Information Guide

- Supportive Services to achieve your goals.
- Increase your earnings, and we’ll turn a portion of your rent into a savings account!
- FREE workshops & classes.

FAMILY SELF-SUFFICIENCY
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Program Details

Salem Housing Authority (SHA) has been providing rental assistance to families residing in the Salem and Keizer communities since 1969. In April 1994, SHA introduced the Family Self-Sufficiency (FSS) Program.

To-date, 400 people have completed Contracts of Participation and over $900,000 has been paid to FSS graduates.

**Purpose**

The purpose of the FSS Program is to enable families on the Housing Choice Vouchers (HCV) Program or residents of Public Housing to achieve economic independence and self-sufficiency through education and the improvement of employable skills.
Identification and Utilization of Support Needs

Activities and Support Services
The services available to the FSS participants vary from time to time. The FSS Coordinator will make every effort to match a participant with a needed service, whether locally or via the Internet.

Description of Support Services
The following agencies have, at one time or another, provided the listed services. SHA has no control over the availability of these services at any given time. The list provided is strictly descriptive.

Caring Options
Childcare referrals to registered and certified care facilities; respite care, parenting classes, childcare training for home childcare providers.

Community Action Teams
Agencies such as Community Action Agency, Congregations Helping People, Salem Integration Team, St. Vincent DePaul, Salvation Army: Information and referral services, bus tickets, food banks, energy assistance, Legal Aid Services, housing, prescription services, gasoline fund, childcare programs, food baskets, toy drive, respite care.

Community Colleges
Colleges include Chemeketa Community College, Linn Benton Community College, Portland Community College, Willamette and Western Universities: Tutoring and instruction to assist adults to improve their basic reading, math, and writing skills; preparation for General Education Development exams; ESL classes; vocational training, certification, and Associates degrees.

Consumer Credit Counseling
Budgeting, debt reduction, and wise use of credit; Debt Management Program.

Department of Human Services - Self-Sufficiency
Employment-related daycare subsidy, food stamps, emergency assistance, Oregon Health Plan, JOBS, and child support enforcement.

Department of Human Services - Child Welfare
Child protection services, family counseling, parent training.

Employment Department
Job listings, referrals, workshops, veteran’s services, labor market information; tax incentive programs, Dislocated Worker Programs, unemployment benefits.
Head Start
Preschool programs for low-income families and children with disabilities; case management with home visits; social service referrals; medical and dental referrals and payments; various parenting, nutrition, and adult literacy classes offered to the general public.

Health Department
WIC, family planning, maternal and child health, seatbelt education, immunizations, and home visits.

Job Growers, INC
Assist with misc grants for education, job training, employment and placement Programs.

Mental Health Agencies
Family and individual counseling, drug and alcohol education, assessment and treatment of mental and emotional disorders, support groups.

MERIT
Business counseling, business training, and business information for new and experienced small business owners.

Women’s Resource Centers
Support groups, referrals, legal advocacy, transportation, peer counseling, emergency food and shelter.

Life is not measured by the number of breaths you take,
But by the number of moments that take your breath away.
Incentives for Participation

Case Management
Families participating in the FSS Program will be in regular contact with the FSS Coordinator to develop and carry out their Individual Training and Service Plan. The intent of case management is to assist FSS Families in achieving self-sufficiency with on-going support services and supervision of the participant’s progress. The FSS Coordinator will empower families toward self-sufficiency, facilitate and monitor other agency involvement, and track the participant’s progress through quarterly contacts, meetings or reports, and home visits. The success of our participants is highly important to us and we strive to be there for support through the toughest of times. The Coordinator will continue to serve as a support contact on an as-needed basis even after a family successfully completes the Contract of Participation.

Escrow
Deposits may be made into the Escrow Account on behalf of an FSS participant. Generally speaking, these funds equal 30% of the difference in earned income at the time a participant enrolls and the time the family rent calculation is effective. The computer calculates this amount based on a formula established by HUD; an Escrow Credit Worksheet (HUD 52652) is generated at that time.

