

## **Public Housing Division**

### **Family Self-Sufficiency Action Plan Jumpstart Program**

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## **1. Overview**

This Family Self-Sufficiency Action Plan (hereinafter called “Plan”) has been prepared by the Alaska Housing Finance Corporation (AHFC) in conformance with the requirements of 24 CFR 984.201. The Plan sets forth AHFC’s policies and operating procedures for the administration of the program in accordance with the requirements of the U. S. Department of Housing and Urban Development (HUD) and the AHFC Public Housing Division Moving to Work Plan.

### **1.A Regulatory Authority**

Requirements for this program are incorporated by reference, as follows:

- **24 CFR 5** General HUD Program Requirements; Waivers
- **24 CFR 960** Admission to, and Occupancy of, Public Housing
- **24 CFR 966** Public Housing Lease and Grievance Procedure
- **24 CFR 982** Section 8 Tenant-Based Assistance: Housing Choice Voucher Program
- **24 CFR 984** Section 8 and Public Housing Family Self-Sufficiency Programs

### **1.B Use of Term “Family”**

Throughout this plan, AHFC utilizes the term “family” to denote applicants and participants. A family may consist of a single individual. AHFC uses the term family in order to correspond with HUD’s definition of family for purposes of eligibility. See Exhibit 2-1 of the Housing Choice Voucher Administrative Plan or the Public Housing Admissions and Occupancy Policy for additional definitions related to family.

### **1.C Moving to Work Authority**

Alaska Housing Finance Corporation is a Public Housing Authority participating in the Moving to Work (MTW) Demonstration Program created in Section 204 of the Omnibus Consolidated Rescissions and Appropriations Act of 1996. AHFC’s Moving to Work Agreement is dated June 24, 2008 ends on June 30, 2018. As a Moving to Work Agency, AHFC has the flexibility to design and test various approaches for providing and administering housing assistance that:

- Reduce cost and achieve greater cost effectiveness in federal expenditures;
- Give incentives to families with children whose heads of household are either working, seeking work, or are participating in job training, educational, or other programs that assist in obtaining employment and becoming economically self-sufficient; and
- Increase housing choices for low-income families.

Moving to Work agencies are permitted to request exemptions from provisions of the 1937 Housing Act as well as its implementing regulations. These agencies may also combine funds appropriated under sections 8 and 9 of the 1937 Housing Act.

Exemptions from current HUD regulations and the corresponding AHFC Moving to Work policy are shown in boxes throughout this policy.

In February 2013, the AHFC Board of Directors approved AHFC’s FY2014 MTW Annual Plan which contained Activity 2014-1 Reasonable Rent and Family Self-Sufficiency, commonly called Rent Reform. Activity 2014-1d Jumpstart Program outlines AHFC’s family self-sufficiency activity as well as required waivers.

**1.C.1. Moving to Work Designations**

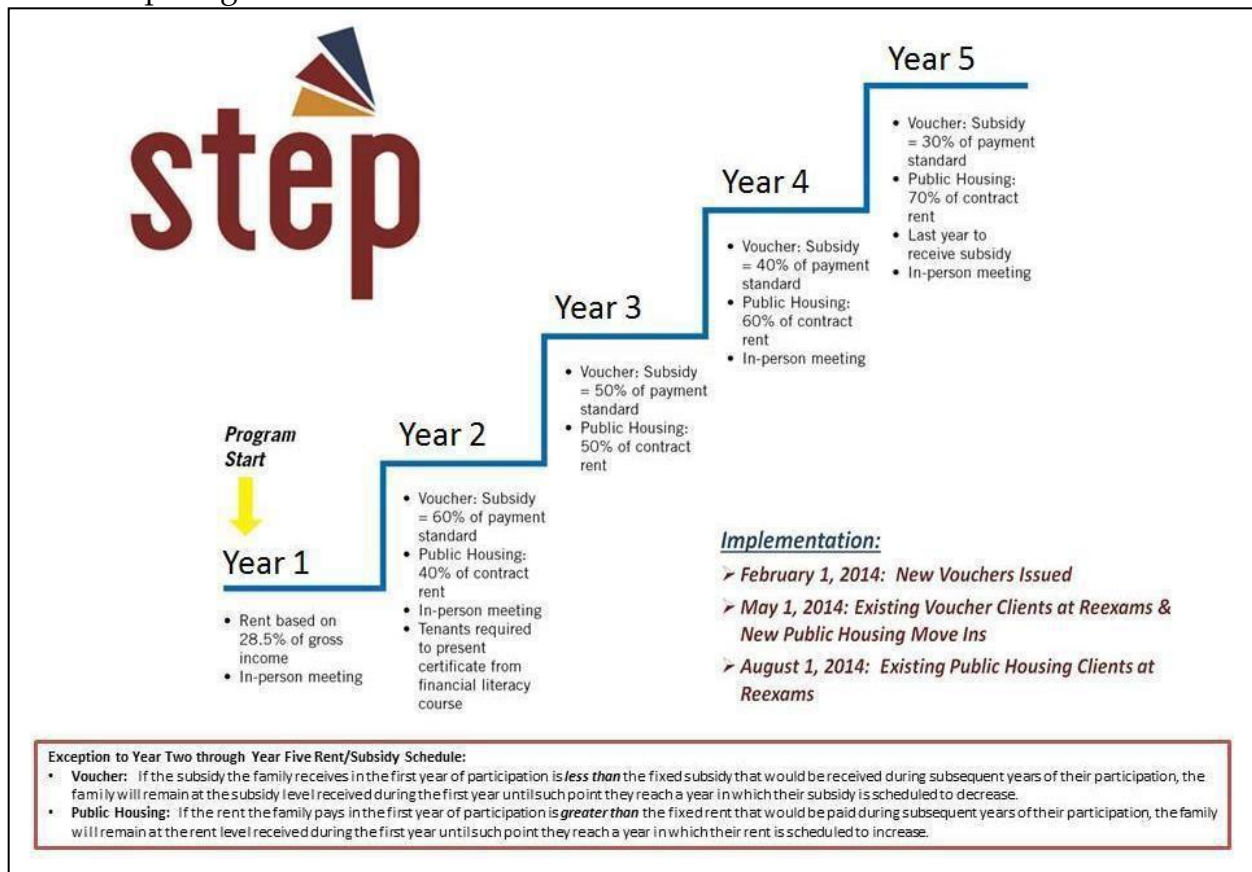
Under Rent Reform, Jumpstart-eligible families are divided into three classifications:

1. Classic Program

All adult family members are at least 62 years of age or a person with a disability. These families may include minors, dependent full-time students under the age of 24, and persons residing with the family as live-in aides.

These families pay an income-based rent (28.5 percent of monthly income) and have no time-limits on assistance.

