Family Self Sufficiency Action Plan
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Introduction

In 1985, the Mayor of Des Moines appointed the initial task force for Project Self-Sufficiency. Project Self-Sufficiency was a program that was designed to assist Housing Choice Voucher participants in becoming self-sufficient. This was accomplished by providing free case management to participants. Project Self-Sufficiency evolved into Operation Bootstrap. The premise was still the same in helping Housing Choice Voucher participants to become self-sufficient. Today the program is known as the Family Self-Sufficiency Program and includes assisting Public Housing residents in addition to Housing Choice Voucher participants. As Des Moines Municipal Housing Agency (DMMHA) has met its final mandatory Housing Choice Voucher FSS Program graduation in July 2010, DMMHA’s FSS Program is now a voluntary FSS Program.

The DMMHA currently has 424 Public Housing units, and 35,268 Housing Choice Vouchers. Of these Housing Choice Vouchers, 100 are Family Unification Program Vouchers, 53 are Non Elderly Disabled Vouchers, 50 are Project Based Vouchers and 165 are Veterans Affairs Supportive Housing Vouchers. All of these voucher holders and Public Housing residents are targeted for Family Self-Sufficiency Program participation. The following charts show the history of the FSS Program.

Public Housing FSS Program

The Public Housing FSS Program began in 1995. The FSS program anticipates serving up to 1,200 public housing residents at any given time. The growth of the program since 2000 is shown below.

<table>
<thead>
<tr>
<th>Year</th>
<th>New Participants</th>
<th>Number of Graduates</th>
<th>Year</th>
<th>New Participants</th>
<th>Number of Graduates</th>
</tr>
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<tbody>
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</tr>
<tr>
<td>2009</td>
<td>4</td>
<td>1</td>
<td></td>
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</table>

*Information current as of 09/29/2017 09/11/2018
**Housing Choice Voucher FSS Program**

The Housing Choice Voucher FSS Program began in 1985. The FSS program anticipates serving up to 150 families receiving Housing Choice Voucher rental assistance at any given time. The following shows the growth of the program since 2000.

<table>
<thead>
<tr>
<th>Year</th>
<th>New Participants</th>
<th>Number of Graduates</th>
<th>Year</th>
<th>New Participants</th>
<th>Number of Graduates</th>
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<td>2017</td>
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<td>5</td>
<td>2018*</td>
<td>47</td>
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</tr>
<tr>
<td>2009</td>
<td>27</td>
<td>4</td>
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<td></td>
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</tr>
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</table>

*information current as of 09/29/2017-09/11/2018

**Current Family Demographics**

The following graphs indicate percentages of various demographics and characteristics within the overall Public Housing and Housing Choice Voucher Programs compared to the Family Self Sufficiency Program participant characteristics. Information taken from point in time reports on September 11, 2018-September 29, 2017.
Public Housing Tenant Characteristics

<table>
<thead>
<tr>
<th>Category</th>
<th>PH - FSS</th>
<th>PH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Caucasian</td>
<td>46%</td>
<td>63%</td>
</tr>
<tr>
<td>African American</td>
<td>31%</td>
<td>46%</td>
</tr>
<tr>
<td>Asian American/Pacific Islander</td>
<td>1%</td>
<td>8%</td>
</tr>
<tr>
<td>Native American/Alaskan</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>8%</td>
<td>54%</td>
</tr>
<tr>
<td>Disabled</td>
<td>0%</td>
<td>39%</td>
</tr>
<tr>
<td>Household w/ children</td>
<td>8%</td>
<td>15%</td>
</tr>
<tr>
<td>Single</td>
<td>77%</td>
<td>83%</td>
</tr>
</tbody>
</table>

Housing Choice Voucher Tenant Characteristics

<table>
<thead>
<tr>
<th>Category</th>
<th>Section 8 - FSS</th>
<th>Section 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Caucasian</td>
<td>37%</td>
<td>58%</td>
</tr>
<tr>
<td>African American</td>
<td>40%</td>
<td>63%</td>
</tr>
<tr>
<td>Asian American/Pacific Islander</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>Native American/Alaskan</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>Disabled</td>
<td>18%</td>
<td>47%</td>
</tr>
<tr>
<td>Household w/ children</td>
<td>40%</td>
<td>76%</td>
</tr>
<tr>
<td>Single</td>
<td>19%</td>
<td>58%</td>
</tr>
</tbody>
</table>
Goals and Objectives

The DMMHA’s goal is to have 150 participants enrolled in the Housing Choice Voucher Family Self Sufficiency program. The DMMHA’s Public Housing Family Self Sufficiency Program goal is to have 25 participants enrolled. If DMMHA receives HUD funding for an additional FSS Coordinator, the goal will increase to 225 total FSS participants enrolled. DMMHA is no longer a mandated FSS program by the Department of Housing and Urban Development as of July 1, 2010.

The DMMHA’s Public Housing Family Self Sufficiency Program goal is to have 30 participants enrolled.

The purpose of the FSS Program is to coordinate housing assistance with public and private resources to enable assisted families to achieve economic self-sufficiency. The overall goal of the Family Self-Sufficiency Program is to assist unemployed or underemployed, low-income individuals and families in making the transition from public assistance to productive employment and economic self-sufficiency. The objective of the FSS Program is to reduce the dependency of low income families on welfare assistance, voucher program assistance, public assistance, or any federal, state, or local rent or homeownership program. This is accomplished by providing linkages to resources within the community, case management and education through workshops. These resources can assist FSS participants in obtaining opportunities for education, job training, counseling and other forms of social assistance that will lead to economic independence and maintenance of self-sufficiency.

Outreach Efforts

All active Public Housing residents, and Housing Choice Voucher recipients including Project Based Voucher and VASH assisted recipients will be targeted for the Family Self-Sufficiency program. Potential applicants will be informed that election to not participate in the FSS program will not affect the household’s right to receive housing assistance.

Potential participants without regard to race, color, religion, creed, age, gender, sexual orientation, gender identity, sex, disability, familial status or national origin will be solicited for the FSS program. The following consists of a variety of steps the FSS Coordinator(s) may take to solicit applications for the FSS program.

- FSS Program information may be sent to all families participating in the Des Moines Municipal Housing Agency programs describing the FSS program and soliciting participation.
- FSS Coordinator(s) may attend Housing Choice Voucher briefings to describe the FSS program and solicit participation.
- Brochures describing the FSS program may be included with Public Housing leasing packets and Housing Choice Voucher briefing packets and new admission appointments.
- Housing Case Managers will discuss the availability of the FSS Program at the annual recertification appointment with current Public Housing and Housing Choice Voucher participants and have interested individuals complete the FSS interest form.
FSS Program information, marketing materials and interest forms may be included with both annual and interim recertification packets being mailed out to Housing Choice Voucher participants.