Individual Development Account
SHA is a member of the Valley Individual Development Account (VIDA) Collaborative through CASA of Oregon. As a member of VIDA, SHA may assist qualifying individuals in establishing IDAs for one of three purposes: Home Ownership, Post-Secondary Education, and Small Business Ownership. With the VIDA accounts, CASA of Oregon will match $3 to every $1 you save! This is a program with limited funding and few requirements. FSS participants receive priority enrollment in the IDA Program, making it a great incentive for those pursuing education or home ownership as long-term goals.

The Family Programs Coordinator will pursue other incentives and opportunities for SHA’s Family Self-Sufficiency participants. Notification of other opportunities will be made via the FSS Newsletter and/or direct telephone correspondence.

Families will be selected for SHA’s Family Self-Sufficiency Program without regard to race, color, religion, sex, disability, familial status, or national origin, as set forth in 24CFR 982.54. The only requirement for participants is that they must be willing and able to work (24CFR 984.303(b)(4)(i)).
**FSS Selection, Application, and Enrollment Procedure**

**Waiting List**
There is generally a short waiting list into the FSS Program. All applications are prioritized by the date they are submitted to the housing authority.

**Selection Process**
If an applicant’s last family rent calculation was more than 120 days prior to the application for FSS, the Coordinator may calendar enrollment to coordinate with the applicant’s next Annual or Interim whichever comes first.

**Application Process**
Upon receipt of a completed application, the Coordinator will confirm that the last family rent calculation will fit within the 120-day window for enrollment and that a space is available in the Program. If so, the FSS Information Guide and appointment letter for enrollment will be sent.

**FSS Information Guide**
This Information Guide contains the policies and procedures for the Family Self-Sufficiency Program. Each participant inquiring about the FSS program will meet with an FSS Coordinator and this guide will be reviewed completely to ensure they fully understand the program in it’s entirety before making the decision to join.

**Identified Barriers to Self-Sufficiency**
Each new participant will complete a Goal Assessment. The FSS Coordinator will review and identify barriers to Self-Sufficiency. This form will serve as the foundation for all Individual Training & Service Plans (ITSPs).

**Denial of Participation**
An applicant who states on the Goal Assessment that they are unable to work or is not willing to seek and maintain employment, as required by HUD regulations shall be denied participation in the FSS Program. Individuals who state they are unable to work outside the home but are willing to explore in-home employment opportunities shall not be denied participation. A family that owes any Housing Authority money will be denied participation in the FSS Program until such time that repayment is complete.

A family who has previously participated in the FSS Program and completed the Contract of Participation with pay-out of Escrow will be ineligible to participate in the FSS Program again. One who has completed the Contract of Participation but did not receive any escrow will be allowed to enroll again in the FSS Program if they can show that circumstances have changed and employment is likely. They must wait at least one year from the Completion date of the original Contract to again apply for the program.
They may only enroll if there is no one waiting for a first opportunity to enroll in the program, even if that person is waiting for the 120-day window. If a person voluntarily terminates his Contract of Participation, they will be allowed another opportunity to enroll in the FSS Program.

**Withdrawal from the Application Process**

An applicant can withdraw from the application process at any time by informing the Coordinator in writing of their choice to do so. The FSS program is strictly voluntary.

**Enrollment Process**

**Intake Appointment**

Once the FSS Coordinator has reviewed the Goal Assessment and completed the ITSP, The FSS Coordinator and participant will sign both the Contract of Participation (CoP) which is HUD Form 52650. It is a contract entered into by a participating Housing Choice Voucher-holder or Public Housing resident and the Housing Authority setting forth the terms and conditions governing participation in the Family Self-Sufficiency Program.

The meeting should be attended by all the adults in the household who would like to develop Individual Training and Service Plans (ITSPs). Only the Head of Household’s ITSP will be incorporated into the Contract of Participation and the accomplishment of which must be achieved in order to successfully complete the Program.