2. Step Program



All families that do not meet the Classic Program definition will be placed in this category. These families contain a work-able adult and will pay rent based on income the first year. During years 2 through 5, with the possibility of 2 additional extension years, rent is based on a percentage of the payment standard (voucher) or contract rent (public housing) of the unit.

Under the Step Rent/Subsidy schedule, each year the family's share of rent increases as AHFC's subsidy decreases. Under the Step program, families are limited to five (5) years of assistance. See graphic below.

### 3. Set-Aside Program

These families meet specific criteria targeting them for assistance in cooperation with services provided by other State services or social service providers.

These families pay an income-based rent (28.5 percent of monthly income) and some have time limits on their rental assistance.

## 1.C.2. Family Self-Sufficiency Program

AHFC has operated a Family Self-Sufficiency Program since 1994, and this Action Plan expands and improves its current program. Activity 2014-1d was amended in AHFC's FY2016 MTW Annual Plan with Amendment 1 submitted to HUD in July of 2015.

### **HUD Regulation (24 CFR 984.103)**

Family Self-Sufficiency (FSS) program means the program established by a PHA within its jurisdiction to promote self-sufficiency among participating families, including the provision of supportive services to these families, as authorized by section 23 of the 1937 Act.

### **AHFC MTW Policy**

AHFC has named their FSS program Jumpstart. AHFC has established a shelter burden calculation to determine family need for services under Jumpstart. Shelter burden is defined as the family's rent portion and utility allowance as a percentage of family monthly income. AHFC has established two service levels to better meet the needs of low-income families, Level 1 and Level 2.

#### 1. Jumpstart Level 1

This level contains financial incentives for participation and/or completion of employment, education, and long-term financial activities along with intensive case management. This program will be managed by AHFC Jumpstart staff and includes frequent monitoring of family goals and activities.

Using the shelter burden calculation, Step Program families with the greatest need (shelter burden above 50 percent) will be automatically enrolled in this level.



## 2. Jumpstart Level 2

This level contains financial incentives for participation and/or completion of employment, education, and long-term financial activities. This program will be managed by AHFC Jumpstart staff with limited case management.

### **1.D Plan Content**

This Action Plan contains the following required sections:

- Family Demographics
- Estimate of Participating Families
- Eligible Families from Other Self-Sufficiency Programs
- FSS Family Selection Procedures
- Incentives to Encourage Participation
- Outreach Efforts
- FSS Activities and Supportive Services
- Method for Identification of Family Support Needs
- Program Termination, Withholding of Services, and Available Grievance Procedures
- Assurances of Non-Interference with Rights of Non-Participating Families
- Timetable for Program Implementation
- Certification of Coordination
- Other Information

### **1.E Waiver of Requirements**

The CEO/Executive Director of AHFC or the Public Housing Division Director may waive all or part of any requirements set forth in these policies and procedures, to the extent that such a waiver would not conflict with state or federal law, and is found to be in the best interest of AHFC.

### **1.F Fair Housing and Equal Opportunity**

#### **AHFC Fair Housing Statement**

“No person shall on the grounds of age, race, color, sex, religion, national or ethnic origin, familial status, disability, sexual orientation, gender identity, or marital status be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under AHFC housing programs.”

It is the policy of AHFC to comply fully with all federal, state, and local nondiscrimination laws, including the Fair Housing Act; Title VI of the Civil Rights Act; Section 504 of the Rehabilitation Act; the Americans with Disabilities Act; and the U.S. Department of Housing and Urban Development regulations governing Fair Housing and Equal Opportunity. A copy of AHFC’s 504 Equal Access Statement and the Fair Housing Poster (HUD-928.1A) is posted at each AHFC office site.

### **1.F.1. Reasonable Accommodation**

Because disabilities are not always apparent, AHFC will ensure that all families are aware of the opportunity to request reasonable accommodations. Guidelines for granting a Reasonable Accommodation are in Exhibit 1-1 of the Housing Choice Voucher Administrative Plan and the Public Housing Admissions & Occupancy Policy.

### **1.F.2. Outreach 24 CFR 984.201(d)(6)**

AHFC will make every reasonable effort to attract families who are representative of the total eligible population to enable it to achieve selection goals specified in this Plan. Outreach efforts take into consideration applicants with special needs, families who are least likely to apply, and other eligible families. All Moving to Work families will receive written notification of the ability to participate in Jumpstart.

### **1.F.3. Limited English Proficiency (LEP) Plan**

AHFC is committed to ensuring that Limited English Proficient (LEP) individuals have meaningful access to information and/or services regardless of their ability to communicate in English. LEP individuals are defined as individuals who do not speak English as a primary language or are limited in their ability to read, write, speak, or understand English.

AHFC will follow the procedures below to assist LEP families:

1. AHFC will use the *Census Bureau Language Identification Flashcard*, whenever necessary, to identify the language spoken by the LEP customer. See Exhibit 1-2 of each policy manual.
2. AHFC staff will communicate with LEP customers by using, in descending order: telephonic interpretation services, or contract interpreters, in-house bilingual staff, adult family members, or volunteer interpreters.
3. AHFC will honor a customer's request to use a bilingual case manager or social service worker as the interpreter, when the customer is accompanied to a housing assistance appointment by an interpreter.
4. AHFC will honor a customer's request to use an adult family member or adult friend as interpreter, if the customer is accompanied by the interpreter at an appointment.

### **1.G Confidentiality of Records**

It is the policy of AHFC to facilitate the full exercise of rights conferred on individuals pursuant to Article I, Section 22 of the Alaska Constitution, and to insure the protection of privacy of individuals about whom AHFC maintains records under housing assistance programs it administers. See the Housing Choice Voucher Administrative Plan or the Public Housing Admissions and Occupancy Policy for a full description of AHFC confidentiality protections. Upon request, case management records to be released to the participating individual include: participation contract, training and service plan, and documents related to financial incentives.

## 2. Program Coordinating Committee

### **HUD Regulation (24 CFR 984.202(b))**

Each participating PHA must establish a PCC whose functions will be to assist the PHA in securing commitments of public and private resources for the operation of the FSS program within the PHA's jurisdiction, including assistance in developing the Action Plan and in implementing the program. Membership shall consist of the following:

- Representatives of the PHA, including one or more FSS Program Coordinator.
- For a public housing FSS program, residents of public housing.
- For a Section 8 FSS program, residents assisted under the Section 8 program.