FSS Program information, marketing materials, and interest forms are posted in the main administrative lobby.

Public Housing residents who do not meet the community service requirement by HUD may be referred to the FSS Coordinator(s) to assess their potential for participating in the FSS program.

Due to an increasing population of residents whose first language is not English, materials and applications may be offered in other languages or attempts will be made to locate and obtain an interpreter/translator per the individual’s request.

Marketing materials are available to organizations in the community from the FSS Coordinator(s). FSS materials can typically be found at the offices of PCC members, Iowa Workforce Development and the Iowa Comprehensive Human Services (ICHS).

Program information is available throughout the DMMHA administrative offices, including a FSS bulletin board outside the main lobby at the DMMHA main office and at the RISE Center in Royal View Manor, which is a DMMHA public housing facility.

Presentations will be conducted at the Polk County Housing Continuum full meeting annually.

The Public Housing FSS Coordinator will continue office hours at Royal View Manor, a mixed population residence and the largest of the Public Housing buildings.

FSS Coordinators may participate in community fairs and events to market the FSS Program.

Incentives for FSS Participants

In order to encourage participation in the FSS Program, DMMHA offers the following incentives:

- The possibility to accrue an escrow (savings) account based on HUD guidelines. (See “Escrow Accounts” Section)
- Support in becoming self-sufficient
- Individual Case Management.
- Referrals to agencies that may assist with providing supportive services.
- As each participant is different; specialized workshops covering a variety of topics such as budget and credit, homeownership, mental and physical health, community resources, skill development, etc.
- Opportunity to purchase a home through the Housing Choice Voucher Homeownership Program.
- The ability to utilize the RISE Center (computer lab and resource center) located at Royal View Manor.
- The ability to utilize a computer and printer at the DMMHA Administrative office.
- FSS Annual Celebration Events
- Quarterly FSS Program newsletters and monthly resource mailings.

Role and Responsibilities of the Family Self Sufficiency Coordinators

The Family Self Sufficiency Coordinators are responsible for the following functions:
- The FSS Coordinator(s) will market the FSS program and provide outreach and recruitment of potential participants. (See “Outreach Efforts” Section)
- The FSS Coordinator(s) will complete a needs and asset assessment with each participant upon enrollment. This assessment identifies participants’ strengths, resources, goals, barriers and needs. (See “Personal Needs Assessment” Section)
- The FSS Coordinator(s) will assist participants with the development, assessment and reassessment of an Individual Training and Services Plan. The FSS Coordinator(s) will collaborate with other agencies actively involved with participants to ensure continuity of services. (See “Individual Training and Services Plan” Section)
- The FSS Coordinator will complete the Contract of Participation with the FSS participant. (See “Contract of Participation” Section)
- The FSS Coordinator(s) will provide individual case management for each participant.
- The FSS Coordinator(s) will build a supportive rapport with FSS participants, and provide guidance and support as FSS participants implement their Individual Training and Services Plan by maintaining monthly contact with the FSS participant.
- A primary role of the FSS Coordinator(s) is to assist families in achieving productive employment and self-sufficiency through the provision of and/or referral to supportive services available in the community. Knowledge of resources available in the community is fundamental in this role.
- The FSS Coordinator(s) will research appropriate public and social service agencies and organizations, and private businesses to determine the most appropriate agencies to provide service to FSS participants.
- The FSS Coordinator(s) will join community collaborations to network services for the FSS participants.
- The FSS Coordinator(s) will compose and edit a quarterly FSS Program newsletter and monthly resource mailing.
- The FSS Coordinator(s) are responsible for calculating, tracking, and notifying FSS participants of escrow funds. The FSS Coordinator(s) is responsible for the release of escrow accounts consistent with federal guidelines upon successful completion of the FSS Program by FSS participants. (See “Escrow Accounts” Section)
- The FSS Coordinator(s) will conduct or coordinate educational workshops for FSS participants.
- The FSS Coordinator (s) will be responsible for the planning and execution of the any FSS Annual Program Celebration.
- The FSS Coordinator(s) will oversee the Program Coordinating Committee (PCC) and monitor work with the PCC to leverage services for DMMHA FSS participants. (See “Program Coordinating Committee” Section)
- The FSS Coordinator(s) will be responsible for providing FSS program data for reporting and program evaluation of the project as required by HUD, and the PCC. (See “Program Evaluation” Section)
- The FSS Coordinator(s) may be responsible for the income certifications of the FSS participants.
- The FSS Coordinator(s) will be responsible for reviewing HUD’s Public and Indian Housing Information Center (PIC) submissions monthly and making any necessary corrections to ensure correct data is being reported to HUD and to ensure HUD reporting requirements are being met.
**Program Coordinating Committee (PCC)**
The Program Coordinating Committee is comprised of staff from the Des Moines Municipal Housing Authority, a resident(s) from the Public Housing Program and a Housing Choice Voucher participant(s); as well as staff from city government, county government, educational institutions, and private and non-profit institutions.

**Role of the Program Coordinating Committee**
- Assist in policy changes that would identify and increase supportive services available in the community to promote self-sufficiency of participants.
- Assist with development, implementation and review of the FSS Action Plan.
- Assist the FSS Coordinator(s) with the development, implementation and review of the project evaluation system.
- Assist in securing commitments of public and private resources for the operation of the FSS program.
- Assist in providing linkages to resources within the community for the operation of the FSS program.
- Promote and assist with linkage of resources and services to participants.
- Serve on the review panel for FSS reviews.
- Meet on a quarterly basis to identify and increase supportive services available to FSS program participants.

**Application Process**
Each prospective applicant will be required to attend a FSS Program orientation. FSS Program information will be given to each potential participant and the FSS Program will be explained in detail. A full FSS application will be completed by all prospective FSS participants and submitted to DMMHA. A needs assessment and interview will be conducted.

