### 6) *Homeownership*

*Obstacles* Credit, unemployment, low paying jobs, qualifying for loan

*Solutions* Attend credit-counseling classes, get more job training/education, seek higher paying job, and enroll in HPHA homeownership program