### **AHFC MTW Policy**

Development of this Plan consisted of PHA representatives from the public housing and Section 8 voucher programs as well as current FSS program coordinators. Members of AHFC's Resident Advisory Board (RAB) provided comment for this Plan. The following organizations provided input and advice to the development of this Plan:

- Center for Community, Juneau
- Cook Inlet Tribal Council
- Housing authorities - Delaware, Portland, San Bernardino, San Mateo, Tacoma
- State of Alaska Department of Labor - Job Center assistant director, career support and training, Wasilla office manager, and Juneau office manager
- State of Alaska Division of Public Assistance
- State of Alaska Division of Vocational Rehabilitation - chief of vocational rehabilitation services
- University of Alaska Anchorage, Continuing Education
- University of Alaska Anchorage, Institute of Social and Economic Research

AHFC shall establish a Jumpstart Coordinating Committee consisting of representatives from AHFC as well as representatives from the Alaskan communities served by AHFC's public housing and housing choice voucher programs.

### 3. Jumpstart Overview

#### **HUD Regulation (24 CFR 984.103)**

Self-sufficiency means that an FSS family is no longer receiving Section 8 or public or Indian housing assistance, or any federal, state, or local rent or homeownership subsidies or welfare assistance, except for child-only or non-needy TANF assistance made on behalf of a dependent child solely on the basis of the child's need and not on the need of the child's current non-parental caretaker.

#### **AHFC MTW Policy**

#### **3.A Measures of Success (24 CFR 984.102)**

The objective of Jumpstart is to reduce the dependency of low-income families on welfare assistance and on Housing Choice Voucher, Public Housing, or any federal, state, or local rent or homeownership subsidies. AHFC will measure the success of Jumpstart not only by the number of families who achieve self-sufficiency, but also by the number of Jumpstart families who, as a result of participation in the program:

- Have family members who obtain their first job;
- Have family members who obtain higher paying jobs;
- No longer need benefits received under one or more welfare programs;
- Obtain a high school diploma, General Educational Development (G.E.D.) certificate, or higher education degree; or
- Accomplish goals that assist the family in obtaining economic independence.

#### **3.B Minimum Program Size**

#### **HUD Regulation (24 CFR 984.105)**

In the FY2009 AHFC FSS Action Plan, AHFC certified that it had met its requirement for a mandatory minimum program size as its graduation rate exceeded the HUD mandated program size. The plan was approved by HUD, and the mandatory requirement ended on September 30, 2006. From that point, AHFC operated a voluntary FSS Program.

#### **AHFC MTW Policy**

Jumpstart will be available to all families participating in its Public Housing and Housing Choice Voucher Programs.

### 3.C Family Demographics 24 CFR 984.201(d)(1)

The FSS Program will serve the demographics of the population expected to be served by AHFC's Action Plan to include Public Housing, Housing Choice Voucher, and Project-Based Voucher participants receiving assistance through the Step Program. These demographics are based on 1,559 Step households.

#### 3.C.1 Ages of Head of Household and Other Adults

	Percent
<b>Ages of Head of Household</b>	
--Head of Household is age 24 years or younger	3.53%
--Head of Household is age 25 to 50	75.37%
--Head of Household is age 51 to 61	17.58%
--Head of Household is age 62 or greater	3.53%
<b>Ages of Other Adults in Household</b>	
-- Age 24 years or younger	35.24%
-- Age 25 to 50	49.88%
-- Age 51 to 61	9.31%
-- Age 62 or greater	5.58%

#### 3.C.2 Presence and Ages of Children (of Total Step Population)

	Percent
<b>Presence and Ages of Children</b>	
--Households that only include adults over age 18	1.41%
--Households that include one or more child age 13-17	30.79%
--Households that include children who are all 12 or younger	30.28%

#### 3.C.3 Employment Status of Population to be Served

	Percent
<b>Employment Status of Head of Household</b>	
--Families with an employed head	87.02%
--Families whose head is unemployed	12.98%
<b>Employment Status of All family members</b>	
--Families with any member that is employed	88.22%
--Families with no employed member	11.78%

### 3.C.4 Annual Earned Income of Population to be Served

	Percent
Annual household earnings <\$5,000 per year	19.37%
Annual household earnings between \$5,000 and \$9,999	6.61%
Annual household earnings between \$10,000 and \$14,999	10.07%
Annual household earnings between \$15,000 and \$19,999	9.43%
Annual household earnings between \$20,000 and \$24,999	8.60%
Annual household earnings between \$25,000 and \$29,999	8.72%
Annual household earnings between \$30,000 and \$34,999	7.83%
Annual household earnings of \$35,000 or higher	29.38%

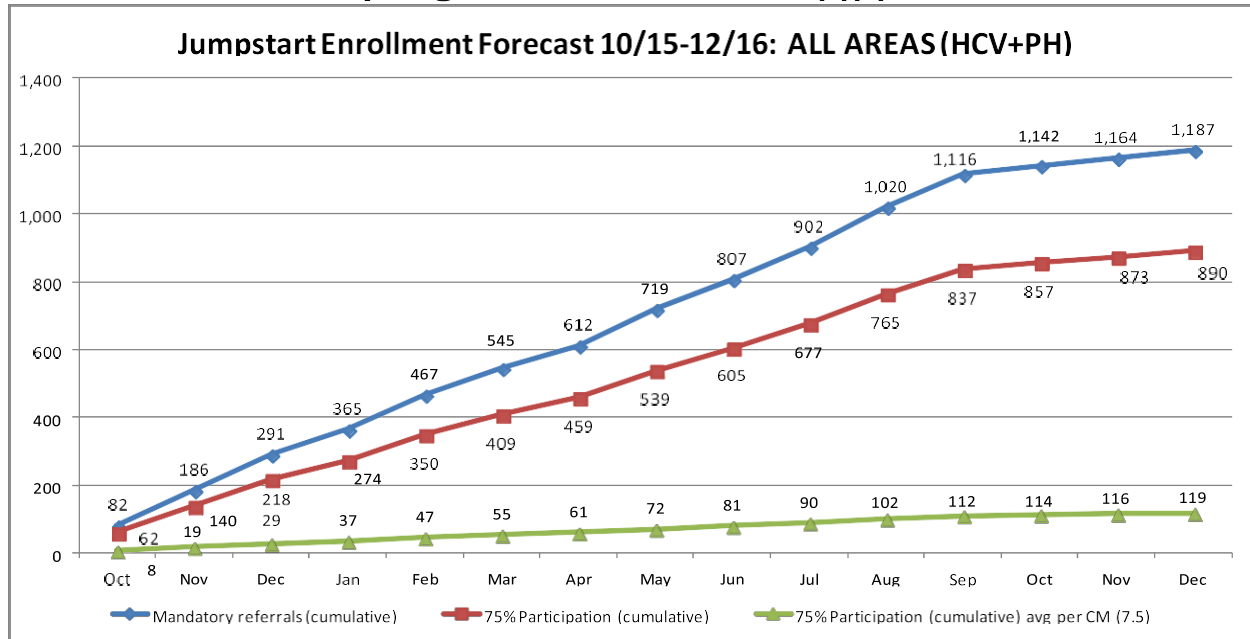
### 3.C.5 Elderly/Disability Status of Population to be Served