**Application Steps**
1. The prospective FSS Program applicant completes the interest form in writing or the FSS Coordinator(s) will complete an interest form for the individual who calls and expresses an interest in the FSS Program.
2. The FSS Coordinator will obtain a confirmation of good standing from the Housing Case Manager and the Accounting Department. The FSS Coordinator will also confirm the prospective FSS Program applicant has an eligible voucher type for the FSS Program.
3. The prospective FSS Program applicant attends a FSS Program Orientation. This orientation includes an explanation of the FSS Program handbook, household obligations, program goals & objectives, requirements for participation, Housing and Urban Development (HUD) mandated goals and the DMMHA recommended goal, resources available to participants, and commitment expected from the participants.
4. The prospective FSS Program applicant completes the FSS Application. The application form helps to outline barriers the applicant may be facing.
5. The FSS Coordinator will complete the screening process as outlined in the Screening Criteria section of this Action Plan.
6. The FSS Program applicant completes an application review and needs assessment appointment. At this appointment the FSS Coordinator completes a needs assessment and...
drafts proposed goals (ITSP) with the prospective FSS Program applicant in order for the individual to be aware of the Individual Training and Services Plan goals and program expectations prior to signing. This appointment also includes the FSS Coordinator discussing the timeline of program activities, assisting the applicant with the personal additional ITSP goal sheet, and obtaining the information for the 50058 addendum.

7. The potential FSS Program participant will complete a contract signing appointment that includes completion of the Contract of Participation, Household Obligations, Individual Training and Services Plan (ITSP) program goals, and any needed service provider or community resource referrals.

Selection Process

- FSS participants will be selected without regard to race, color, religion, creed, age, gender, sexual orientation, gender identity, sex, disability, familial status, or national origin.
- Should the Des Moines Municipal Housing Agency (DMMHA) have more eligible applicants than number of available openings in the FSS program, a waiting list will be established. Placement on the waiting list will be chronological according to the date stamp on the full application, with the exception of individuals who are given preference due to being a current FSS Program participant (see Preferences Section below).
- When openings in the program occur, the FSS Coordinator(s) will begin contacting FSS applicants on the FSS waiting list to notify them of the opening and inquire about their continued interest in the FSS Program.

Preferences

DMMHA will give preference (not to exceed 50% of the Public Housing FSS slots and 50% of the Housing Choice Voucher slots) to eligible families who have one or more family members currently enrolled in the US Department of Housing and Urban Development (HUD) Family Self Sufficiency Program. An example of this would include, but may not be limited to, qualifying families who are Housing Choice Voucher FSS participants who exercised portability into the DMMHA jurisdiction from another Housing Authority at which they were a current FSS participant in compliance with their goals and Contract of Participation. DMMHA limits the preference of related service programs to the HUD Family Self Sufficiency Program.

Screening Criteria

DMMHA employs the following screening criteria for FSS Program selection.

- All applications will be reviewed for completion by the FSS Coordinator(s).
- All FSS Program applicants must have completed the FSS Program orientation, FSS application, and needs assessment.

Ineligible Applicants

- Previously terminated FSS participants will be denied participation for two years after their termination date and must provide an explanation of why they were previously unsuccessful and how their circumstances have changed since their FSS Program termination.
- Applicants may not owe debts to DMMHA and must be in good standing as determined by their Housing Case Manager.
Applicants who have successfully graduated from DMMHA’s FSS Program or any other HUD Family Self Sufficiency Program at another Housing Authority will be denied with the exception of applicants who successfully completed the FSS Program solely because 30% of the family’s monthly adjusted income equaled or exceeded the Fair Market Rent (FMR) for the size unit which the family qualified who had previously not met their Individual Training and Services Plan (ITSP) goals, and the head of household has since experienced a loss in income.

Interested families who previously failed to complete all application steps will be denied for 180 days from their retired date.

Notification Process
Upon completion of the FSS application steps, DMMHA notifies FSS Program applicants of their enrollment into the FSS Program in writing. All prospective FSS applicants completing the application steps and meeting eligibility requirements are enrolled in the FSS Program upon an FSS available slot opening.

Personal Needs Assessment
A personal needs assessment will be initially conducted to identify and evaluate the prospective participant’s needs, strengths, training, or reemployment readiness, and the appropriateness of employment goals so that an Individual Training and Services Plan (ITSP) can be developed.

The Personal Needs Assessment will include:
- Identifying short term immediate barriers and most pressing needs.
- Identifying other needs to determine long-term solutions.
- Identifying the participant’s employability.
- Identifying skills, interests and values regarding school, training and job opportunities.
- Identifying possible obstacles such as, but not limited to factors leading to past failures and present circumstances adversely affecting the participant.

Tools utilized to complete the initial Personal Needs Assessment include the application form, need assessment forms and interview; however, completing a needs assessment is a continuous process throughout FSS Program participation.

Individual Training and Services Plan (ITSP)
The Individual Training and Services Plan is an attachment to the Contract of Participation (COP) and is the written plan that is prepared for the head of the FSS family and each adult (18 and older) member of the family who elects to participate in the FSS Program. The ITSP sets forth both the resources and supportive services to be provided to each participating family member, the activities to be completed by that family member, and the agreed upon completion dates for the services and activities. The Individual Training and Services Plan will include setting interim and long range goals.

Participants selected for the FSS Program will develop an ITSP with the FSS Program Coordinator(s). To assist them with the development of their goals participants may be required
to attend DMACC’s Workforce Training Academy, visit Iowa Workforce Development Office or appropriate job training program based on the individual’s abilities.

- A final goal must include obtaining and maintaining suitable employment specific to the individual’s skills, education, and job training and the available job opportunities in the area.

- For each participant who is a recipient of welfare assistance, a goal must be established that the family will become independent from welfare assistance, as defined by HUD regulations for Family Self-Sufficiency, and remain independent from welfare assistance at least one year (12 consecutive months) before the expiration of the term of the FSS Program Contract of Participation, including any extension thereof.

The FSS Coordinator(s) will assess and reassess regularly with the participant the Individual Training and Services Plan. Modifications will be made to the Individual Training and Services Plan as goals change or need to be added to promote self-sufficiency. Any changes to the ITSP will be included as a written revision which will include the item changed, the signatures of the participant and FSS Coordinator and the date of the change.

Monitoring progress of individual participants will be the responsibility of the FSS Coordinator(s). FSS Coordinators will meet face to face with participants monthly for the first four months of FSS participation and have at least quarterly face to face contact with each client thereafter to ensure the FSS participant is progressing through the Individual Training and Services Plan. The FSS Coordinator will maintain monthly contact by phone, email, or written communication when face to face contact is not required.

**Contract of Participation**

The purpose of the Contract of Participation is to state the rights and responsibilities of the family and the DMMHA. The Contract of Participation will indicate the baseline amounts of the family’s annual income, earned income, and family rent. Each family participating in the FSS Program must execute a Contract of Participation with DMMHA. Form HUD-52650 Contract of Participation must be used. The family’s head of household used for purposes of determining income eligibility for the housing program must sign the contract. The initial Contract of Participation contract term is five years.

**Contract of Participation – Extensions**

DMMHA will allow an extension of the Contract of Participation to allow families to meet the interim goal of being welfare free at least 12 consecutive months prior to the expiration of the contract, if this is the final goal the participant hasn’t met yet.

