



# 25 YEARS OF THE FAMILY SELF-SUFFICIENCY PROGRAM:

*Families Working, Families Prospering*



**100% of FSS GRADUATES** are employed



On average, the **ANNUAL INCOMES OF FSS GRADUATES INCREASED BY 80%**



**100% of FSS graduates ARE FREE FROM WELFARE** cash assistance



I am pleased to share this summary of the substantial progress toward economic security made by families in HUD’s Family Self-Sufficiency (FSS) program. Now celebrating its 25th anniversary, FSS helps families in public housing, the Housing Choice Voucher program, and, since 2016, HUD-assisted multifamily housing to increase their earnings and build assets and financial capability. The following pages feature eight FSS success stories that show how this remarkable program helps families use the stability of subsidized housing to build the skills and assets needed to move up the economic ladder.

I applaud all the public housing authorities that have been working with families to achieve their potential for 25 years. I thank all the service partners—public, nonprofit, and private—that have been involved in collaborating to provide wrap-around services to ensure families’ successes, and I invite all communities to join in increasing participation in FSS and strengthening the quality of local FSS programs to more fully realize the potential of this valuable program.

Congratulations to all FSS participants, partners, and program administrators for their hard work and well-deserved success!

Sincerely,

Benjamin S. Carson, Sr.  
*Secretary*  
*U.S. Department of Housing and Urban Development*

# What is FSS?

## The Family Self-Sufficiency (FSS) Program

is a critical component of HUD's efforts to help subsidized housing residents capitalize on the stability provided by HUD rental assistance to make progress toward economic security.



FSS is a voluntary program that helps participants increase their earnings and build financial capability and assets through **two key features**:

**5**

**Years**  
PROGRAM LENGTH

- **A financial incentive** for participants to increase their earnings in the form of an escrow savings account that grows as participants' earnings rise. The escrow account helps participants build savings they can use to improve their quality of life and advance their personal goals.
- **Case management or coaching** to help residents access services they may need to overcome barriers to employment, strengthen their financial capability, and address other challenges holding them back from achieving their goals.

PHAs convene Program Coordinating Committees to facilitate collaboration with local service partners. All services for participants, including job readiness, financial empowerment, adult education, life skills, etc. come from collaborative partners in the community who provide the wrap-around services to participants using non-FSS resources.

The standard program length of FSS is five years, but many families graduate early.

# History of FSS

- 1990** ● Congress enacted the FSS program based on a proposal by President George H.W. Bush
- 1991** ● HUD issued initial guidelines for FSS
- 1993** ● HUD published FSS regulations
- 1998** ● Congress changed the procedures for determining the minimum FSS program size
- 2004** ● HUD published first national evaluation of FSS
- 2011** ● HUD published second national evaluation of FSS
- 2014** ● HUD consolidated the public housing and HCV FSS programs
- 2015** ● Congress authorized HUD to allow participation in FSS by families living in HUD-assisted multifamily housing with a Project Based Rental Assistance (aka Project-Based Section 8) contract

## RESULTS OF NATIONAL FSS EVALUATIONS

HUD has commissioned three national program evaluations of FSS. The first two evaluations, published in 2004 and 2011, documented the substantial growth in earnings of FSS program participants based on data reported by public housing agencies to HUD. Results from the third evaluation – a randomized controlled trial of large FSS programs – are expected in 2018.

The 2011 evaluation tracked 170 Housing Choice Voucher holders participating in FSS at 13 public housing agencies. After an average of about four years in the program:

- About one quarter had graduated, with average annual incomes increasing from \$19,902 to \$33,390. Graduates accumulated an average of \$5,300 in their escrow savings accounts.

- Another quarter were still enrolled in FSS and mostly employed during the study period. Their average hourly wages increased from \$11.84 to \$13.61 and their average weekly hours of employment rose from 29.4 to 34.9.
- Most of the rest of the participants were no longer in FSS for a range of reasons, including departure from the Housing Choice Voucher program.
- About one in seven participants was still in FSS but not yet consistently employed.

**The positive results of the 2011 evaluation led HUD to commission the randomized controlled trial now underway.**

# 2007-2016 Snapshot of FSS Program Results\*

In the 10-year period from 2007 to 2016, over 36,000 households successfully graduated from the FSS program, and their average income increased by 80 percent, from \$14,706 at the time of entry into FSS to \$26,586 upon graduation.