	Percent
<b>Elderly/Disability Status of Head of Household</b>	
--Head of Household is an elderly person without disabilities	2.31%
--Head of Household is an elderly person with disabilities	1.22%
--Head of Household is a non-elderly person without disabilities	5.64%
--Head of Household is neither an elderly person nor a person with disabilities	90.83%
<b>Elderly/Disability Status of All Household members</b>	
--Household includes an elderly person without disabilities	1.48%
--Household includes an elderly person with disabilities	1.54%
--Household includes a non-elderly person with disabilities	5.77%
--Household includes no elderly persons or persons with disabilities	91.21%

### 3.C.6 Race and Ethnicity of Population to be Served (Required)

Race		Non-Hispanic	Hispanic
White	40.39%	83.52%	16.48%
Black or African-American	16.71%	87.62%	12.38%
American Indian or Alaska Native	24.11%	95.79%	4.21%
Asian	6.09%	95.19%	4.81%
Native Hawaiian or other Pacific Islander	11.42%	97.26%	2.74%
Other Race	1.29%	63.64%	36.36%

### 3.D Estimate of Participating Families 24 CFR 984.201(d)(2)



By the end of 2016, approximately 1,200 Moving to Work families were automatically invited to enroll in Jumpstart using the shelter burden calculation current income. Jumpstart is voluntary, and the program was projected to enroll at least 500-600 families. Since then, we have served an average of 1068 individuals per year, over the past 3 years, and are meeting our MTW benchmarks.

### 3.E Families in Other Self-Sufficiency Programs 24 CFR 984.201(d)(3) and 24 CFR 984.201(d)(12)

AHFC currently works with the State of Alaska Department of Health and Human Services, the State of Alaska Department of Labor and Workforce Development, and other partners to develop cooperative agreements that will outline the exchange of family data and relevant services such as employment, childcare, transportation, training, education and financial empowerment, with family's agreement and signed release. Efforts are coordinated to avoid duplication of services.

### 3.F Service Level Determination

For Step Program participants, AHFC will determine the appropriate Jumpstart level by calculating shelter burden at their housing program intake, examination, or at the family's request. The following families will receive an automatic referral to Jumpstart Level 1.

1. Step Program families with a shelter burden greater than 50 percent at the time of application.
2. Families with a shelter burden of 50 percent or more within 13 months.
3. Families with a single work-able head of household and multiple dependents with a shelter burden of 50 percent or more within 24 months.

4. Families graduating the Step Program with a shelter burden of 50 percent or more within 24 months or at exit.
5. Families with a shelter burden near 50 percent that identify significant barriers toward achieving economic independence within their five years of participation.
6. Step Program families qualifying for a Step Program Extension for up to two additional years of housing assistance after their five years of participation. FSS participation is mandatory for families receiving an extension and these families have a shelter burden of 50 percent or more.

All other eligible families that desire to increase their employment income and work toward economic independence will be offered enrollment in Jumpstart Level 2.

### **3.G Activities and Supportive Services (24 CFR 984.103)**

AHFC recognizes that in order for a family to meet their long-term housing needs, they may require assistance from a variety of resources to become self-sufficient. Local AHFC offices regularly assist families in immediate need by referring them to resources and services. To assist families, AHFC has developed relationships to coordinate resources and compiled a list of statewide government agencies, social service programs, and educational organizations that provide services throughout Alaska. AHFC will utilize local or regional resource lists and the knowledge of AHFC personnel at each office as a guide when referring participants.

#### **3.G.1. Referrals**

Typical supportive service referrals offered through Jumpstart.

1. Child Care – child care (on an as-needed or on-going basis) of a type that provides sufficient hours of operation and serves an appropriate range of ages.
2. Transportation – transportation necessary to enable a participating FSS family member to receive available services, or to commute to their place(s) of employment.
3. Education – remedial education; education for completion of high school or attainment of a high school equivalency certificate; education in pursuit of a post-secondary degree or certificate.
4. Employment supports – job training, preparation, and counseling; job development and placement; and follow-up assistance after job placement and completion of the contract of participation.
5. Personal Welfare – substance/ alcohol abuse treatment and counseling; and health, dental, mental health and health insurance services; and referrals for domestic violence counseling/ services.
6. Household Management – training in household management.



7. Homeownership and housing counseling. Homeownership education and assistance and housing counseling.
8. Financial Empowerment – Training in financial literacy, such as financial coaching, training in financial management, asset building, and money management; including engaging in mainstream banking, reviewing and improving credit scores, etc.
9. Other Services – Any other services and resources, including case management, optional services, and specialized services for individuals with disabilities that are determined to be appropriate in assisting FSS families to achieve economic independence and self-sufficiency. Reasonable accommodations and modifications must be made for individuals with disabilities consistent with applicable Federal civil rights and nondiscrimination laws.

### **3.G.2. AHFC Case Management Referrals and Services**

AHFC will offer the following supportive services and referrals as part of its Jumpstart case management.

#### **1. Counseling**

AHFC case managers will work with families to help them develop individualized goals and then introduce or direct them to resources and support services that can assist in their progress toward meeting these goals. Case managers are able to access resources and guide participants to programs or entities they might not have previously known about or even considered.

Level 1 Assessment: The Self-Sufficiency Outcome Matrix (SSOM) is the assessment tool used to measure need, target services, and evaluate supportive service provision. The SSOM is a case management tool used to provide valuable information on participant needs and outcome as well as program benchmarks and outcomes. The SSOM is comprised of 18 domains with a five (5) point scale, 1-5: Housing Stability/Rent Subsidy; Food/Nutrition; Health Care Coverage; Physical Health; Transportation; Childcare; Parenting Skills; Support System & Community Involvement; English Language Skills/Literacy & Adult Basic Education; Career Resiliency/Training; Employment; Budget/Savings; Debt/Credit; Safety; Mental Health; Substance Abuse; Legal; Access to Services; and Setting Goals.

Level 2 Assessment: the Jumpstart Toolkit consisting of a self-assessment for the family to complete with assistance if needed (Needs, Goals and Budget). The case manager reviews the Toolkit and provides services and referrals as needed.

#### **2. Other Services**

Brochures and flyers developed by various agencies are utilized in AHFC offices with information on a multitude of topics that participants find helpful; i.e., materials from Money Smart; USAA Educational Foundation; Federal Trade Commission; Consumer Federation of America; State of Alaska, Consumer

Protection; among many others. Handout lists of existing local and regional resources are also available at each local AHFC office. AHFC newsletters, brochures, orientations, and briefings routinely contain information promoting the benefits of the self- sufficiency program to public housing and voucher participants.

### **3.H Implementation Time Table 24 CFR 984.201(d)(11)**

The following is the suggested implementation timeline.

