



# Developing Your Action Plan

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Multifamily Housing Family Self-Sufficiency Program



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  - ✓ Use the raised hand button to get our attention





# Learning Objectives

By the end of this webinar, you will be able to:

- explain why an Action Plan is important
- list the contents of an Action Plan
- identify the key people and stakeholders who should be involved in developing an Action Plan
- describe the steps needed to develop and submit an Action Plan



# Agenda

- Agenda
  - Purpose of Action Plan
  - Action Plan Contents
  - Action Plan Submission
  - Additional Resources





# Reminder: Where Are We?

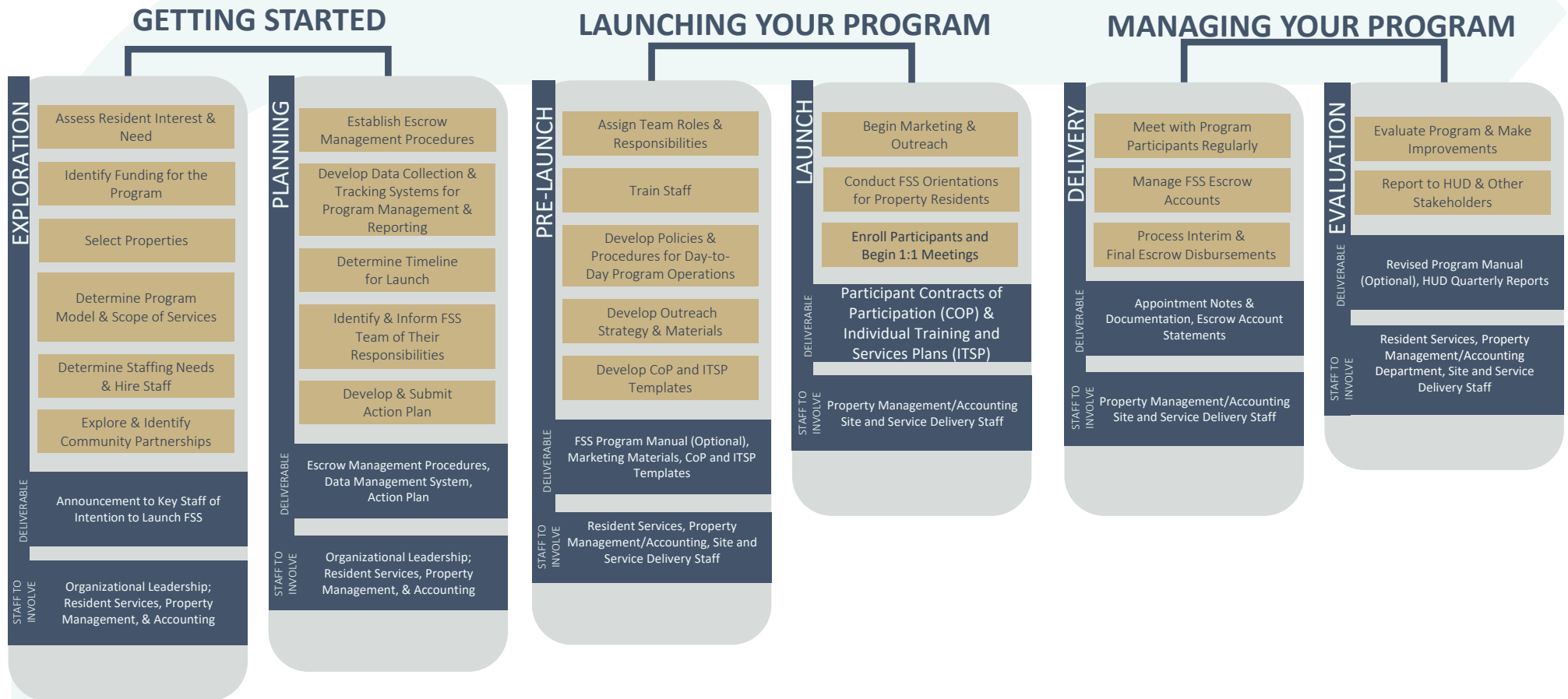


- Webinar 2
- Modules 1-3 complete in Compass online course
- Wrapping up Phase 1 of program launch





# Reminder: FSS Launch Roadmap





# What is FSS?

- Family Self-Sufficiency (FSS) is a HUD program that helps families increase their earnings, build assets, and achieve greater financial stability.
- Public housing agencies have been operating FSS programs for residents of public housing and recipients of housing choice vouchers for **more than 25 years**.
- Per HUD Notice H-2016-08, owners of privately-owned HUD assisted multifamily housing can now **voluntarily establish and operate an FSS program** at their housing sites.



