

# HUD's Family Self-Sufficiency Program

## America's Best Kept Secret!



U.S. Department of Housing and Urban Development

Office of Public Housing Investments

# Program Purpose

- To promote the development of **local strategies** to coordinate public housing assistance and housing assistance under the Section 8 voucher program with other public and private resources to enable families eligible to receive assistance under these programs **to achieve economic independence and self-sufficiency.**

# Program Objectives

- To provide:
- Supports to work-able families.
- Opportunities for low-income families to obtain education, job training, financial literacy, and other services they need to become economically self-sufficient.
- To reduce dependency of low-income families on welfare assistance and housing assistance programs.

# How the Program Works

- PHAs must submit an Action Plan to HUD
- Program Coordinating Committee (PCC)
  - Composed of PHA staff, residents, local government agencies, business leaders, nonprofit organizations
- FSS Family Selection Procedures
- Contract of Participation
- Case Management and Referrals

# How the Program Works

- **FSS ESCROW**

- The PHA establishes an interest-bearing escrow account for each participating family
- How it Accumulates:
  - Difference between rent the resident paid at outset of participation and the rent the resident **pays as her income rises.**
- Can be used for **any** purpose

# How the Program Works

- **FSS ESCROW**

- When can residents access escrow?

- Interim draws for necessary self-sufficiency activities in support of interim goal
- And/or lump sum after successful graduation from the program

- How it can be used:

- For higher education, starting a business, homeownership, debt reduction, and...
- ***Anything else!*** It belongs to the resident.

# How the Program Works

- Annual competitive grant to Public Housing Authorities to fund the position of an FSS Program Coordinator
- \$60 million for the Housing Choice Voucher (Section 8) FSS program
- \$15 million for the Public Housing FSS program
- Subject to appropriations
- Program was created in 1990

# What Do the Numbers Say?

- Over 1,000 PHAs have an FSS program
- There are approximately 55,000 families currently enrolled in the program.
- 58% of the families had positive escrow balances
- Average escrow: \$3,400 upon graduation



# Getting Involved/Partnering

- Some of the PHAs with FSS Grants in North Carolina:
  - Asheville, Burlington, Charlotte, Durham, Concord, Gastonia, Greensboro, Greenville, Hickory, High Point, Kinston, Lexington, N. Wilkesboro, Statesville, and Mid-East Regional Housing Authority, Wilmington, and Winston-Salem. [www.hud.gov](http://www.hud.gov)
- Sub grant agreements

# FSS Success!

- Burlington Housing Authority:
  - Nikki Ratliff, Program Service Administrator
  - Tia Gilliam-Wilson, former FSS Participant

# Contact Information

- HUD HQ:
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- For more information: go to [www.hud.gov](http://www.hud.gov) and search for “Family Self Sufficiency”

# Questions and Answers