HOUSEHOLDS GRADUATED

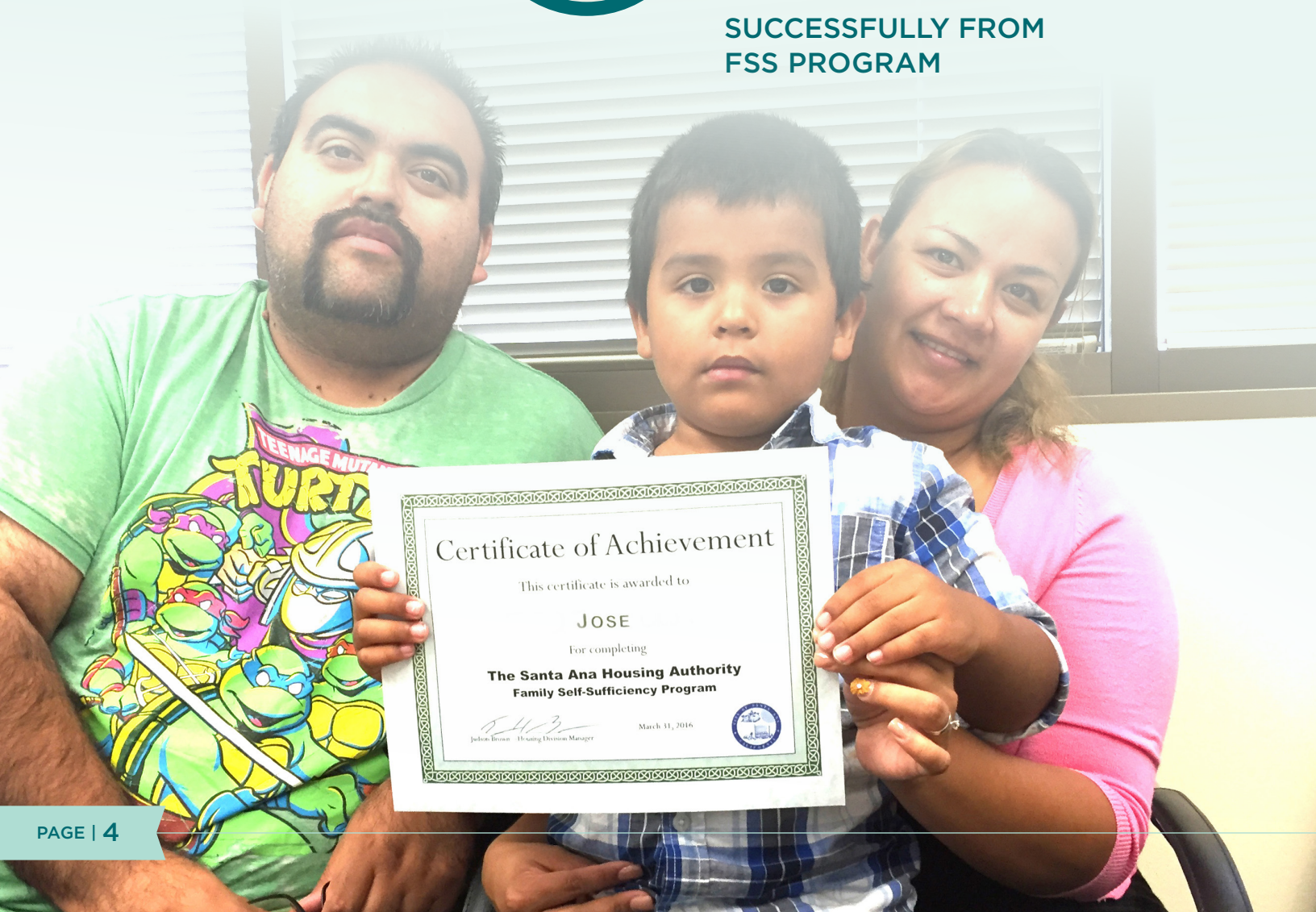


# 36,961

HOUSEHOLDS

GRADUATED

SUCCESSFULLY FROM  
FSS PROGRAM



## HOUSEHOLD INCOME



THE AVERAGE HOUSEHOLD  
INCOME OF FSS GRADUATES  
**INCREASED**

**\$14,706** ENTRY INTO FSS  **\$26,586** AT GRADUATION  
**80%**

About 37% of FSS graduates left housing assistance within one year of graduation; graduates accumulated on average \$6,270 in assets through the FSS escrow account and more than 5,300 became homeowners. Upon exiting the program, all FSS graduates are employed, and no FSS graduates received cash welfare assistance.



