



Boards of Commissioners Update

February 2023

Boards of Commissioners Update – February 2023

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BOARD UPDATE

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TO: Boards of Commissioners

Fresno Housing Authority

FROM: Tyrone R. Williams, CEO

SUBJECT: Family Self-Sufficiency (FSS) Program Update

DATE: January 14, 2023

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Senior Manager

Executive Summary

The purpose of this memo is to update the Board of Commissioners on the Family Self-Sufficiency (FSS) program. Fresno Housing has administered the FSS program through the Department of Housing and Urban Development (HUD) appropriations to support the salaries of FSS Program Coordinators.

The FSS program is a voluntary program offered to families in HUD-assisted housing who are provided coaching, referred to services and opportunities to establish a family escrow savings account. FSS Program Coordinators provide the coaching and develop local strategies to connect participating families to public and private resources to increase their earned income and financial empowerment, reduce or eliminate the need for TANF/cash-aid assistance, and make progress toward economic independence and self-sufficiency.

Participation in the Program

Fresno Housing currently administers FSS through the Housing Authority of Fresno County (HAFC). To participate in the FSS program, the family must be receiving housing assistance through a Housing Choice Voucher (HCV), Public Housing or Project-Based Rental Assistance (PBRA). Due to the agency's inter-jurisdictional agreement, Housing Authority of the City of Fresno voucher residents may also enroll in the FSS program.

The Head of the FSS Family entering in a 5-year Contract of Participation (CoP) may be any adult in the family over 18 years of age and interested in increasing their earned income. An Individual Services & Training Plan (ITSP) must be completed to establish interim and final goals to obtain suitable employment. At CoP completion, the family's participation is concluded when all obligations in the ITSP have been fulfilled and the FSS Family is no longer receiving cash aid at the time of completion.

FSS Savings Account

The FSS Savings Account is an interest-bearing savings account that is generated when the FSS Family's rent increases, due to increases in earned income. As FSS participants work toward their goals and their earned income increases, contributions are made to an FSS savings account. Contributions are based on a formula established by HUD. Participants receive a check equal to the amount saved in their account after successfully completing the FSS contract and reaching all their goals outlined in the ITSP.

Program Data

Below is a snapshot of the current FSS program participants.

| FSS Program Snapshot | |
|---|-------------|
| Enrollment | 2023 |
| Current Enrollment | 43 |
| SEMAP Mandatory Slots | 35 |
| Families on program more than 1 year | 38 |
| Families on program less than 1 year | 6 |
| Escrow (Savings Account) | |
| Total FSS Savings Accounts w/ Positive Balances | 19 |
| Total FSS Savings Account balances | \$70,300.00 |
| Average FSS Savings Balance | \$3,853.00 |
| Average FSS Savings Monthly credit | \$278.00 |
| Currently receiving TANF/Cash Aid | 9 |
| Head of FSS Family - Ages | |
| 18-24 | 2 |
| 25-35 | 18 |
| 36-45 | 18 |
| 46-55 | 2 |
| 55-65 | 3 |
| Employment | |
| Full-time | 15 |
| Part-time | 4 |
| Unemployed | 24 |
| Employed for more than 12 months at current job | 12 |
| Employed for less than 12 months at current job | 6 |
| Education | |
| Some High School | 5 |
| HS Graduate/GED | 20 |
| Some College | 12 |
| Associates Degree | 5 |
| Bachelor's Degree | 1 |
| Homeownership | |
| Interested in Purchasing a Home | 14 |