At the family’s request, DMMHA may grant extensions for up to 2 years in cases that, in DMMHA’s sole discretion, have circumstances beyond the control of the participant which prevented completion of the training and services plan. This type of extension may be granted if the participant provides a written request that includes the description of the need for the extension, documentation that the participant is making progress on goals in the ITSP and verification that the circumstances are beyond the control of the family. Examples of these circumstances include
but may not be limited to a serious illness in the immediate family, involuntary loss of employment, or serious injury that interferes with employment opportunities. Extensions will not be granted for loss of employment due to lack of performance on the part of the FSS participant.

**Contract of Participation - Modifications**

The Contract of Participation may only be modified in writing, and only for the following reasons if DMMHA and the participant mutually agree:

1. If the Individual Training and Service Plan is modified,
2. If the contract term is modified in the cases of portability and extensions,
3. If the designation of the FSS head of the family changes. In this case, the attachment to the contract must contain:
   - The name of the new designated head of the family,
   - The signatures of the new head of the family and a DMMHA representative, and
   - The date signed.

**Contract of Participation – Completion**

The family’s contract of participation will be considered completed if either:

- The FSS family has fulfilled all obligations under the contract of participation on or before the expiration of the contract term (or approved extension). (See “FSS Program Graduation” Section) OR
- 30% of the family’s monthly adjusted income equals or exceeds the Fair Market Rent (FMR) for the voucher sized unit for which the family qualifies. HUD has determined this option is only for those FSS participants that receive housing assistance through the Housing Choice Voucher Program, not Public Housing residents.

**Escrow Accounts**

When funding is available from HUD, FSS participants may receive an escrow account in accordance with HUD guidelines. The DMMHA will credit the FSS family’s escrow account with a portion of the increase of rent paid by the FSS family that would otherwise result from increases in earned income during the term of the Contract of Participation.

When the family is selected for the FSS Program and executes a Contract of Participation, the FSS Coordinator(s) will enter the baseline income data into the contract. There will not be an escrow calculation until the family has a qualifying increase in earned income after the effective date of the Contract of Participation. Whenever the DMMHA Housing Case Manager conducts an annual or interim reexamination during the contract, the FSS Coordinator(s) will complete the FSS addendum to the certification which establishes the monthly escrow credit. Regardless of DMMHA’s policy on when interim reexaminations are conducted, the DMMHA must conduct an interim reexamination at the FSS family’s request.

Monthly, the DMMHA credits the amount of the FSS credit due the family. If DMMHA finds that a family did not report income that required reporting, DMMHA will not credit the family’s escrow account retroactively with any portion of the unreported income.
The DMMHA will provide a quarterly escrow statement to FSS participants with an escrow balance regarding the status of the family’s FSS escrow account. Quarterly escrow statements will be provided in August, November, February and May.

DMMHA will annually provide an escrow statement to all FSS participants (to include participants currently with a zero balance) in the month of August.

**Interim Escrow Account Disbursements**

Interim Escrow Account Disbursements will be approved at the sole discretion of DMMHA only if the family meets all requirements and conditions. Interim disbursements are limited to the following:

1. Down Payment and/or closing costs on a home
2. Startup expenses for a business if the participant has provided documentation that the participant met with the small business administration (business requires small business administration approval)
3. Deposit into an Individual Development Account
4. To pay for post-secondary educational costs for the participant to obtain satisfactory academic progress to be eligible to apply for financial aid for future post-secondary course work.

Interim disbursements will be approved at the sole discretion of the DMMHA only under the following conditions:

- The FSS participant must be currently accruing monthly escrow deposits.
- The FSS participant is limited to one interim disbursement during the term of their Contract of Participation.
- The FSS participant is limited to no more than 33 percent of the family’s escrow balance at the time of the request unless otherwise granted by the director or his designee.
- The FSS participant must fulfill certain interim goals established in the Contract of Participation and provide documentation of completion of these interim goals as determined by the FSS Coordinator and FSS Supervisor.
- The FSS participant must demonstrate that they have exhausted all other resource options by providing documentation of all attempted resources from community agencies and service providers.
- The FSS participant must be in compliance with their applicable Housing Choice Voucher or Public Housing Program.
- The FSS participant request must be made in writing and include verification that the funds are required for the completion of a goal under the family’s Contract of Participation.

The FSS Coordinator will review interim disbursement requests. The Research and Development Administrator or designee must grant final approval prior to the disbursement. The DMMHA will inform the family within 20 business days of the approval or disapproval of the interim disbursement request. Upon determination from the DMMHA that the FSS participant meets all requirements and conditions, the interim escrow disbursement processing will occur (subject to HUD funding).
Final Escrow Disbursement
Upon determination from the DMMHA that the FSS participant has successfully completed the FSS Program Contract of Participation, final escrow disbursement processing will occur (subject to HUD funding).

FSS Supportive Services
Low income households are provided opportunities for education, job training, counseling and other forms of assistance in order for FSS participants to obtain the education, employment and business, and social skills necessary to achieve self-sufficiency. The FSS Coordinator(s) are resource navigators for FSS participants. A primary role of the FSS Coordinator(s) is to complete a Needs and Asset Assessment that will identify resources needed by the FSS participant.

Certification of Coordination
The FSS Coordinator(s) will refer participants to agencies to ensure eligibility for services and to ensure that duplication of services does not occur. The FSS Coordinator(s) will monitor coordination of supportive services. DMMHA certifies that the development of the services and activities under the FSS Program have been coordinated with Iowa Workforce Development, Department of Human Services, and all other relevant employment, child care, transportation, training, and education programs and will continue to be coordinated in order to avoid duplication of services and activities.

Career Counseling, Job Development and Employment
The FSS Coordinator(s) will work with each participant individually to determine the training and education necessary to obtain a career in the FSS participant’s field of choice that provides a livable wage.

- The FSS Coordinator(s) will refer eligible participants to community Apprenticeship programs, the Iowa Workforce Development office, Iowa Works and Community Job Fairs, Unemployed in Des Moines support group, Des Moines Area Community College’s (DMACC) Workforce Training Academy, Goodwill Industries, St. Vincent de Paul, Oakridge Neighborhood Services and Evelyn K. Davis Center for Working Families for assistance in developing resumes and cover letters, interviewing, completing applications and job search.
- The FSS Coordinator(s) will coordinate with the Promise Jobs worker of those participants who are recipients of FIP (Family Investment Program) and enrolled into Promise Jobs to ensure continuity of services.
- The FSS Coordinator(s) will participate in the Central Iowa Works through United Way which is a collaboration of local-area job development specialists in order to facilitate employer contacts, gather a comprehensive list of employment opportunities and serve as a referral source for more specialized employment services.
- FSS participants will be referred to other community agencies as available.