The purpose of the Enrollment Appointment is to complete the following:

1. A general discussion about the FSS Program, expectations, and requirements;
2. To discuss the identified barriers to self-sufficiency and short- and long-term goals the applicant wishes to pursue; and
3. An explanation of the Contract of Participation and ITSP.

**Enrollment of Port-ins (Section 8 Only)**

When an FSS participant ports to Salem Housing Authority, the FSS Coordinator will contact the initiating FSS Coordinator upon lease-up to request copies of the incoming family’s file and, if SHA is absorbing the family, the escrow funds held on behalf of the family. The Coordinator will send a letter to the incoming FSS participant asking that they schedule an appointment within two weeks’ time to discuss her goals. A copy of the FSS Information Guide will be included with the letter.

If the port-in participant does not schedule an appointment, a second letter will be sent. If there is no response to the second letter, a Notice of FSS Termination will be sent. Any funds held in escrow for the porting-participant will be forfeited.

When SHA does not absorb the voucher, the FSS Coordinator will send to the initiating housing authority a copy of the Escrow Account Credit Worksheet (HUD-52652) whenever adjustments are made to the family’s HAP.
Contract of Participation (CoP)

The Contract of Participation (CoP) will have a term of five years and will begin the first day of the following month the CoP is signed.

Following the Intake Appointment, the FSS Coordinator will develop the Initial ITSP. This, along with the Contract of Participation will be required to be signed by the FSS applicant and FSS Coordinator for enrollment and participation.

Contract Modifications

Individual Training and Service Plan

An FSS participant may revise completion dates or change goals with explanation and mutual agreement between the participant and the FSS Coordinator. ITSPs can not be changed 6 months prior to graduation.

Designation of FSS Head of Household

SHA recognizes that life circumstances sometimes necessitate a change in designation of the FSS Head of Household. Such changes include, but are not limited to, the birth of a child and the family’s decision that the currently-designated Head of Household remain home to care for the child on a long-term basis, the death of the Head of Household, or the development of a disability on the part of the Head of Household.

Family decision to change Head of Household: If an FSS family decides it is in the best interest of the family to designate a different adult household member as the Head of Household, the current Head of Household must write a letter to SHA requesting this change. Once it is completed, an Addendum to the CoP must be signed by the existing Head of Household, the newly-designated Head of Household, and the FSS Coordinator. The baseline numbers will remain in effect, as well as the End Date. A new ITSP will be developed with the new Head of Household.

Removal from the household of the Head of Household for any reason: If the Head of Household ceases to reside with the family and the voucher remains with the household or household remains in Public Housing, a new Head of Household will be designated. If the new Head of Household wishes to continue the FSS participation, a new Contract of Participation must be signed by the new Head of Household utilizing the original baseline figures and End Date. The Escrow Account, if it exists, will transfer to the new Head of Household. A new ITSP will be developed.

The Head of Household becomes disabled: If the Head of Household becomes disabled during the term of the Contract of Participation, they may designate an existing adult family member as the FSS Head of Household. A letter must be written by the Head of Household to the FSS Coordinator making this request as a reasonable accommodation. A new Contract of Participation is signed with the FSS Head of Household utilizing the original baseline figures and End Date. The Escrow Account, if it exists, will transfer to the FSS Head of Household. A new ITSP will be developed.
Expiration Date of Contract of Participation

Extension of Contract Term: A participant may request an extension of his Contract of Participation. This request should be made at least six months prior to expiration of the Contract and must include the following information:

1. The goals remaining to be completed;
2. The reason the goals have not yet been completed; and
3. The timeframe in which it is expected these goals can be completed.

Extensions will be granted for good cause up to a maximum of two years. The FSS participant is entitled to escrow deposits (in accordance with the terms of the Contract throughout the term of the extension’s) within the parameters set forth in HUD Regulations.

