

**Daytona Beach Housing Authority**

**August 26, 2022 Special Board Meeting 10:00 a.m.**

- I. Call to Order** - Commissioner Jass called the meeting to order.
- II. Roll Call** - Commissioners Jass, Jamison, Brown-Crawford, and Murphy were present for roll call. Commissioner Daniels was absent.
- III. Invocation** - Invocation was led by Commissioner Brown-Crawford.
- IV. Recognition of Visitors** - None.
- V. Public Comments (limited to 3 minutes each)** - None.
- VI. Approval of FSS Action Plan** - Mr. Charles Woodyard stated that since he and some of the Board members will be out a lot in September, he wanted to get the FSS Action Plan taken care of. Mr. Woodyard stated he'll probably have to hire someone to write the FSS grant application for the Housing Authority.  
  
Commissioner Jamison asked Mr. Woodyard who the Action Plan is submitted to and what is expected of HUD to do with it. Mr. Woodyard stated that it's submitted to HUD, and that the Action Plan is a prelude to applying for the grant.  
  
Commissioner Jamison asked what the expiration date of the current Action Plan is. Mr. Woodyard stated that it's

annual, and the deadline for the grant application is October 7th.

Commissioner Brown-Crawford asked Mr. Woodyard to introduce FSS coordinator, Seletha Bradley-Morris, and HR Generalist, Tarneisha Thomas. Ms. Bradley-Morris and Ms. Thomas introduced themselves.

Ms. Thomas presented the changes to the FSS Action Plan that were previously established. The FSS Program helps Public Housing, Housing Choice Voucher, and multi-family project-based rental assistance households increase their earnings that may be used for any purpose to improve the family standard of living, such as home ownership and owner returning to school.

FSS participants rely on the FSS Program coordinators to help customize plans which form the basis of a five-year contract agreed to by the participants in the household. As the household income increases, the difference between the original rent and the increased rent is credited to an interest-bearing escrow account on behalf of the household. Mr. Woodyard stated that establishing the savings accounts for home ownership is the main difference between the FSS Program and the ROSS grants.

Commissioner Jamison asked if the clients who come before the Board and get a big check is part of the program, to

which Ms. Thomas stated it was part of the program.

Commissioner Brown-Crawford asked if the checks must be used toward home ownership, and Ms. Thomas stated the money does not have to be used toward home ownership. Ms. Thomas used home ownership as an example, but they can use the money for anything identified in their goals.

Ms. Thomas stated that residents create goals. If a resident's goal is to go back to school to earn a degree, the money from the escrow account can be used as long as it pertains to the goals.

Ms. Bradley-Morris stated that the residents can use the money for whatever they want to use it for. The program is an incentive from HUD to get people toward self-sufficiency to obtain goals that they put in place. Residents can change their goals to suit their current situation.

Commissioner Brown-Crawford asked how the money is monitored. Ms. Bradley-Morris stated that if a resident's goal is to go back to school, the resident must finish before they can get the money. The resident must finish the goals and provide proof before they can receive the money. When the residents come before the Board to receive the check, it means the residents have completed everything. Ms. Bradley-Morris stated they follow the resident for two years afterwards.

Commissioner Jamison asked if any goal has ever been rejected. Ms. Bradley-Morris stated that they do not reject goals because it's the resident's goals. They also cannot tell the residents what their goals should be. They can only encourage the residents in the goals that they state. In order for the residents to graduate, they cannot be receiving cash assistance from welfare.

Commissioner Jass stated that a resident is working in maintenance at the Windsor/Maley, and her goal is to buy a house. The resident has been a little nervous about it because of the way everything has gone up so high. Mr. Woodyard stated that the plan is to have two families that recently purchased a home come to the September Board meeting.

Commissioner Jass asked about Homes Bring Hope. Ms. Bradley-Morris stated that they're a partner.

Commissioner Jamison stated that she considers Public Housing as a stepping stone, and that she is really proud of the FSS Program.

Ms. Thomas stated that the majority of the participants participating in the FSS Program are African American female heads of household who are not Hispanic who fall below the AMI for the area.

Ms. Thomas presented the required changes to the FSS Program. Some of the changes that are most important includes defining the role of the FSS coordinator and what the job duties entail. There are currently two positions at the Housing Authority.

There were changes to the PCC, which is the Program Coordinating Committee. HUD wants one or more FSS coordinators as well as one or more participants from each of the programs participate in the PCC Program.