Child Care
FSS participants may qualify for childcare assistance programs that are offered in the community. The FSS participant’s eligibility for other agency’s programs will be contingent upon each program’s criteria.
FSS participants who are involved in the Promise Jobs program will be referred to Promise Jobs first.

ChildNet/Child Care Resource and Referral of Central Iowa will provide a resource for FSS participants looking for childcare. FSS participants will be referred to the centralized intake office in order to locate a listing of childcare within their area.

Des Moines Public Schools before and after school programs, Des Moines Public Schools free preschool/Head Start programs, Early Enrichment Childcare Center, YMCA youth programs, Big Brothers & Big Sisters of Central Iowa all offer resources to FSS participants as well.

Participants may be referred to the Iowa Department of Human Services or Polk County Community and Family Services.

FSS participants will be referred to other community agencies as available.

**Education and/or Training programs**

FSS participants who are in need of obtaining their HiSET or High School Diploma will be referred to the appropriate agency or educational institution for tutoring services. These could include Drake University—Adult Literacy Center, Bridges to Success, Des Moines Area Community College (DMACC) – Gateway to College, St. Vincent de Paul, Des Moines Public Schools and Youth Build.

FSS Coordinator(s) will assist participants who wish to further their education on a post-secondary level or to receive training in a trade or occupation. Assistance will occur through information and referral to the appropriate resources.

Referrals will be made to the College Planning Center, Iowa Student Loan, and Iowa College Student Aid Commission in regard to financial assistance for those who are interested in receiving a post-secondary education. Other local-area resources include DMACC and the Iowa College Access Network (ICAN).

FSS participants who want to learn the English language will be informed and referred to English-as-a-Second Language classes that are available in the community which may include St. Vincent de Paul, DMACC, Oakridge Neighborhood Services, Deer Ridge Apartments, local churches, and Refugee Services.

Referrals will be made to DMACC’s Reemployment Initiative Project, Lutheran Services in Iowa, Iowa Workforce Academy, Goodwill Industries, Iowa Workforce Development’s Project Employment, Project Iowa, Food Assistance Employment Training, Disabled Employment Initiative, W.I.A. and United Way’s Central Iowa Works all offer job training programs, assessments, and other job education resources.

FSS participants will be referred to other community agencies as available.

**Entrepreneurial Training**

Participants who have developed Individual Training and Services Plans that include self-employment or small business development goals will be referred to the appropriate agency. This will allow for assessment and guidance in developing feasible business plans.

Eligible participants may be referred to Iowa Center for Economic Success, Small Business Development Center, City of Des Moines Economic Development Coordinator, Evelyn K. Davis Center for Working Families or the Small Business Administration for assistance in starting up a small business.

FSS participants will be referred to other community agencies as available.
Homeownership

FSS participants are required to take a basic homeownership class that is offered by DMMHA or another community agency in order to make an informed decision on whether homeownership is right for them.

- FSS participants who are interested in homeownership will be referred to agencies that may include Home Incorporated, Habitat for Humanity, Evelyn K. Davis Center, and Neighborhood Finance Corporation (NFC).
- FSS participants who are interested may also qualify for the Housing Choice Voucher Homeownership Program and the FSS participant’s FSS Coordinator will provide additional information about the Housing Choice Voucher Homeownership Program. The Housing Choice Voucher Homeownership Program is only available to FSS participants and graduates of the FSS Program within the last 5 years; and disabled and/or elderly Housing Choice Voucher participants.
- FSS participants will be referred to other community agencies as available.

Housing

- The FSS Coordinator(s) will refer participants to agencies in the community if they are in need of rental assistance, utility or energy assistance. The Impact Partnership and IowaHousingSearch.org through Iowa Finance Authority are such referrals.
- The FSS Coordinator(s) will refer participants to Cross Ministries Church, Salvation Army, St. Vincent DePaul and Department of Human Services General Assistance program for assistance with housing related expenses.
- FSS participants will be referred to other community agencies as available.

Transportation

Program participants may qualify for different transportation subsidies. It will be important for the FSS Coordinator(s) to refer each client for the most appropriate funding source so duplication of services does not occur.

- FSS participants may be referred to Promise Jobs, Polk County, Visiting Nurses Services, Opportunities thru Transit, and West Des Moines Department of Human Services if the participant is a West Des Moines resident.
- Persons with a disability will be referred to specialized transportation options such as Para Transit and Bus Plus.
- FSS participants will be referred to other community agencies as available.

Other Supportive Services

- Counseling Services: Counseling agencies, Catholic Charities, Child Guidance, Jewish Family Services, Family Counseling Center, Des Moines Pastoral Counseling Center, Children and Families of Iowa, Eyerly Ball, Life Line Resource, LLC and Broadlawns will provide counseling to participants at no cost, or at a fee based on a sliding scale.
- Financial Education Services: Participants who are in need of money management education and assistance will be referred to agencies that may include Iowa State University Extension Office, City of Des Moines Financial Foundations, Mid-Iowa Credit Counseling or Evelyn K. Davis Center for Working Families, Wells Fargo, and the Goodwill Connection Center.
Health Services: Participants needing health services will be informed about free and subsidized health services in Des Moines and Polk County. This may include the following: Broadlawns Medical Center, House of Mercy Medical Clinic, Primary Health Care Christ the King Free Clinic, Corinthian Child Health Clinic, East Side Center, First Assembly of God Medical Clinic, Holy Family School Free Clinic, Hope United Medical Clinic, Islamic Center of Des Moines, Jim Ellifson Free Medical Clinic, La Clinica Del Las Esparanza, Lutheran Hospital Clinic, Maple Street Baptist Free Clinic, Mae E. Davis Free Medical Clinic, Margaret Cramer Free Medical Clinic, Norwoodville Free Clinic, Polk County Health Department, Community Acres Pharmacy and Visiting Nurse Services. The FSS Coordinator(s) may also assist the participants in applying for public insurances such as Title 19 (Medicaid), Iowa Cares and/or Hawk-I.

Legal Services: Iowa Legal Aid, the Volunteer Lawyers Project, Justice for Our Neighbors, The Eddie Davis Community Center, Legal Services Corporation of Iowa, National Association of Disability Representatives, Polk County Bar Association, Citizens’ Aide/Ombudsman, Iowa Civil Rights Commission, Helping Hand (bankruptcy), Iowa Protection & Advocacy Services, Inc., Proteus Legal Clinic and Drake Law Center may provide legal assistance to participants as appropriate.

