

This Handbook will outline essential elements of the FSS program. Please read carefully and sign at the end of the document. We look forward to supporting you in reaching your goals!



FSS Participant Julie with a van she received from our non-profit transportation partner Way to Go. 2020.



FSS Participant Cora with her kids at an FSS Halloween Party. We host events and workshops throughout the year.



FSS Graduate Alina who worked in the program to raise her credit, secure a good job, and graduate with savings (escrow)!

Overview of FSS

The FSS program is a completely voluntary goal, work, and savings program available to persons receiving housing assistance through an HRHA voucher. While anyone in HRHA’s Franklin Heights is eligible, HCV/Section 8 residents must apply for FSS as we have funding for 30 spots. In FSS, you have the opportunity to work with a coach/case worker to set goals, connect with resources to help you reach them, and build a savings account as you increase your income. At the start of the program you identify and set goals and sign the FSS Contract with your case worker. The program is 5-years but participants can graduate early if goals are met and income is stable. Feeling stuck? We work with you to get you moving where you want to go again.

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EQUAL HOUSING OPPORTUNITY PROVIDER

HRHA provides reasonable accommodations to persons with disabilities consistent with the Section 504 Final Rule (24 CFR Part 8) and the Fair Housing Amendments Act

Program Requirements

There are three main program requirements with the FSS program.

1. **Adherence to the terms of the FSS Contract** and your lease with HRHA/HCV Landlord
2. **Monthly communication with your FSS Caseworker** through a goal sheet, providing updates on your work, educational/training interests, and goals/action steps.
3. **Identifying monthly action steps to work on** to get closer to your program goals. These steps should be outlined in your monthly goal sheet.

The FSS Program is for people who want to move, grow, and pursue their goals. We understand that some months will go by where you didn't make much progress or where you felt you took two steps backward. That happens. Just stay in communication with us.

To assist you in reaching your goals we may suggest keeping a monthly budget, referral to workforce center, meeting with us to work on a resume, or other opportunities. Regular communication with your FSS Coordinator will be key in ensuring you get everything out of this program that you can.

Note: Some program benefits are only open to those participants who are meeting program requirements and working towards their goals.

Program Benefits

There are three major benefits to committing to the FSS program.



A Personal Coach

As your FSS Caseworker, we commit to connecting you to community resources and connect with the FSS Program. But beyond that we can also be a helpful coach. **A coach is someone who asks good questions, helps you discover where you want to go, and offers encouragement as you work to reach those goals.** A coach can help keep you accountable when you working towards something (like registering for school or training) or when you are looking to quit something (like a bad habit). **We believe the FSS program is your program, not ours. You are in the driver's seat.** Setting goals and monthly action steps will help you get to where you want to be. We are here to simply support you in your journey.

“FSS has helped me to believe in myself again, their encouragement has instilled confidence back in me that now has me facing my goals instead of running from them. Also I’m now going back to school thanks to this program, something I never saw possible.” – Tasha W.

Opportunity to Build a Savings Account (Escrow)

A huge benefit of the FSS program is the opportunity to build a savings account. At the start of the program, your current income and rent payment are recorded. As your earned income increases, your associating rent increase will be deposited into a savings account. In essence, you begin to pay rent to yourself. HRHA manages this account on your behalf. You can pull money from your savings throughout the 5-year program for job related and FSS approved expenses (like car repairs or classes). You receive your savings in full upon successful program graduation. **Some program participants have earned over \$10,000 through this program!**

For example, say you begin the program paying \$200 in rent every month. As you work with your FSS coordinator you secure a higher paying job. Your report that increase in income and your rent goes up to \$400 ever month. As long as you maintain that work, HRHA will deposit \$200 of your rent payment into a savings account for you. So in one year you could have \$2,400! **There are many factors that affect rent so the savings/escrow amount will not necessarily be dollar-for-dollar. Savings is only accumulated when participant is earning and paying rent ABOVE the amount when they started the program.**

"I really appreciate the FSS program. They helped me use my savings (escrow) to repair my vehicle and they also helped with Christmas for my daughter. It is a great program!"
- Cherie W.

Coming 2021: Changes with Moving to Work (MtW). An optional or separate Escrow opportunity may be in effect. Check with your FSS Coordinator for more information.

Connection with Community Resources

The FSS Office can serve as your first stop when searching for a variety of resources for you and your family. We have partnerships with community agencies and can help connect you with the assistance you may need. A few areas we can support include:

- **Transportation:** We partner with Way to Go to help cover costs like oil changes, tires, vehicle repair, and even help securing a vehicle of your own. Way to Go can also provide shuttle service for you to get to and from work. Referral through FSS.
- **Education/Training:** We work with BRCC, the Workforce Center, and other partners to help our participants take that next step in securing higher income or pursuing a degree. We have had FSS participants pay nothing or close to nothing out of pocket for certification in healthcare jobs like CCMA/CNA, Coding, CDL (driving), and more!
- **Job Skills/Preparedness:** We work in house and with partners like Virginia Workforce to assist participants with resume writing, job applications, job training, interview practice, and more.
- **Utility/Bills:** We can connect you with community groups who offer some assistance for past due bills. We can also help you find ways to negotiate or lower your bills.
- **Credit/Savings/Budgeting:** Whether you are trying to raise your credit or just get a handle on your monthly budget, we can provide assistance in our office and connect you with community groups who can help you take back control of your money. A working budget is a key component of the program.
- **Childcare, Healthcare, and other needs:** Whatever pops up, it's always worth connecting with your FSS coordinator to see what resources might be available to you.