Contract Completion

Contract Term Completed
One year prior to expiration of the Contract of Participation, the FSS Coordinator will re-view the file to determine the family’s likely readiness for completion. This determination will include:

1. Confirming that no household member is receiving welfare assistance
2. Evaluating status on credit repair process, if this is on-going;
3. Confirming completion of a financial management course and home buying seminar, if these are a part of the ITSP; and
4. Evaluating the status of any remaining long-term goals.

An updated ITSP will be developed to address any final issues remaining prior to completion of the Contract.

Completion by Income Achievement
If the household reaches an income level where 30% of their Adjusted Monthly Income is equal to or greater than the Fair Market Rent for the unit size for which they are qualified, the CoP is considered to have been completed if no one in the household is receiving welfare assistance at that point. Contract completion under this condition does not require that the Head of Household be employed.

“It’s a rough road that leads to the heights of greatness.”

-Seneca
There are three basic elements involved in the development of a participant’s ITSP.

- Employment
- Education
- Homeownership

Once you and your FSS Coordinator have mutually agreed on your five year goals for these three elements your ITSP will begin to form including adding additional goals you’d like to reach. Your FSS Coordinator will provide you with outside referrals to begin your path of success.

Financial Goals

*Usually during the first year of the Contract:*
  a) Participate in a basic money management class;
  b) Develop a monthly budget;
  c) Practice living on the budget;
  d) Request a free credit report — determine appropriate timeline for beginning credit repair, if needed. *During or before the final year of the Contract:*
  a) Complete credit repair (compare with first report obtained);
  b) Complete home ownership seminar, if appropriate;

Educational Goals

All FSS participants will be encouraged to obtain, at a minimum, a GED. Necessary educational assessments will be conducted through local community colleges.

Employment Goals

In the event a participant does not have a clear employment or career goal, some form of career assessment will be completed during the first year of the Contract. The participant will be encouraged to investigate potential fields through some form of occupational exploration.

If participants are ready to seek employment, they will be encouraged to utilize the services of the State Employment Department including iMatchskills and resume development. Any participant who has been unemployed for at least six months will be strongly encouraged to take advantage of the Employment Readiness Training available through Job Growers, INC.

If participants are employed at the time they enroll in the FSS Program, consideration needs to be given to whether this is a living wage job, whether there is room for advancement, and the career aspirations of the participant.
Life Skills Goals
It is SHA’s desire to have each FSS participant learn general life skills within the first few years of participation. This includes learning to budget, pay bills on time, housekeeping and skills like positive attitude, communication, responsibility and problem solving to name a few. Your FSS Coordinator will discuss the importance of these skills and discuss participating in our Life Skills class.

Modifications to the ITSP
The FSS participant can modify ITSPs to change completion dates or to eliminate or change a goal in its entirety. Substantive changes to goals can be made during a meeting with your FSS Coordinator. At which case an Updated ITSP will be written, signed and appended to the Contract of Participation.

Moving
SHA works with landlords to help you find housing opportunities to fit your needs. Property listings are available in our lobby, and we update them on a weekly basis.

When moving, consider the following:

- Can you move closer to work or school?
- Can you move to an area that is more culturally, racially, or ethnically diverse, with lower poverty rates and high school drop out rates?
- Can you move to an area with more access to essential goods and services?

Salem Housing Authority, Mid-Willamette Valley Community Action, and Catholic Community Services all provide housing search assistance.

Salem Housing Authority keeps up-to-date information on available properties located in low-poverty areas (based on 2000 Census information). Living in a low-poverty area may offer better safety, housing, schools, and jobs, which may in turn improve your family’s economic status, health, and educational outcomes.
The Escrow Account

Deposits
Escrow Account deposits are calculated on increases in earned income as they impact the family’s Total Tenant Payment compared to the time the Contract of Participation was executed. Earned income is considered to be wages and salary received from private or public sources, or the net income from self-employment. Earned income does not include wages received from a work study job, nor from any pension or annuity, transfer payments, cash or in-kind benefits, or funds deposited in or accrued interest on the FSS Escrow Account. It also does not include Social Security or similar forms of government benefits.