**35-40%**  
LEFT HOUSING  
ASSISTANCE WITHIN ONE  
YEAR OF GRADUATION



**APPROXIMATELY 15%**  
BECAME HOMEOWNERS

## ESCROW ACCOUNT



THE AVERAGE  
**GRADUATE ACCUMULATED**  
**\$6,270** IN ASSETS THROUGH  
THE FSS ESCROW ACCOUNT

## NON-GRADUATES HOUSEHOLD INCOME



Average incomes for FSS participants who did not graduate  
**INCREASED BY 12%,**  
**RISING FROM \$12,457 TO \$13,980**

# SUCCESS STORIES

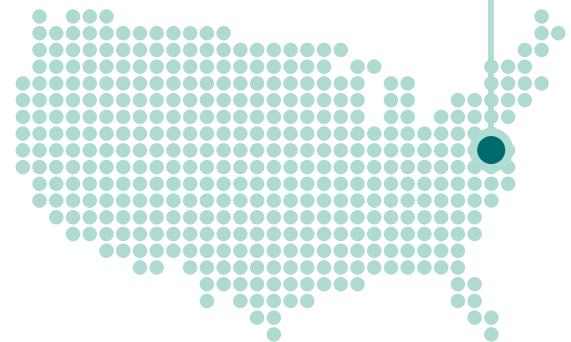


## PHA FSS PROGRAM NAME

**D.C. Housing Authority  
“Achieving Your Best Life (AYBL)”  
Family Self-Sufficiency Program**

## LOCATION

**Washington, DC**



With persistence and participation in FSS, Gregory overcame multiple hardships to move from homelessness in the 3rd Street Tunnel to becoming a first-time homebuyer.

*When I turn the doorknob to my house, it brings tears to my eyes. I never imagined that I'd be here.*

## Gregory

For over 10 years, Gregory battled addiction and homelessness, moving between shelters and Washington, D.C.'s 3rd Street Tunnel. By the time he learned about the D.C. Housing Authority's Achieving Your Best Life (AYBL) FSS program, he had been in recovery for six years and was living in public housing and working in housekeeping at a hotel and convention center. In this high-cost city, where the fair market rent for two-bedroom apartments exceeds



\$1,600, he was barely making enough to get by, even with housing assistance.

Gregory was determined to enroll in the FSS program once the option became available - he even wrote a letter to the program administrator. *“I said, ‘Given the opportunity, I will not let you down.’”*

Once enrolled, Gregory participated in credit counseling, financial literacy courses, and a first-time homebuyer workshop. His AYBL case manager referred him to D.C.’s Home Purchase Assistance Program and helped him find a real estate agent and loan officer. Meanwhile, Gregory was promoted to guest services engineer at the convention center.

Upon completing the AYBL program after three years, Gregory had increased his income by \$22,000 and accrued enough escrow savings for a down payment on his townhouse. He later purchased a pickup truck to start his own moving and hauling business. Looking back at how FSS has impacted him, Gregory says, *“I used to live on the streets of Washington, D.C.; to be living in a brand-new home is a beautiful thing. It feels great to be able to wash my clothes in my own washer and dryer, to take a bath in my own bathtub, to sleep in my own bed, to be in the air conditioning... I’m truly grateful.”*

## Progress Status:



### UPON PROGRAM ENTRY



**PUBLIC HOUSING RESIDENT**



**HOUSEKEEPER**  
*at hotel and convention center*



**GRADUATED**  
**MARCH 2015**



**HOMEOWNER**



**SMALL BUSINESS OWNER** *and* **GUEST SERVICES ENGINEER**  
*at hotel and convention center*



**57 PERCENTAGE INCOME INCREASE**  
*from program entry*



**ESCROW \$24,414**



### SINCE GRADUATION

# SUCCESS STORIES



Angela graduated from college, traded a Housing Choice Voucher for a lease on a house, and is on track to earn her Ph.D.