Substance Abuse Services: Prelude Iowa, The Iowa Substance Abuse Hotline will provide a list of community resources of Alcohol/Drug treatment counseling; treatment services will be provided by appropriate referral.

Other referrals may include United Way’s 2-1-1 and other various community agencies as available to address participant needs such as clothing, baby supplies, financial assistance, food pantries, support groups, pet resources, family planning, interpretation services, parenting programs, and veterans services.

FSS Portability

Outgoing Portability
A Housing Choice Voucher FSS participant is eligible to exercise portability per the policies of the DMMHA’s Housing Choice Voucher Administrative Plan. A receiving PHA is not required to accept a DMMHA relocating FSS family into its FSS Program. If a participant moves out of the DMMHA jurisdiction and is accepted and absorbed into the receiving PHA’s FSS program, any escrow account will be transferred to the receiving housing agency. If the participant moves out of the DMMHA jurisdiction and is not absorbed by the new Housing Agency, the escrow account will be maintained by the DMMHA.

Outgoing Portability- Continuance in DMMHA’s FSS Program
A relocating FSS family may continue in DMMHA’s FSS program if the family demonstrates they can fulfill their FSS responsibilities under their existing FSS contract. This must be demonstrated to the satisfaction of DMMHA. DMMHA will remain responsible for monitoring the family’s progress. DMMHA will send the 50058 FSS addendum information to the receiving PHA in order for the receiving PHA to submit the 50058 to HUD. If the participant moves out of the DMMHA jurisdiction and is not absorbed by the new Housing Agency, the escrow account will be maintained by the DMMHA.
**Incoming Portability**

A FSS participant moving into the DMMHA jurisdiction will be accepted into DMMHA’s FSS program if adequate resources are available and the participant is in compliance with the Individual Training Service Plan goals established at the initial Housing Authority. Individuals who exercise portability into DMMHA jurisdiction and are current eligible FSS Program participants, may be given preference as outlined in the Selection Process section of this FSS Action Plan document. A new FSS Contract of Participation will be executed for the term of the remaining contract. The new contract start date will be the effective date of the new lease in the DMMHA’s jurisdiction. The end date of the contract must be the same expiration date of the contract between the initial Housing Authority and the participant. DMMHA must use the amounts listed for annual income, earned income, and family rent (TTP) from the original Contract of Participation on the new contract with DMMHA and the family.

If a waiting list has been established the FSS participant family will be placed at the top of the waiting list as outlined in the Selection Process section of this FSS Action Plan document. If the family is eligible when adequate resources are available a new Contract of Participation will be executed.

**Client Confidentiality**

Client information will only be discussed for professional purposes, and only with persons connected to the FSS case with a signed release of information. Written reports will only contain facts relevant to FSS Program issues. FSS Program participants will be informed of the limits of confidentiality. FSS Program files are kept in a locked area.

**FSS Program Graduation**

FSS participants must meet the requirements as stated in the FSS Program Contract of Participation prior to the contract expiration in order to successfully graduate from the program. The family does not have to be free of housing assistance to have completed the contract.

- Participants must make a written request for completion of the contract and submit it to the FSS Coordinator(s). The written request must include:
  1. A request to be released from the FSS program (not required if graduation is due to 30% of the family’s monthly adjusted income equaling or exceeding the FMR for the size of unit for which the family is qualified for.),
  2. A request to release the FSS participant’s escrow monies (not required if graduation is due to 30% of the family’s monthly adjusted income equaling or exceeding the FMR for the size of unit for which the family is qualified for.),
  3. A statement that the FSS participant family has not received welfare assistance, as defined by HUD, for twelve consecutive months or in the case of graduation due to 30% of the family’s monthly adjusted income equaling or exceeding the FMR for the unit size for which the family is qualified for the statement will only need to indicate no household member is currently receiving cash welfare assistance, and
  4. A statement indicating whether the FSS participant will continue with housing assistance.
The FSS Coordinator(s) will verify with the Housing Case Manager and the Accounting Department that the participant is not in violation of any housing assistance program guidelines or has lease violations.

If successful completion of the FSS Program Contract of Participation occurs; the escrow check will be issued to the participant minus any monies owed to the DMMHA.

FSS participants who have successfully graduated from the FSS program will not be allowed to reapply for the FSS Program in the future with the exception of a family who has successfully completed the FSS Program solely because 30% of the family’s monthly adjusted income equaled or exceeded the FMR for the size unit which the family qualified who had previously not met their ITSP goals, and the head of household has since experienced a loss in income.

FSS Program Termination
Failure to complete terms of the FSS Program Contract of Participation may result in termination from the FSS program and withholding of supportive services. Termination from the FSS program will result in forfeiture of the escrow account. DMMHA will not terminate tenancy in the Public Housing Program or terminate Housing Choice Voucher program assistance due to FSS noncompliance. Termination of Housing Choice Voucher or Public Housing Program assistance will result in automatic termination of the FSS Program Contract of Participation. FSS participants who are terminated from the FSS program must wait two years from the date of termination, as determined by the FSS Coordinator, before they can reapply for the FSS program.

If a FSS participant understates income or assets DMMHA will follow the appropriate unreported income procedures. (Please refer to the Public Housing Admissions and Continued Occupancy Policy or the Housing Choice Voucher Administrative Plan.)

The FSS Program Contract of Participation can be rescinded in writing by mutual consent between the participant and DMMHA. A voluntary termination will result in forfeiture of the escrow account.

All FSS terminations, including rescissions by mutual consent are reviewed by the Research and Development Administrator.

Appeal Procedures
If DMMHA withholds escrow, terminates FSS supportive services, or terminates the FSS contract other than by mutual written consent to rescission, the family will be offered the opportunity for an informal hearing (HCV FSS participant) or can present a grievance in accordance with the public housing grievance procedures.

Termination of Housing Program Assistance & FSS Program Participation
If termination of rental assistance in the Housing Choice Voucher Program or Public Housing Program and termination of the FSS Program Contract of Participation occurs, all grievance procedures and informal hearing procedures found in the Housing Choice Voucher Administrative
Plan (for HCV program participants) and the Public Housing Admissions and Continued Occupancy Policy (for Public Housing participants) will be followed.

- In the event that a participant appeals the DMMHA’s informal hearing decision to district court after being terminated from the housing assistance program, their FSS status will be on hold until there is a final determination by the district court or appellate court thereto. During this holding period, no escrow deposits will be made into the FSS account (if any).