Escrow credit calculations will be made whenever SHA conducts an Interim or Annual re-examination during the period of the Contract of Participation. SHA will credit escrow accounts monthly and calculate interest. At least annually SHA will provide FSS families with an escrow statement reflecting beginning and ending balances, deposits, withdrawals, and interest.

Forfeiture of Escrow
Escrow will be forfeited by the FSS participant if:

1) The FSS household is not in compliance with Section 8 or Public Housing and loses Rental Assistance;

2) The FSS participant is not in compliance with the FSS Program and is terminated from FSS;

3) The FSS participant voluntarily terminates his enrollment in the FSS Program;

4) Someone in the FSS household is receiving cash welfare assistance, as defined by HUD, when the Contract of Participation expires; or

5) The FSS Head of Household is not suitably employed, as defined by SHA, when the Contract of Participation expires.

Final Release of Escrow
Escrow funds will be distributed to the FSS participant upon completion of the Contract of Participation and approval of success by SHA Supervisors. The escrow check will be disbursed within 30 days of graduation.

"There is no secret to success. It is the result of preparation, hard work, and learning from failure."

- Colin Powell
Participant Termination

Causes for Termination

Failure to Fulfill Family Obligations
The FSS Family must meet all of the family obligations and requirements of the Section 8 Housing Program or Public Housing Program as set forth in SHA’s Administrative Plans. Failure to comply with these terms may result in the family becoming ineligible to continue receiving housing assistance. Termination of housing assistance automatically terminates the FSS Contract of Participation and any funds held in Escrow on behalf of the FSS Family will be forfeited.

In the event an FSS Family is terminated for cause from the Section 8 or Public Housing Program, a letter will be sent to the FSS participant by the FSS Coordinator informing them that her Contract of Participation has been terminated and any escrow funds have been forfeited.

Non-compliance with the FSS Program
The following actions constitute non-compliance with the FSS Program:

• Missing scheduled meetings without a phone call or written notice in advance;
• Failure to maintain quarterly contact;
• Failure to work on activities or goals set forth on the ITSP;
• Failure to seek and maintain employment.

Every effort will be made to resolve the problems before the participant is terminated from the FSS Program. Such steps may include, but are not limited to:

• Revising the ITSP to reflect the family’s changing needs and objectives;
• Establishing specific conditions under which the participant may remain on the Program;

□ Conducting a meeting with the participant and other social service agencies with whom he is working to identify and alleviate potential barriers to continued participation in the FSS Program.

The Termination Process
Notification of Termination will be made to the FSS participant by letter stating:

1. The specific facts and reasons for termination;
2. His right to request a hearing and the date by which such request must be received.
Know Your Rights!

The Basic Rule of Fair Housing
In most housing transactions, it is against the law to discriminate on the basis of any “protected class”. That means housing discrimination is illegal when a person is treated differently because they are a member of a protected group or class of people covered by fair housing laws.

Discriminatory Actions
- Refusing to rent, sell, or finance
- Refusing to give information, discouraging from renting, or lying about availability
- Applying different rules, privileges, standards, and/or qualifications
- Making discriminating statement (spoken or published)
- Steering to certain housing
- Harassing, intimidating, threatening, or coercing
- Refusing to let a person with a disability make modifications necessary to use the dwelling
- Refusing to make reasonable changes in rules, policies, practices, or procedures so that a person with a disability can have equal use of the dwelling

Protected Classes
In the entire U.S.:
- Physical or Mental Disability
- Race or Color
- National Origin or Ancestry
- Religion
- Sex
- Familial Status (the presence of children under 18 in the household, or pregnancy)

In Oregon:
- Marital Status
- Source of Income
- Sexual Orientation / Gender Identity
- Domestic Violence Victims

In Salem:
- Domestic Partnership
- Occupation
- Age

Who must comply?
- On-site managers
- Owners
- Property Manager
- Maintenance people
- Real Estate Agents
- Lenders
- Advertising Media
- Neighbors (In some circumstances)
- Zoning and permit departments

Salem Housing Authority Policy
Salem Housing Authority does not discriminate against any person because of handicap, race, color, religion, sex, marital status, familial status or national origin in admission or access to, or treatment or employment in and of its programs or activities.