- Staff training for the new Jumpstart program will be conducted during the Public Housing Division’s annual workshop in September 2015.
- Written notification to all current FSS program participants and Moving to Work program participants will be sent in August 2015.
- Beginning November 1, 2015, all families participating in Moving to Work rental assistance will be eligible to enroll in Jumpstart. At regular examinations, each family’s shelter burden will be assessed. Families will either be automatically referred to Level 1 or provided written information and reminded of the opportunity to enroll in Level 2.

## **4. Family Selection**

Any participant family in the Housing Choice Voucher or Public Housing program is eligible for Jumpstart at any time during their rental assistance participation. If a family is receiving services through the State of Alaska Department of Health and Human Services or Department of Labor, AHFC will coordinate with that agency to prevent duplication of services. There is no waitlist but preference would be given based on the date and time of application if a waitlist were implemented.

### **HUD Regulation (24 CFR 984.203(b))**

A PHA has the option of giving a selection preference for up to 50 percent of its public housing FSS Slots and of its Section 8 FSS slots respectively to eligible families who have one or more family members currently enrolled in an FSS related service program or on the waiting list for such a program.

### **AHFC MTW Policy**

Jumpstart Level 1 will automatically enroll families with the following needs first.

1. Step Program families with a shelter burden greater than 50 percent at the time of application.
2. Step Program families with a shelter burden greater than 50 percent within 13 months of their most recent examination.
3. Step Program families with a single work-able head of household and multiple dependents with a shelter burden of 50 percent or more within 24 months.

4. Step Program families graduating the Step program with a shelter burden of 50 percent or more within 24 months or at exit.
5. Step Program families with a shelter burden near 50 percent who have identified barriers to achieving economic independence within their five years of participation.
6. Step Program families qualifying for a Step Program Extension for up to two additional years of housing assistance after their five years of participation. FSS participation is mandatory for families receiving an extension and these families have a shelter burden of 50 percent or more.

If Jumpstart case management staff can accommodate additional families, enrollment into Level 1 will be prioritized as follows.

1. Moving to Work families paying AHFC minimum rent.
2. Step Program families with a shelter burden greater than 50 percent within 25 months of their most recent examination.
3. Step Program families with a shelter burden greater than 50 percent within 37 months of their most recent examination.
4. Step Program families with a shelter burden greater than 50 percent within 49 months of their most recent examination.

All Moving to Work families not automatically referred to Level 1 are eligible to enroll in Jumpstart Level 2.

## **5. Program Implementation (24 CFR 984.301)**

As stated in section 3.C above, the Jumpstart Program is a voluntary program. AHFC has developed the following plan to transition existing FSS Program participants and existing and new Moving to Work families.

### **5.A Existing FSS Participants**

All existing FSS Program participants will be given the opportunity to enroll in Jumpstart. AHFC will send written notification to these families with suggested enrollment in the Level 1 or Level 2 program.

### **5.B New Housing Admissions After November 1, 2015**

AHFC will offer the Jumpstart program to every new admission to the public housing and housing choice voucher program in writing.

### **5.C Housing Participants Prior to October 1, 2015**

AHFC will offer the Jumpstart program to every current participant family in the public housing and housing choice voucher program. A written notification will be sent to all families announcing the Jumpstart program as well as a reminder given at the families' next regular examination.

**5.D Assurance of Non-Interference with Rights of Non-Participating Families (24 CFR 984.201)**

A family’s election not to participate in Jumpstart will not affect the family’s admission to public housing or to the Section 8 program or the family’s right to occupancy in accordance with its lease.

**6. Contract of Participation**

**HUD Regulation (24 CFR 984.303)**

Each family that is selected to participate in an FSS program must enter into a contract of participation with the PHA that operates the FSS program in which the family will participate. The contract of participation shall be one per family and signed by any adult member of the household (Head of FSS Family) as designated by the family. All adult household members may complete an Individual Training and Service Plan.

**AHFC MTW Policy**

Using the HUD Program Contract of Participation (HUD-52650), AHFC has developed its own Jumpstart Contract of Participation and Incentives Agreement (hereinafter “Agreement”) in order to incorporate its Moving to Work flexibility. This Agreement shall be signed by the designated Head of FSS Family for all Jumpstart Level 1 and 2 participants. The housing assistance head of household shall designate the head of the FSS Family, who may also be the head of the assistance household for purposes of determining income eligibility and rent.

AHFC’s MTW Activity establishing an alternate system of financial incentives will not Change, in that payments will continue to go to the housing assistance head of household.

**6.A Agreement Content 24 CFR 984.303(b)**

The Agreement between AHFC and the family shall contain the following:

1. Principal terms and conditions governing participation in Jumpstart
2. Agreement term
3. Jumpstart level
4. Name of the housing assistance Head of Household
5. Name of the FSS Head of Household (as designated by the assistance head of household) and each adult in the family that elects to participate
6. Rights and responsibilities of the family
  - a) Statement that the FSS Head of Household member is required to seek and maintain “suitable” employment during the term of the Agreement (and any extension)
  - b) Statement that family must continue to comply with public housing or

Section 8 lease terms

**HUD Regulation 24 CFR 984.303(b)(2)**

For each participating FSS family that is a recipient of welfare assistance, the PHA must establish as an interim goal that the family become independent from welfare assistance and remain independent from welfare assistance at graduation before the expiration of the term of the contract of participation, including any extension thereof.

**AHFC MTW Policy**

AHFC chooses to waive this requirement as a condition of fulfilling a Jumpstart Agreement.

7. Rights and responsibilities of AHFC
8. Individual training and services plan (ITSP)
  - a) Services to be provided
  - b) Activities to be completed
  - c) Interim and final goals of the family
9. Consequences of noncompliance

**6.B Execution**

**HUD Regulation 24 CFR 984.303(a)**

The contract of participation shall be signed by the designated head of the FSS family.

**AHFC MTW Policy**

The Agreement shall be signed by the FSS head of household. If the FSS head ends his/her rental assistance during the term of the Agreement, the remaining adult family members may designate a new head and complete the term of the Agreement. An amendment to the Agreement will be signed and dated by the new head and AHFC. AHFC and the newly designated FSS head will determine any need for revision of the ITSP.

## 6.C Term

### **HUD Regulation 24 CFR 984.303(c)**

The contract of participation shall provide that each FSS family will be required to fulfill those obligations to which the participating family has committed itself under the contract of participation no later than 5 years after the first recertification of income after execution of the Agreement.

### **AHFC MTW Policy**

The Agreement term will coincide with the Step Program subsidized housing term, plus transitional assistance up to 30 days. For families not in the Step Program, the term shall be five (5) years after the first recertification of income after execution of the Agreement. Families may not enroll in the last month of their housing assistance.