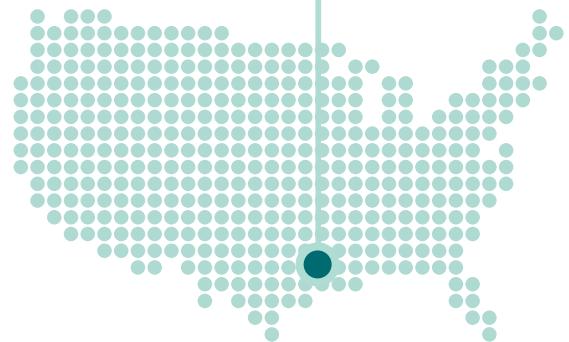
*With the support of the FSS program, I've been able to transition from being dependent upon a variety of assistance programs to a financially independent doctoral student.*

## PHA FSS PROGRAM NAME

**Brazos Valley Council of Governments FSS Program**

## LOCATION

**Bryan, Texas**



## Angela

In 2009, Angela was working nights as a newspaper carrier to support her two kids. Earning less than \$10,000 a year in an area where the median family income is \$58,900, she relied on the Housing Choice Voucher (HCV) program to subsidize her family's housing costs. When she learned of the Brazos Valley Family Self-Sufficiency program, she thought it might provide a path to achieve

her goals. *“I thought maybe with a higher education, I could get a better job to be the mom I wanted to be.”*

Angela immediately felt supported by the FSS staff, who helped her enroll in community college and then at Texas A&M University, connected her with child care, and referred her to scholarships and grants. *“My very first meeting with [my FSS coordinator] was the very first time I’d talked out loud with anyone about wanting to go to college.... She really believed in me in a way that I didn’t believe in myself yet, but I learned to eventually.”*

Angela completed the FSS program in 2013. That same year, she graduated with honors from Texas A&M and began a doctoral degree program in political science, a research assistantship and fellowships that significantly increased her salary. After accomplishing her goals, she voluntarily withdrew from the HCV program before her FSS account began accruing escrow and moved into an unsubsidized home. Angela says: *“I am grateful to the FSS program for helping me realize that a college degree—even a Ph.D.—is possible for someone who refuses to fulfill someone else’s beliefs about what’s possible and chooses to achieve her own dreams instead.”*

## Progress Status:

### UPON PROGRAM ENTRY



HOUSING CHOICE  
VOUCHER RECIPIENT



NEWSPAPER  
CARRIER



HIGH SCHOOL  
DIPLOMA



**GRADUATED**  
JUNE 2013



LEASING  
A HOME



DOCTORAL STUDENT  
AND RESEARCH  
ASSISTANT



312 PERCENTAGE  
INCOME INCREASE  
*from program entry  
plus scholarships*



COLLEGE GRADUATE  
AND DOCTORAL  
CANDIDATE



### SINCE GRADUATION

# SUCCESS STORIES

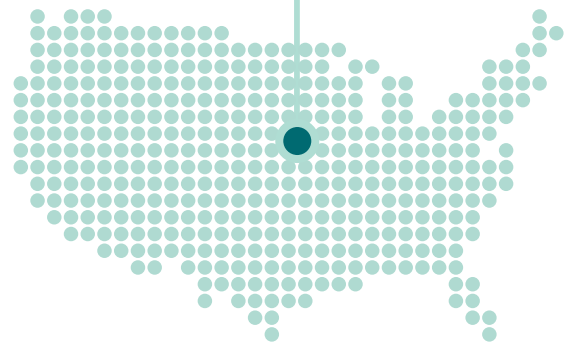


## PHA FSS PROGRAM NAME

**Lincoln Housing Authority  
Family Self-Sufficiency Program**

## LOCATION

**Lincoln, Nebraska**



FSS helped Agnes to earn her degree, upgrade her workplace skills, and more than double her income.

*If you get in the program, they will assist you... Any information you don't know this program can direct you in the right way to achieve your goals.*

## Agnes

Agnes came to the United States in 2003 as a refugee from Sudan and became a U.S. citizen in 2009. When Agnes entered Lincoln Housing Authority's Family Self-Sufficiency Program in 2010, her primary goal was to go back to school and earn a degree. ***"I wanted knowledge first,"*** she says. ***"It can open doors. It's like a light."*** She had been working as a Certified Nursing Assistant for six years, but as a single mother of five with an

earned income below \$15,000 in a region where the median family income is \$70,400, Agnes still relied on federal housing, medical, and nutritional assistance to get by.