**Denial of or Termination of Only FSS Program Participation**

If an FSS Program applicant is denied or if termination from the FSS program occurs and rental assistance continues, the following will apply:

- The individual must submit a written request for a review within (10) business days after DMMHA mails the notification of the decision to deny enrollment or to terminate FSS participation. The written request must be sent to the DMMHA Director at the DMMHA Administrative Office location.
- The review shall be scheduled within ten (10) business days of receipt of a request.
- A review committee of three PCC board members will serve as the review committee.
- The FSS Coordinator(s) will represent DMMHA and be responsible for coordination and scheduling of the review, and will notify the complainant in writing of the time, place, and date of the review hearing at least ten (10) business days in advance of said hearing.
- The complainant shall be given the opportunity to present written or oral objections at the review hearing. All written materials the complainant plans to present during the review hearing must be provided to DMMHA at least ten (10) business days in advance of the hearing.
- The review committee shall notify the complainant in writing of the final decision within ten (10) business days of the review and shall state the reasons for the final decision.

**Affirmatively Furthering Fair Housing FSS Requirements**

FSS Programs are required to undertake the following affirmatively further fair housing (AFFH) activities per the most recent Notice of Funding Availability:

1. Ensure that each participant receives training and information on rights and remedies available under the federal, state, and local fair housing and civil rights laws and a copy of the housing discrimination complaint form.
2. Ensure that each participant is instructed on how to file a fair housing complaint and given the toll-free number for the Housing Discrimination Hotline: 1-800-669-9777.
3. Ensure that the family is provided with an explanation of the advantages of moving to an area that does not have a high concentration of low and very low-income people.
4. Make available to all participants information on housing opportunities available throughout the region which will provide them with greater opportunities for employment, job training, highly ranked schools and varied cultural amenities, and how to access such opportunities through support organizations in the area.
5. Seek out fair housing training that will assist the coordinator in fulfilling fair housing responsibilities.

Receipt of this material and information cannot be made a requirement of successful graduation from the FSS Program. It is the DMMHA’s responsibility to make the information available. It
does not have to be made available specifically through the FSS program if DMMHA provides it another way.

**Affirmatively Furthering Fair Housing Statement**

The Des Moines Municipal Housing Agency (DMMHA) promotes non-discrimination and fair and equal housing opportunities for all. In an ongoing effort to provide services and activities in a nondiscriminatory manner, a strong commitment to Affirmatively Furthering Fair Housing has been made by DMMHA. This strong commitment is being satisfied through DMMHA’s practice to promote Affirmatively Furthering Fair Housing and also in the numerous written policies, principles, guidelines, and most importantly, the practices of DMMHA.

In order to promote Fair Housing rights for Family Self-Sufficiency participants, it is the policy of DMMHA to comply fully with all Federal, State, and local nondiscrimination laws and with the rules and regulations governing Fair Housing and Equal Opportunity in housing. The DMMHA will not deny any family or individual the equal opportunity to apply for, or receive assistance under the Family Self-Sufficiency Program on the basis of race, color, sex, religion, creed, national or ethnic origin, age, familial or marital status, disability, sexual orientation, gender identity, or gender.

The DMMHA will take the following reasonable steps to affirmatively further fair housing in the Family Self Sufficiency program.

1. DMMHA will advertise widely in the community for the Family Self Sufficiency Coordinator position(s) should they become available.
   - All DMMHA staff are City of Des Moines employees, as such; vacant positions are advertised fairly and broadly by the City of Des Moines Human Resources Department. The City of Des Moines posts job openings on the City website for all interested parties to view. The City of Des Moines Human Resources Department also sends the open job position listing to the surrounding schools, universities, and varies local agencies. The City of Des Moines Human Resource Department maintains records and analyzes the effectiveness of the City of Des Moines’ recruitment efforts.

2. DMMHA will market the Family Self Sufficiency program to all potential participants without regard to race, color, religion, creed, age, gender, sexual orientation, sex, gender identity, disability, familial status or national origin including persons with disabilities and persons with limited English proficiency.
   - DMMHA markets the availability of the FSS program by discussing the availability of the FSS Program with all Public Housing and Housing Choice Voucher participants during every re-certification appointment and have all interested participants complete the FSS interest form. If re-certifications are being conducted through the mail, the FSS Program brochure marketing materials and interest forms are mailed with the re-certification packet. FSS program staff discuss the FSS program at the Housing Choice Voucher briefings. DMMHA records interested participant’s information in order to follow up with the participant for enrollment.
The largest number of Public Housing and Housing Choice Voucher participants show interest in the FSS program in this manner than in any other manner. DMMHA maintains all interest forms for three years.

- DMMHA markets the availability of the FSS program at the DMMHA’s quarterly public housing meetings. These meetings are held at different locations and at different times to include as many public housing residents as possible.
- DMMHA also markets the availability of the FSS program by moving the Public Housing FSS Coordinator to an office in Royal View Manor (mixed population public housing residence) to be readily accessible to residents that show an interest in participating.
- DMMHA markets the availability of the FSS program by completing annual presentations regarding the FSS program to the Polk County Housing Continuum (PCHC). The PCHC is made up of numerous community support service providers that can refer public housing residents or Housing Choice Voucher participants to the FSS program.
- DMMHA markets the availability of the FSS program to numerous community service agencies, United Way of Central Iowa and the Collaboration for Self Sufficiency.
- The DMMHA annually conducts a four factor analysis with regards to limited English proficiency in an effort to better serve FSS applicants and participants with limited English proficiency. The DMMHA will continue to monitor the potential and current resident pool to determine which, if any, vital documents to translate to make the Family Self Sufficiency program more accessible to non-English speaking clients.
- The DMMHA can utilize the “I Speak” cards to assist potential and current FSS program participants needing translation services to access the FSS program.
- DMMHA utilizes the Language Line and interpreters, at no cost to potential and current FSS participants needing translation services. DMMHA logs the needed language of participants who use such communication methods in order to further assess the Agency’s LEP Plan.
- DMMHA will allow a Family Self Sufficiency applicant or participant to bring a translator of their choice. DMMHA requires such a translator be over the age of 18. DMMHA logs the number of participants who use such communication methods and the language needed.

3. DMMHA assures that all buildings and communications that facilitate applications and service delivery are accessible to persons with disabilities. If requested, Family Self Sufficiency services can be provided at other locations as well.

- It is the intent of the DMMHA that no Family Self Sufficiency potential applicant or participant with a disability be denied the benefits of, be excluded from participation in, or otherwise be subjected to discrimination because the DMMHA’s facilities are inaccessible to or unusable by persons with disabilities. DMMHA’s facilities are accessible to persons with physical disabilities. DMMHA bi-annually completes an UFAS on-site review checklist on each public housing building, administrative office and on any other space used by DMMHA to assure
spaces used by FSS participants are accessible to persons with disabilities. These annual checklists are saved both electronically and in DMMHA’s 504 Notebook.