"I have found this program more than helpful in my crazy day to day life. The coaching that I get is always great, honest and very informative and motivating for me. FSS has helped me with budgeting and my career goals. I have finally found the best job I could have ever thought of and am now moving forward in life supporting my family better because of the consistency and supportive attitudes in this program."

- Amber G.

Savings (Escrow) Account Policies

The savings account (escrow) is an incredible benefit of the FSS program. The amount you earn is distributed to you when you successfully graduate the FSS program. But the program also allows you to pull from your escrow before graduating. This is called an "interim withdrawal". You may request a withdrawal following the below guidelines.

- The money is connected with helping you reach your goals and increasing self-sufficiency
- You may withdrawal half of your total balance at a time, no more than four times per year
- You provide an invoice or proof of purchase before or within a week after purchase

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Simply ask your coordinator for an interim escrow request form. We can normally provide your check within 1-3 business days.

* If you do not provide an invoice or receipt within two weeks of receiving your check you will not be able to make another interim withdrawal for 6-12 months.

The FSS Contract and ITSP

To join FSS you must sign the two page FSS Contract. Your coordinator will go over each element of the contract with you. The contract outlines what we provide, what is expected of you, and causes for termination.

The Individual Training and Services Plan (ITSP) is the plan you make with your coordinator that has your goals, interim goals, and action steps. The ITSP goals are chosen and signed at the start of the program. You can work with your caseworker to change goals throughout the program as needed or add new goals. You will agree to or change your goals each year in an annual review.

Graduation from FSS

There are two ways to graduate from FSS.

1. You meet all the goals stated in your ITSP, including regular work, and are no longer receiving cash welfare (TANF).
2. Your income rises above the fair market rent (FMR) for your apartment unit and you no longer need a housing voucher.

Some participants graduate early. Others at the end of the 5 years may ask for an extension to their contract. Things change, stuff comes up. Communicate with your caseworker and be flexible as you work to reach your goals.

When your caseworker confirms that you have met graduation requirements we will ask you fill out an evaluation of your time in FSS. We will give you your total escrow amount (unless you owe money to HRHA) and a graduation certificate.

Contract Extension

Sometimes life takes a turn, or things come up that you were not expecting (like a pandemic!). If you reach the end of your 5 years and have not met your goals and/or are not working you may request an extension to your contract. Simply fill out a contract extension request stating why you would like an extension and what you will work on during that time. You may request an extension for up to two years. The FSS caseworkers will consider your request and grant acceptance based on how you have communicated and committed to the program over the past 5 years.

Early Withdrawal or Termination from FSS

The FSS is a voluntary program that serves nearly 90 families receiving housing assistance. If you are not meeting program requirements, including communicating with your caseworker, we may move to end your participation with FSS. You may also decide to leave the program on your own.

There is ABSOLUTELY NO penalty or impact on your housing voucher if you are terminated or choose to withdrawal from FSS. Ending your contract with FSS does NOT affect your housing voucher or housing assistance.

Termination: If you are not meeting program requirements, such as not turning in goal sheets or stating monthly action steps, the following steps will occur:

1. If we do not hear from you for two months we will send a letter stating your out of compliance with FSS. In those two months we will attempt calls and email to reach you. The letter will ask for you to connect back with us and outline goals and steps for getting back in compliance with FSS. You have 10 business days (2 weeks) to respond.
2. If we do not hear from you at the end of the third month we will move to remove you from the FSS program. We will send a final letter stating your removal from FSS. You will have 10 business days to reply. Termination will result in the loss/forfeiture of any earned escrow.

Eviction or loss of your housing voucher will also result in your termination from FSS. Should you wish to appeal a termination from FSS, please contact HRHA Executive Director Michael Wong at 540 434 7386 or by emailing wongway@harrisonburgrha.com within 30 days of program termination.

Withdrawal: You may decide that the FSS program is not working for you or that you are unable to focus on the program at this time. You may request to withdrawal from the program by filling out a withdrawal form. Contact your caseworker for more details. Program withdrawal will also result in the loss/forfeiture of any earned escrow funds.

Porting Out: If moving and keeping your voucher, it may be possible to continue in the FSS program of the locality you are moving to. Please contact your caseworker BEFORE you finalize moving details to either end your FSS contract or transfer to another program.

FSS Staff and the HRHA Main Office

FSS Staff support your personal and family goals with FSS and oversee the FSS program. Updating FSS Staff about work or hours does **NOT** update the HRHA Main office. You need to submit change in income and household forms with the main office and notify your Housing Choice Voucher specialist, landlord, or property manager of any changes. The FSS program is separate from the HRHA Main office and requirements of your voucher assistance, leasing, etc should be communicated with your specialist, landlord, and/or property manager.

Grievance Procedure

If you have complaints or concerns about the FSS staff or FSS program, you can contact the HRHA Executive Director Michael Wong at wongway@harrisonburgrha.com or by calling the main office at 540 – 434 – 7386 and asking to file a complaint about FSS with Michael Wong.

I, _____, have read and understand the benefits and requirements of the Family Self-Sufficiency Program. I commit to choosing goals and working towards meeting them with support from the FSS Office and Staff.

Head of Household

Date

FSS Staff

Date

FSS Handbook Edition: February 2021

The Family Self-Sufficiency Handbook may be revised to reflect changes in HRHA, HUD, or local policy. FSS Staff will provide you with an updated handbook to sign when applicable.