How is the law enforced?
Filing an agency complaint within one year, or a lawsuit within two years, of the date of the discrimination.
Who can help?

**Salem Housing Authority**
Complaints regarding accessibility of the Authority’s programs to individuals with disabilities should be submitted in writing to Terry Frazier, Salem Housing Authority, PO Box 808, Salem OR 97308-0808. Questions or comments may also be made by phone at 503-588-6368, or TDD, 503-588 6447. Requests for auxiliary aid may be directed to a Housing Assistance Representative, Occupancy Coordinator, or other appropriate employee.

**U.S. Department of Housing and Urban Development (HUD)**
HUD Complaint Hotline: 1-800-669-9777
Fair Housing Hub
U.S. Dept. of Housing and Urban Development Seattle Federal Office Building
909 First Avenue, Room 205
Seattle, WA 98104-1000
Telephone (206) 220-5170 or 1-800-877-0246
Fax -206- 220-5447 • TTY 206-220-5185
E-mail: ComplaintsOffice10@hud.gov
http://www.hud.gov/offices/fheo/online-complaint.cfm
Or, fill out the attached form and mail it to the address above.

**Fair Housing Council of Oregon**
506 SW Sixth Avenue, Suite 1111, Portland OR 97204
Phone: 503-223-8197 or 800-424-3247
(TTY)
Fax: 503-223-3396
Website: www.FHCO.org
Email: information@FHCO.org

**Oregon Bureau of Labor and Industries (BOLI), Civil Rights Division**
800 NE Oregon St
Suite 1045
Portland, OR 97232
971-673-0764
crdemail.boli@state.or.us
HUD Discrimination Form
Departamento de Vivienda y Desarrollo Urbano Oficina de Derecho Equitativo a la Vivienda
U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity

Instructions: (Please type or print) Read this form carefully. Try to answer all questions. If you do not know the answer or a question does not apply to you, leave the space blank. You have one year from the date of the alleged discrimination to file a complaint. Your form should be signed and dated.

Your Name
Your Address
City State Zip Code
Best time to call
Your Daytime Phone No Evening Phone No

Who else can we call if we cannot reach you?

Contact’s Name
Best Time to call
Daytime Phone No Evening Phone No
Contact’s Name
Best Time to call
Daytime Phone No Evening Phone No

1 What happened to you?
How were you discriminated against?
For example: were you refused an opportunity to rent or buy housing? Denied a loan? Told that housing was not available when in fact it was? Treated differently from others seeking housing?
State briefly what happened.
2 Why do you think you are a victim of housing discrimination?

Is it because of your:

- Race, color, religion, sex, national origin, familial status (families with children under 18), and/or disability?
- For example: were you denied housing because of your race? Were you denied a mortgage loan because of your religion? Or turned down for an apartment because you have children?

Briefly explain why you think your housing rights were denied and circle the factor(s) listed above that you believe apply.

3 Who do you believe discriminated against you?

For example: was it a landlord, owner, bank, real estate agent, broker, company, or organization? Identify who you believe discriminated against you.

Name

Address

4 Where did the alleged act of discrimination occur?

For example: Was it at a rental unit? Single family home? Public or Assisted Housing? A Mobile Home? Did it occur at a bank or other lending institution?

Provide the address.

Address

City State Zip Code

When did the last act of discrimination occur?

Enter the date

5

Is the alleged discrimination continuing or ongoing?

Signature Date

Send this form to HUD or to the fair housing agency nearest you. If you are unable to complete this form, you may call that office directly. See address and telephone listings above.