- The DMMHA provides accommodations for applicants and participants who are unable to come into the office by making home or work visits when necessary to assure access to services.
- Accessibility for the hearing impaired is provided by the Relay Iowa telephone service provider. DMMHA also utilizes a TDD system if necessary. DMMHA agency letterhead assures persons needing this communication system know of the TDD availability.

4. DMMHA Family Self Sufficiency Coordinators provide information and fair housing referrals to fair housing agencies.
   - DMMHA provides Federal/State/local brochures to Family Self Sufficiency participants regarding unlawful discrimination. Such information is made available upon request.
   - If fair housing referrals are made by the FSS Coordinator, such referrals are noted in each participant file.

5. DMMHA informs participants of how to file a fair housing complaint.
   - The DMMHA posts FHEO’s fair housing posters in the lobby and offices used by the FSS Coordinators to meet with FSS applicants and participants.
   - DMMHA ensures new enrollees in the FSS program receive training and information on rights and remedies available under federal, state and local fair housing and civil rights laws by providing the “Know the Signs of Housing Discrimination” and “Filing a Housing Discrimination Complaint” brochures and the “Housing Discrimination Complaint” Form HUD-903. These forms include the Housing Discrimination Hotline toll free number. If more information/training is necessary, FSS Program participants will be referred to agencies listed in Chapter II.2.B of the DMMHA Public Housing Admission and Continued Occupancy Plan.
   - FSS Coordinators inform all new enrollees in the FSS Program and upon request by current participants how to file a fair housing complaint which includes the provision of the toll-free number for the Housing Discrimination Hotline (1-800-669-9777) and the Federal Information Relay Service (1-800-887-8339.)
   - Posters describing housing rights are prominently displayed in DMMHA offices.

6. The Family Self Sufficiency program promotes housing-related opportunities that overcome the effects of past discrimination because of race, color, sex, religion, creed, national or ethnic origin, age, familial or marital status, disability, sexual orientation, gender identity, or gender.
   - The FSS Program presents a Homeownership workshop for all FSS participants. This workshop provides homeownership education and promotes housing-related opportunities across Polk County which expands housing choices to FSS participants.
   - A qualification for participation in DMMHA’s Housing Choice Voucher Homeownership program requires participation in the FSS program thus the FSS Program directly expands housing choices to FSS Program participants. The only
exception to participation in the FSS Program is for elderly or disabled households participating in the Housing Choice Voucher program.

- As one of HUD’s priorities is homeownership, the FSS Program partners with other local housing agencies to expand affordable homeownership choices for participants.
- The FSS Program provides referrals to community service agencies that provide education on credit, credit repair, the home buying process, etc.
- FSS Program staff are informed of the importance of affirmatively furthering fair housing and providing equal opportunity to all households. Staff attends local fair housing update trainings to keep current with new developments.
- FSS Program participants shall be provided information on housing opportunities available through the region which will enable the participant the opportunity to be closer to work or school; provide for economic, cultural, racial and ethnic diversity with lower poverty rates, high school drop-out rates and/or greater access to essential goods and services; and how to access such opportunities through support organizations in the area.
- FSS Program participants shall be provided information and explanation on the advantages of moving to an area that does not have a high concentration of poverty.

Identified Impediments to Fair Housing Choice

In addition to the above listed steps taken to affirmatively further fair housing in the Family Self Sufficiency Program, the FSS Program also takes the following actions to help overcome impediments to fair housing choice identified in the “2014 Greater Des Moines Metro Area Regional Analysis of Impediments to Fair Housing Choice”:

1. **Impediment Identified:** Geographic concentrations of subsidized and affordable housing.  
   **Response:** FSS Program participants are provided information and explanation on the advantages of moving to an area that does not have a high concentration of poverty. The FSS Program provides equal access to programs and services, and marketing of the FSS Program is conducted in a manner without regard to race, color, religion, creed, age, gender, sexual orientation, gender identity, sex, disability, familial status or national origin including persons with disabilities and persons with limited English proficiency.

2. **Impediment Identified:** Need for education of Fair Housing laws, rights and processes. Lack of knowledge of how to file a complaint, receive information and counseling is a key challenge especially for low income population groups, immigrants and people with limited English proficiency.  
   **Response:** The DMMHA posts FHEO’s fair housing posters in the lobby and offices used by the FSS Coordinators. “Know the Signs of Housing Discrimination” and “Filing a Housing Discrimination Complaint” brochures are provided to FSS participants. If more information or training becomes necessary, FSS Coordinators will refer participants to community agencies specializing in Fair Housing. FSS Coordinators inform all new FSS participants and upon request of how to file a fair housing complaint.
3. **Impediment Identified:** Changing demographics. “There is a lack of educational and financial counseling and resources for the increasing minority population. There is a gap between those that are interested in buying a home and those that know how.” Credit history is a common reason for loan denial.

**Response:** A main focus of the FSS Program is education on credit history, credit repair, and education on homeownership. The FSS Program also provides financial education to assist with successful management of personal finances, purchasing a home and preventing households from falling victim to predatory lending. The FSS Program will obtain participant credit reports at no charge to the participant and arranges/partners with financial educators specializing in credit issues in the community to assist the participants. These services are provided to all FSS program participants.

4. **Impediment Identified:** Lack of adequate supportive services for homeowners.

**Response:** Participants in the FSS Program are eligible for participation in the Housing Choice Voucher Homeownership (HCV HO) Program. In addition to pre-purchase homeownership education, a case manager will continue to work with HCV HO participants for the duration of their homeownership assistance to ensure successful homeownership.

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### Program Evaluations and Reporting Requirements

**HUD Program Evaluation**


DMMHA completes a HUD required logic model in order for HUD to monitor FSS activities and performance. DMMHA submits to HUD a completed Logic Model which shows accomplishments against proposed outputs and outcomes as part of the annual reporting requirement. An annual Performance Report consisting of the Logic Model and answers to the Logic Model Program Management and Evaluations Questions must be submitted to DMMHA’s local HUD field office no later than January 30 of each year. DMMHA submits all other reports per the terms of the grant agreements. DMMHA monitors the logic model on a quarterly basis to ensure the success of the FSS Program.

**FSS Program Survey Evaluation**

FSS participants, graduates and service providers will be given a survey to evaluate the FSS program. Data collected will be compiled and reviewed on a regular basis for the purpose of enhancing services and ensuring appropriate resource referrals are being provided to the FSS participants.