# Available Resources

- Module 3 of Compass' online course
- FSS guidebook for owners of project-based Section 8 developments:  
<https://files.hudexchange.info/resources/documents/FSS-Guidebook-for-Multifamily-Owners.pdf>
- Online training and detailed manual released by HUD's Office of Public and Indian Housing:  
<https://www.hudexchange.info/trainings/courses/family-self-sufficiency-training/>







# Purpose of the Action Plan

**What is an Action Plan?**

**Why do we need one?**

**Who to involve?**





# What is an Action Plan?

Requirement – HUD Notice H-2016-08

Prerequisite for administering an FSS program

- Once HUD approves, programs can enroll participants

Describes policies and procedures including:

- Outreach
- Family selection
- Operations
- Funding



# Why do we need an Action Plan?

- Outlines overall design & program policies
- Identifies resources & community partners
- Useful for building support among key partners





# Who do we involve?

- Operations staff
- Staff providing services to tenants
- Property leadership
- Community partners & stakeholders





# Action Plan Contents





# Required Contents

- Section III.A.6 of the HUD Notice H-2016-08

Covers the following:

- Who will participate in the program & how participants will be selected
- What support services and incentives will be provided
- How outreach will be conducted
- How the program will be funded
- Termination procedures
- Schedule for implementation and other information



# Who Will Participate

- **Family Demographics** – background of residents at property and projected needs
- **Estimate of Participating Families** – enrollment potential & families can serve with resources
  - ✓ FSS Guidebook for Multi-family Owners: 5-20%
  - ✓ Compass' experience 30-40%

of this benchmark: # of households whose heads are neither elderly nor a person with disabilities (though remember that both populations are eligible to participate in FSS)





# Selection Procedures

- Voluntary and non-discriminatory
- List eligibility criteria

## **Example adapted from Compass Action Plan Template**

To be eligible for the FSS program, residents must:

- Live in a property that has a Project-Based Section 8 subsidy.
- Agree to “seek and maintain suitable employment” during the term of the FSS contract.
- Be a tenant in good standing, as determined by [ORGANIZATION].







# Non-participating Families

- Action Plan must include a statement that families are not required to participate in FSS.
- There can be no link between FSS participation and receipt of housing assistance.





# Support Services

- Description of activities and support services, including who will provide and coordinate them.
- List of program partners & services they will provide
- Be as descriptive as you can to outline the fundamental structure of your program.
  - ✓ Will you offer financial coaching, employment / career coaching, or another model?
  - ✓ What are the key components of your program design?



# Compass Financial Coaching

*“...financial coaching associates work with clients to create a comprehensive financial profile, including educational and employment background, credit and debt analysis, current financial practices, savings goals, and perceived obstacles to achieving their goals. Throughout the program, Compass continues to provide ongoing, customized financial coaching for all FSS clients to help them reach benchmark targets in five core areas: (1) income and employment; (2) credit and debt; (3) savings; (4) utilization of high quality financial services; and (5) asset development. Moreover, financial coaching associates focus on helping FSS clients optimize escrow funds toward financial security and asset development goals, including post-secondary education, small business development, homeownership, and credit improvement.”*





# Sample Service Model

Support Service General	Support Service Specific	Source/Partner
<b>Assessment</b>	Vocational Assessment Educational Assessment Vocational Planning Educational Planning Disability Assessment Disability Vocational Assessment/Planning Disability Educational Assessment/Planning Drug/Alcohol Assessment Drug/Alcohol Planning	Adult Basic Education Career Center Community College Community Based Orgs Career Center Community College Vocational Rehabilitation Health Department Career Center Community-based Orgs
<b>Education</b>	High School English as a Second Language GED Post-secondary College	High School Adult Basic Education Community College University
<b>Training</b>	Skills Training Emerging Technologies Training Biomedical Training On-the-Job Training Functional Context Training	Adult Basic Education Community College University Community-based Organizations Workforce Investment
<b>Job Search Assistance</b>	Resume Preparation Interviewing Skills Dress for Success Workplace Skills Job Development Job Placement	Adult Basic Education Community College University Community-based Orgs Workforce Investment