## 6.D “Suitable Employment”

### **HUD Regulation 24 CFR 984.303(b)(4)**

The head of the FSS family shall be required under the contract of participation to seek and maintain suitable employment during the term of the contract and any extension thereof. Although other members of the FSS family may seek and maintain employment during the term of the contract, only the head of the FSS family is required to seek and maintain suitable employment.

*Seek employment.* The obligation to seek employment means that the head of the FSS family has applied for employment, attended job interviews, and has otherwise followed through on employment opportunities.

*Determination of suitable employment.* A determination of suitable employment shall be made by the PHA or owner, with the agreement of the affected participant, based on the skills, education, and job training and receipt of other benefits of the household member, and based on the available job opportunities within the jurisdiction served by the PHA.

### **AHFC MTW Policy**

The FSS Head of Household named on the Agreement can fulfill this requirement.

## 6.E Extension

### **HUD Regulation 24 CFR 984.303(d)**

The PHA shall, in writing, extend the term of the contract of participation for a period not to exceed two years for any FSS family that requests, in writing, an extension of the contract, provided that the PHA finds that good cause exists for granting the extension. The family's written request for an extension must include a description of the need for the extension. As used in this paragraph, "good cause" means circumstances beyond the control of the FSS family, as determined by the PHA, such as a serious illness or involuntary loss of employment, active pursuit of a current or additional goal that will result in furtherance of self-sufficiency during the period of the extension as determined by AHFC, or any other circumstances that the PHA or owner determines warrants an extension, as long as the request is reasonable and the PHA or owner is consistent in its determination as to which circumstance warrant as extension.

## 6.F Modification 24 CFR 984.303(f)

AHFC and the FSS family may mutually agree to modify the contract of participation. The contract of participation may be modified in writing with respect to the individual training and services plans, the contract term, and designation of the head of the FSS family. All modifications will be made in writing, signed by both the FSS Head of Household and the AHFC representative, with a copy of any modification provided to the family.

## 6.G Consequences of Noncompliance 24 CFR 984.303(d)(5)

### **HUD Regulation 24 CFR 984.303(d)(5)(i)**

The Agreement shall specify the consequences of noncompliance in the Agreement as described in (i): *Option to terminate FSS participation or withhold the coordination of supportive service assistance*. The PHA or owner may withhold the coordination of supportive services or terminate the FSS family's participation in the FSS program, if the PHA or owner determines, in accordance with the FSS Action Plan hearing procedures, that the FSS family has failed to comply without good cause with the requirements of the Agreement in accordance with this section.

### **AHFC MTW Policy**

The Agreement shall specify that if the family fails to comply, without good cause, with the terms and conditions of the Agreement, AHFC may:

1. Withhold the supportive services and/or financial incentives; or
2. Terminate the family's participation

## 6.H Inactivity

A family will be considered inactive if they fail to meet specific milestones or goals in a timely manner. AHFC will notify a family in writing before placing them in inactive status.

- Inactive families are not eligible for incentive payments.
- Previously inactive participants must renew their ITSP and be compliant for 30 days before being eligible to receive a financial incentive.

## 6.I Moving Between Levels

If a shelter burden of less than 50% is achieved and maintained, a family may remain at Level 1 or opt to enroll in Level 2 after their next Step regular examination or six (6) months, whichever is latest. Families enrolled in Level 1 case management services who achieve a shelter burden of less than 50% may be moved to a service intensity of quarterly contact, as needed to ensure the family's success.

Families enrolled in Level 1 case management services that move from the Step to Classic program will be terminated from Level 1 and have the option to enroll in Level 2. Any family moving to the Classic designation will have their Level 1 case management terminated and may opt to enroll in Level 2 immediately.

Families enrolled in Level 2, but increasing their shelter burden to greater than 50%, will be required to enroll in Level 1 case management services in order to be eligible for Jumpstart and financial incentives. Otherwise, they will be terminated from the program.

## 6.J Completion

### **HUD Regulation 24 CFR 984.303(g)**

The contract of participation is considered to be completed, and a family's participation in the FSS program is considered to be concluded when the FSS family has fulfilled all of its obligations under the contract of participation on or before the expiration of the contract term, including any extension thereof.

### **AHFC MTW Policy**

The Agreement is considered complete when:

1. The family has fulfilled all of its obligations under the Agreement on or before the expiration of the Agreement term, including any extension thereof;
2. Families must be in good standing with AHFC the month they complete the Agreement; and
3. Families will not be eligible to receive the financial long-term incentives until their rental assistance ends.



### **6.K Termination 24 CFR 984.303(h)**

The Agreement is automatically terminated if the family's public housing or Section 8 assistance is terminated in accordance with HUD requirements. The Agreement may be terminated before the expiration of the contract term, and any extension thereof, by:

1. Mutual consent of the parties;
2. The failure of the family to meet its obligations under the Agreement without good cause, including in the Section 8 program the failure to comply with the contract requirements because the family has moved outside the jurisdiction of AHFC;
3. The family's withdrawal from the program;
4. Family failure to meet Jumpstart eligibility requirements;
5. Such other act as is deemed inconsistent with the purpose of the program; or
6. Operation of law.

AHFC may declare the Agreement null and void:

- if the resources and services necessary to complete the Agreement are not available; or
- if an act occurs that is inconsistent with the purpose of the program; or
- if a change in family circumstances results in the family no longer requiring Level 1 services. The family will be eligible to enroll in Level 2.

Families that terminate their Agreement with AHFC without successfully completing the Agreement are not eligible for any long-term financial incentives.

### **6.L Unavailability of Supportive Services 24 CFR 984.303(e)**

If a social service agency fails to deliver the supportive services pledged under a family member's individual training and services plan, AHFC shall make a good faith effort to obtain these services from another agency.

If the PHA is unable to obtain the services from another agency, AHFC shall reassess the family member's needs and determine whether other available services would achieve the same purpose. If other available services would not achieve the same purpose, AHFC shall determine whether the unavailable services are integral to the family's advancement or progress toward self-sufficiency. If the unavailable services are:

1. Determined not to be integral to the family's advancement toward self-sufficiency, AHFC shall revise the individual training and services plan to delete these services and modify the Agreement to remove any obligation on the part of the family to accept the unavailable services, in accordance with the Agreement Modification section above; or

2. Determined to be integral to the family's advancement toward self-sufficiency (which may be the case if the affected family member is the family head), AHFC shall terminate the Agreement.

## **7. Incentive Eligibility Agreement**

The Jumpstart Incentive Eligibility Agreement shall specify that the family will be automatically transferred to Level 1 if, at a future examination, the family:

1. Has a shelter burden of 50 percent or more within thirteen (13) months, or
2. Has a shelter burden near 50 percent of income and identifies barriers to achieving economic independence within their five (5) years of participation and possible two (2) extension years.

