



Good Neighbors

San Diego
Housing Commission

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INFORMATIONAL REPORT

DATE: For the Agenda of October 4, 2002 **ITEM 100**

REPORT NO.: HCR02-092

SUBJECT: Family Self-Sufficiency Program Update (Citywide)

SUMMARY

The Family Self-Sufficiency Program (FSS) is a federally mandated program required by the 1990 Cranston-Gonzalez Affordable Housing Act. In response to this legislation, the San Diego Housing Commission established its FSS Program in 1992 and continues to operate this program. Both Section 8 and public housing residents are eligible to enroll in FSS. For each assisted housing family enrolled in the FSS Program, Housing Commission staff is required to develop an individualized five-year plan, the FSS Contract of Participation, to match assisted housing families with existing community services. The FSS Contract details the steps the family will take to increase their skills and seek employment, as well as the resources the Housing Commission will provide in support of the family's efforts.

The San Diego Housing Commission's FSS program links participants to existing community resources that promote the following Career Support Services:

- Vocational Assessments
- Career Planning Workshops
- Case Management, Career Support Groups, and Individual Counseling
- Topic Seminars
- Job Training
- Child Care Assistance
- Transportation Assistance
- Employment Equipment
- Clothing Vouchers
- Financial Literacy and Credit Counseling
- Primary Health and Mental Health Care Services
- Homeownership Opportunities



A state agency authorized by the City of San Diego

To provide access to these Career Support Services, the FSS Program collaborates with a variety of community partners, including:

- San Diego Community College District – Adult Basic Education
- Labor Council – Pre-Apprenticeship Programs
- One-Stop Career Centers – Vocational Assessment & Exploration
- Southwestern College Small Business Center – Microbusiness Programs
- Home Loan Counseling Service – Homeownership Opportunities
- Occupational Training Services – Case Management
- Neighborhood House – Case Management
- Comprehensive Training Systems – Case Management

In addition to the resources and support services described above, an individual development account or escrow account is maintained by the Housing Commission on behalf of the family. As the participating family's income increases, the portion of the rent for which they are responsible increases as well. The family pays the increased rent, but the U.S. Department of Housing and Urban Development (HUD) provides an amount of funding equivalent to the increase to be deposited into an interest-bearing escrow account. These funds are awarded to the participant upon successful completion of the FSS Program.

DISCUSSION

At the Housing Commission meeting of August 16, 2002, Commissioners requested information regarding FSS Program accomplishments. These accomplishments include:

- Currently, there are 604 families (473 Section 8 and 131 public housing) enrolled in the FSS Program.
- Since the Program's inception, 195 participants have graduated from FSS, 50% of whom had no income from employment at the time they enrolled in the FSS Program.
- Of the 195 graduates, more than 60% have moved out of assisted housing.
- Even those program graduates who continue to receive housing assistance have made substantial progress toward financial self-reliance. For example, FSS program graduates in the public housing program have an average income (\$30,560) that is 89.3% higher than the average income of other public housing participants (\$16,138). FSS Program graduates in the Section 8 program have an average income (\$22,589) that is 53.8% higher than the average income for other Section 8 participants (\$14,684).

- Of the participants who have successfully completed the FSS Program, 85 (43.5%) expressed an interest in and were educated about homeownership opportunities. Fifteen (15) of those participants purchased homes immediately upon leaving the program.
- Of the 604 FSS participants currently enrolled in the Program, 60% have an active escrow account, with an average escrow balance of approximately \$5,000.
- Each of the 195 FSS graduates has made final escrow withdrawals. To date, FSS graduates have accessed a total of \$1,472,973 in final escrow account withdrawals.

Respectfully submitted,

Steve Snyder
Asset Manager

**Signature on File
With Original Document**

Approved by,

Elizabeth C. Morris
Chief Executive Officer