There were changes to the selection procedures. Currently, if a person has an interest in the program, an interest form is collected, which is time and date stamped, and then the interested party goes on the waiting list. As vacancies open, the Housing Authority goes down the FSS waiting list as it is different from the HCV and Public Housing waiting list.

Commissioner Murphy asked how many people would be on the waiting list at any given time. Ms. Thomas stated that for the HCV Program, there are approximately 50 names on the waiting list.

Ms. Bradley-Morris stated that there are approximately 100 families in the program. They're looking to increase enrollment up to 150.

Ms. Thomas stated that HUD has changed who can be designated as the head of household. Before, it had to be the head of household participating in the FSS Program. Now, any adult member in the household can be designated as a head of family and participate.

There has also been changes to the contract of participation. Each FSS family will be required to fulfill all obligations outlined in the contract. Anything the family identifies as a goal must be included, which would close out the contract. Participants must complete all of their goals.

There's also been changes to the escrow and the way participants are notified. Previously, HUD stated that periodically, the Housing Authority must notify families of their account balance. Now, the Housing Authority must notify families on an annual basis of account balance.

There are no changes to the income reporting for families. Disbursement of escrow has been changed. The Housing Authority can only take disbursement at the time of final disbursement. Ms. Thomas stated there has been changes where families can take interim disbursements.

Ms. Bradley-Morris stated that the interim disbursement is an opportunity for families to be able to take up to fifty percent of the money out of their escrow for whatever they

are in need of so they can continue their goals. For example, if a resident's car breaks down on the way to work and they don't have the money to fix it, they can request an interim disbursement to help pay for the repairs. The resident must request the money through their FSS coordinator, and they must provide proof.

Commissioner Jamison asked how often residents can ask for interim disbursements. Ms. Bradley-Morris stated one time, excluding the final disbursement.

Ms. Thomas stated there's also been changes to the escrow as far as removing the cap on increases of monthly escrow savings for the families who are between fifty and eighty percent of the AMI. There was a cap prior on the amount a family could escrow, but HUD removed the cap.

Ms. Thomas stated that HUD has changed some of the requirements for eligible uses of forfeiting the escrow funds. There is now more guidance on exactly what can happen to the funds when they're forfeited. Forfeiting the escrow is essentially the family has not fulfilled the contractual obligation and the money is absorbed by the Housing Authority.

Prior, the money that was forfeited would go directly to the Housing Authority. HUD made changes because they found

a lot of people were not being graduated because they wanted to recoup the money in the Housing Authority.

Ms. Bradley-Morris stated that now, the forfeited money goes into a different account. The account is set aside for families for trainings, for medical things, such as dental and medical, or car repairs. The main goal is for there to be zero dollars in the account because HUD wants everybody to graduate.

Ms. Thomas stated there has also been changes to portability. When a resident is porting in or out, it is the Housing Authority's responsibility to make contact with the receiving Housing Authority to let them know the resident is an FSS participant, and that they have an escrow account. The escrow account will be managed by the entity that is managing the FSS participant.

Ms. Bradley-Morris stated that there's a new rule stating that people who were previously in FSS and became home owners and received the home ownership voucher can now come back into the FSS Program. As well as those who are in the program and getting ready to buy a house and they changed their rental voucher into a home ownership voucher, they can remain in the FSS Program.

Ms. Thomas stated that some of the assessments that will be conducted moving forward include the first home needs



assessment, when participants are entering the FSS Program. The assessments will highlight a person's strengths and/or weaknesses so that when the Housing Authority is working with families, any barriers or anything that the Housing Authority has identified as a weakness for the family, the FSS coordinator will be working with the family to improve and increase. Certificates of completion will be provided to families.

The Florida Ready to Work is an academic assessment that will allow a person to review where they are academically. Based on how participants respond to the assessments, there is a built-in curriculum to help identify not only barriers and weaknesses but also allows the family to move through modules to not just educate but also enhance knowledge skills and abilities so they can do better in their household.

The last component is the financial capability. Through the FDIC, there is Money Smart, which is geared toward young adults, adults, and older adults. Money Smart is interactive and allows a person to use it on their mobile device, tablet, and desktop.

Commissioner Brown-Crawford asked for a list of the local partners.

Commissioner Murphy made a motion to approve the FSS Action Plan as modified August 23, 2022, as presented.

Commissioner Jamison seconded the motion. Unanimously approved.

**VII. Adjournment** - Commissioner Jamison made a motion to adjourn. Commissioner Brown-Crawford seconded the motion. Meeting adjourned.

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