## **8. Total Tenant Payment**

### **HUD Regulation (24 CFR 984.304)**

Any increase in the earned income of an FSS family during its participation in an FSS program may not be considered as income or a resource for purposes of eligibility of the FSS family for other benefits, or amount of benefits payable to the FSS family, under any other program administered by HUD, unless the income of the FSS family equals or exceeds 80 percent of the median income of the area (as determined by HUD, with adjustments for smaller and larger families).

### **AHFC MTW Policy**

AHFC's Rent Reform Program discounts increases in earned income between regular examinations. AHFC will calculate family income and total tenant payment as specified in its Housing Choice Voucher Administrative Plan or Public Housing Admissions and Occupancy Policy.

## **9. FSS Account**

### **HUD Regulation (24 CFR 984.305)**

The PHA shall deposit the FSS account funds of all families participating in the PHA's FSS program into a single depository account. The PHA must deposit the FSS account funds in one or more of the HUD-approved investments.

### **AHFC MTW Policy**

AHFC does not offer the FSS Account to Jumpstart families. AHFC has developed an alternate system of financial incentives for employment, education, and long-term financial planning. Incentives are requested by the designated FSS Head of Household but are either paid to the housing assistance Head of Household or education institution as applicable.

## **10. Jumpstart Incentives 24 CFR 984.201(d)(5)**

Once enrolled, Jumpstart families are eligible for both short and long-term financial incentives as they work toward the goal of being off rental assistance in five years. Financial incentives have been designed to support and encourage each participant's investment in his/her own immediate employment and human capital development for their longer-term economic well-being.

The AHFC CEO/Executive Director or the Public Housing Division Director may waive all or part of these financial incentives if necessary due to limited resources or budgetary constraints.

### **10.A Incentive Payments**

Incentives are issued to the housing assistance head of household, except as otherwise noted. If the family's subsidy is assumed by another adult in the household, only the balance of incentives not yet paid are available to that new head of household.

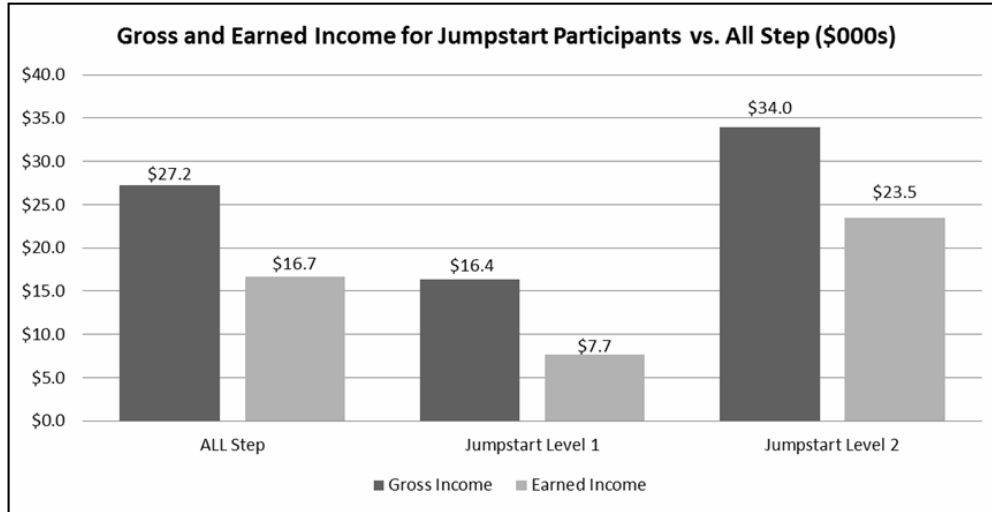
In situations where the family has past-due balance on their AHFC account (debt), the Work or Education Reward incentive payment will be applied to the debt first. Any remaining Reward incentive balance will be issued to the household. All other incentive types (Tuition, Support Services, and Savings Match) will not be paid if a family has a debt with AHFC and is not in good standing under a Tenant Payment Agreement.

When a Termination of Assistance notice or a Notice to Quit has been issued as a response to a debt or payment noncompliance, no incentive payments will be issued, unless the action is resolved.

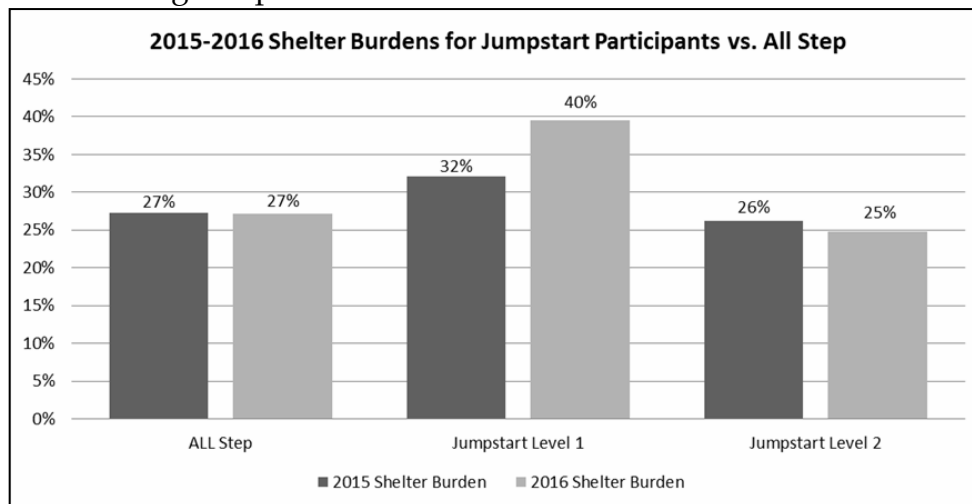
### **10.B Maximum Incentive**

A participating family can receive \$3,000-\$5,000 in Work, Education, and Savings Match Incentives during the term of their Jumpstart program participation. Jumpstart Level 2 households are eligible to receive up to \$3,000 in incentives. Jumpstart Level 1 households are eligible to receive up to \$5,000 in incentives. The following is justification for the disparity between financial supports offered to Jumpstart Level 1 vs. Level 2:

- Jumpstart Level 1 households have significantly lower household income than the average Step household. Jumpstart Level 2 households have significantly higher income than the average Step household.



- Jumpstart Level 1 households have higher shelter burdens than the average Step household. Conversely, Jumpstart Level 2 households have lower shelter burden than the average Step household.



The following is a list of options that can be selected or customized to each family's needs. Incentives apply to both Jumpstart levels unless otherwise noted.

## 10.C Work Incentives

Work incentives will be available to families with an adult family member who is verified to be working less than thirty (30) hours a week upon entering the program. Eligible adults will be required to provide appropriate documentation from their employer (paystubs, letter, etc.) to receive this incentive.