Courtesy of Nan McKay & Associates





# Family Support Needs

- Describe how you will identify participant needs and address them.
  - Conduct assessment at enrollment
  - Feedback from service providers
  - Analysis of progress against goals
  - Participant surveys
  - Workshop evaluations





# Discussion – Program Models

- How did you decide on a program model?
- Who was involved in program design?
- What advice would you give others about developing their program model?



# Questions?





# Incentives Plan

## Escrow Account

- Establishment & management of accounts
- Communication with tenants about balances







# Incentives Plan

- Other incentives
  - Interim disbursements
  - Matching funds for savings
  - Financial support for education and training

Be sure to describe in detail the terms of all incentives, including interim disbursements.



# Outreach

- Describe outreach plan to tenants
  - Limited English Proficiency
  - Tenants with disabilities

## Best Practices:

- Display posters and information in public spaces
- Developing brochures and FAQs
- Leverage regular interaction with residents
  - Initial occupancy
  - Recertification, case management, other 1-1 meetings
- Direct mailings
- Group meetings/community events
- Peer representatives, when appropriate





# Exercise

1. Thinking about your typical outreach methods and the best practices we discussed, which do you think will be effective in reaching potential FSS participants at your property?
2. Who could you include in outreach planning to enhance your usual approach?
3. Share with the group and discuss.





# Questions?





# Funding

- Funds available in the near term and plans for next 5 years at minimum
- Use of residual receipts (HUD Handbook 4350.1, Chapter 25 and HUD Notice H-2016-08)
  - FSS Program Coordinator(s) salary(ies) & benefits
  - May advance up to 6 months of expenses
  - Form HUD-9250 must be submitted with Action Plan



# Other Funding Sources

- Philanthropic grant funds
- Partnerships with other organizations
- Volunteers
- Others?



# Termination Procedures

- Describe policies for termination and withholding of escrow funds, e.g. for noncompliance with CoP
- Policies for denying FSS participation
- Actions if participant underreports income or assets.
- Grievance Procedures

**Best Practice:** Be specific about the circumstances under which a tenant may be terminated or not allowed to participate in program as these policies need to be transparent and understood by participants.



# Implementation Schedule

- Include a schedule for implementation of the FSS program
- Include:
  - Hiring of key staff
  - High level milestones, such as target date for enrollment
  - Dependencies between activities
  - Contingency plans if needed





# Optional Information

- Describe any special circumstances of your program
- Joint Action Plans with another owner or PHA



# Action Plan Submission





# Action Plan Submission

- Submit to [MF\\_FSS@hud.gov](mailto:MF_FSS@hud.gov)
  - Subject line include [Project] [Contract Number], e.g. Action Plan Brightwood Place IL06M123456
  - Action Plan document
  - Form HUD-9250 if using residual receipts





# HUD Review

- Assess owner's capacity to run a FSS program
  - Management and Occupancy Review (MOR) Financial Assessment Subsystem (FASS )
  - Current Audits
  - Resolution of all accounting compliance flags
- HUD usually approves Action Plan within 30 days

*Owners cannot start enrollment in their FSS program until they receive official HUD approval.*



# Questions?





# Resources for Reference

A reminder that there are several resources to help you with your Action Plan:

- HUD Notice H-2016-08
- HUD Multifamily FSS Guidebook:  
<https://files.hudexchange.info/resources/documents/FSS-Guidebook-for-Multifamily-Owners.pdf>
- HUD Online FSS Training and Effective Practices Guidebook:  
<https://www.hudexchange.info/trainings/courses/family-self-sufficiency-training/>



# Next Steps & Homework

- Complete training and review the homework from Module 3 of Compass' online course if you have not already
- Begin drafting your organization's FSS Action Plan; consider using the template in Compass' online course
- Schedule your next TA session with Compass to review your draft FSS Action Plan