### 10.C.1. Initial Employment

To receive this one-time \$250 reward, the eligible family member must obtain and maintain employment averaging at least 30 hours a week for three (3) consecutive months. The individual family member's earnings must equal or exceed the Alaska

minimum wage for 30 hours a week for three (3) consecutive months.

### **10.C.2. Sustained Employment (9 months)**

To receive this one-time \$250 reward, the eligible family member must maintain employment averaging a minimum of 30 hours a week for nine total months in a one-year period. The individual family member's earnings must equal or exceed the current Alaska minimum wage for 30 hours a week for nine total months in a one-year period.

### **10.C.3. Sustained Employment (18 months)**

To receive this one-time \$250 reward, the eligible family member must maintain employment averaging a minimum of 30 hours a week for eighteen total months in a two-year period. The individual family member's earnings must equal or exceed the current Alaska minimum wage for 30 hours a week for eighteen total months in a two-year period.

## **10.D Educational Incentives and Rewards**

### **10.D.1. Tuition Assistance**

AHFC will provide tuition assistance for a participant's family during the term of their participation of up to:

- \$5,000 for Level 1
- \$3,000 for Level 2

Tuition assistance must be utilized for courses or training programs that support employment opportunities or career advancement of the family. The assistance may be used for tuition, books, fees associated with the course, or renewing license/certifications as needed for employment. Tuition assistance may be used for courses necessary for a family member to obtain their General Education Diploma (GED).

Courses taken must help the family work toward, or reach, an identified goal. Tuition assistance must be repaid if the course is not completed.

Tuition assistance is paid directly to the qualifying institution. In approved circumstances, payment for books purchased separately for the course will be paid directly to the participant. Tuition will only be paid up to the total balance due on the student account. In order to qualify, the institution must be recognized by the Alaska Post-Secondary Education Commission, or an approved trainer recognized by the Alaska Department of Labor or Department of Health and Social Services. Correspondence courses (not distance courses) will only be considered if the required course is not offered, accessible, or available timely through a school located within the state of Alaska or if the financial assistance is being applied to finishing a program.

### **10.D.2. Educational Rewards**

Families providing verification of the completion of courses/training programs that support employment opportunities or career advancement, may earn up to \$500 as a reward for course completion.

1. GED Completion: \$500 reward.
2. College Courses/Vocational Training/Continuing Education Completion AHFC will pay up to \$100 per college credit/credit equivalent. One credit equivalent is 15 hours of course work such as through continuing education (i.e., a 3 hour/3 credit course over a period of 15 weeks would equal a reward of \$300).

### **10.E Long-Term Financial Incentives**

Developing savings habits to meet long-term financial needs is a critical component of self-sufficiency. To support efforts to establish savings and prepare for the end of their participation in housing assistance, AHFC will provide a matched savings incentive to households who participate in the Jumpstart program.

Once households have completed a budget, they will be able to enroll in the Savings Match Program, but must complete AHFC's financial literacy requirement before receiving their savings match payment.

1. To qualify for the annual savings match, the family must provide verification of funds placed into a savings account.
2. AHFC will match the household's savings up to \$500 each year with a maximum savings of \$1,500 per participating household, but the savings match payment will not exceed the total amount in the family's savings at the time they request payment.
3. Households will only be eligible to receive the savings match payment upon successful completion of the Jumpstart program and ending their participation in the AHFC housing assistance program.
4. Families who utilize portability to leave AHFC's jurisdiction, regardless of whether the voucher is administered or absorbed, are not eligible to receive the Savings Match.

### **10.F Support Services Incentives**

The following support service incentives are available for Jumpstart Level 1 households in order to address barriers to long-term employment. These incentives are available up to a maximum of \$300 annually for participating adults with current Individual Training and Support Plans (ITSP). Individual incentives to be approved by case managers in review of ITSP plan goals, availability of other service funding in the community, and likelihood the incentive will directly address barriers to employment.

Where possible, the incentive will be paid directly to the vendor or agency.

- Transportation support (i.e. bus pass, gas cards)
- Employment support (i.e. equipment needs, interview clothing)
- Other support necessary to achieve goals in ITSP not directly addressed already in incentives available

## **11. Residency and Portability Requirements**

### **HUD Regulation (24 CFR 984.306)**

Regulations pertaining to a “relocating FSS family”, Initial Occupancy, Occupancy after the First 12 Months, Portability of FSS Participation, and Loss of FSS Account are included under this section.

### **AHFC MTW Policy**

Families that move from AHFC’s jurisdiction are not eligible to continue in the Jumpstart program. These Agreements will be terminated.

Families that move into AHFC’s jurisdiction are not eligible to continue prior FSS Program participation. These families are eligible for AHFC’s Jumpstart Program in accordance with Family Selection policies detailed above.

AHFC does not hold an FSS Account for a Jumpstart family (see FSS Account section above); therefore, AHFC will not transfer any balances a family earns under its incentive program to another PHA; AHFC will also not accept any FSS Account balances from another PHA.

Payment of incentives will be conditioned upon eligibility for the incentive while the family was in AHFC’s jurisdiction. AHFC will not allow a family to complete eligibility for a financial incentive while in another PHA’s jurisdiction.

## **12. Transfer Between AHFC Jurisdictions**

A Jumpstart family may move to another AHFC jurisdiction upon proper completion of the Move process (see the Housing Choice Voucher Administrative Plan).

- The initial Agreement will remain in effect at the new location.
- The initial agreement may be modified to meet the family’s new circumstances.
- The transfer may result in assignment of a new Jumpstart case manager.

## **13. Grievance Procedures**

Any adverse action taken by AHFC due to the family’s action or inaction is subject to AHFC grievance procedures. See Chapter 9 of the Housing Choice Voucher Administrative Plan or the Public Housing Admissions and Occupancy Policy for the grievance procedure available to the family.

## **14. Reporting Requirements (24 CFR 984.401)**

AHFC shall submit to HUD, in the form prescribed by HUD, a report regarding its Jumpstart program. The report shall include the following information:

1. A description of the activities carried out under the program;
2. A description of the effectiveness of the program in assisting families to achieve economic independence and self-sufficiency;
3. A description of the effectiveness of the program in coordinating resources of communities to assist families to achieve economic independence and self-sufficiency; and
4. Any recommendations by the PHA or the appropriate local program coordinating committee for legislative or administrative action that would improve the FSS program and ensure the effectiveness of the program.

### **14.A 50058 Reporting**

The 50058 MTW-FSS addendum will be updated for enrollment, changes, and termination/completion of the Jumpstart program for each enrolled family. Updates will occur within sixty (60) business days of the change.

### **14.B Moving to Work Reporting**

AHFC will submit data regarding the progress of the Jumpstart program as part of its annual Moving to Work Report process.