Agnes says that her FSS coordinator’s case management and coaching helped her to navigate her degree program at Southeast Community College. Special funding that the Housing Authority’s board allocates for all FSS participants enabled Agnes to afford school-related expenses such as books and tuition. While enrolled in both FSS and her degree program, she started working as a personal care provider for a major provider for adults with mental and physical disabilities.

Shortly before graduating from the FSS program in 2015, Agnes completed her associate’s degree. Upon completing the FSS program, she had earned \$5,915.34 in escrow.

As of June 2017, Agnes still enjoys her work for the same provider and has substantially increased her earned income. Because of her higher earnings, she was able to reduce the rental subsidy she receives from Lincoln Housing Authority, helping to free up subsidy dollars to serve more people. She was recently approved for Habitat for Humanity and is looking forward to accomplishing her next big goal: becoming a homeowner.

## Progress Status:



### UPON PROGRAM ENTRY



HOUSING CHOICE VOUCHER RECIPIENT



CERTIFIED NURSING ASSISTANT



ATTENDED COLLEGE *in Sudan*



**GRADUATED**  
MAY 2015



HOUSING CHOICE VOUCHER RECIPIENT  
*subsidy amount reduced by 98 %*



PERSONAL CARE PROVIDER



138 PERCENTAGE INCOME INCREASE  
*from program entry*



ASSOCIATE’S DEGREE



ESCROW **\$5,915.34**



### SINCE GRADUATION

# SUCCESS STORIES

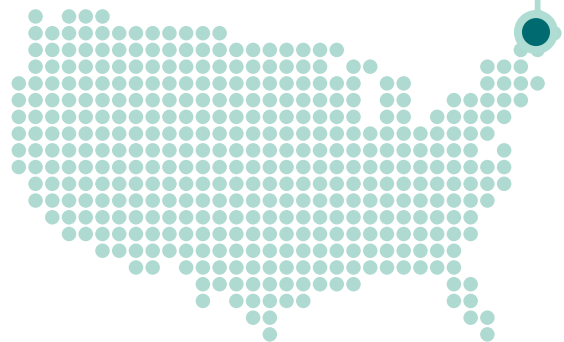


## PHA FSS PROGRAM NAME

**Maine Housing ReStart  
FSS Program**

## LOCATION

**Bridgton, Maine**



Through his participation in FSS, David increased his income and was able to break the cycle of generational poverty.

*I wanted to be able to meet my goals, and [the FSS program staff] said they could help me do that. I wanted to better myself.*

## David

Before joining the ReStart Family Self-Sufficiency program, David worked as a church groundskeeper and used a Housing Choice Voucher to subsidize his housing costs in Bridgton, Maine, where the fair market rent is \$962 for a two-bedroom apartment. He had grown up on welfare, and he says that receiving government assistance was second nature to him. When David's housing case manager

recommended the “ReStart” FSS program as a way to save money and achieve his goals, he was intrigued.

While enrolled in the program, David overcame long-standing hurdles and regained the driver’s license he had lost 15 years before. He worked to repair his credit and learn new budgeting skills, and with his FSS coordinator’s coaching, identified nursing as a career path. After starting in a janitorial position at a hospital, David completed his Certified Nursing Assistant (CNA) training and was offered a nursing assistant job.

By the time David graduated from ReStart, he had increased his income by nearly tenfold and accrued \$4,900 in escrow savings. As of June 2017, David continues to work as a CNA at the same hospital and supports four step-children, who live with him and his wife. He has substantially reduced the amount of housing assistance he requires – freeing up resources for others – and is working toward homeownership. Looking back at how FSS impacted his life, David says, ***“I’m better aware of my potential and a way to focus my direction. [Before FSS] I never applied myself. It took until I was 47 to learn to apply myself.”***

## Progress Status:

### UPON PROGRAM ENTRY



HOUSING CHOICE VOUCHER RECIPIENT



CHURCH GROUNDSKEEPER



HIGH SCHOOL DIPLOMA



**GRADUATED**  
APRIL 2017



HOUSING CHOICE VOUCHER RECIPIENT  
*subsidy amount reduced by 83 %*



CERTIFIED NURSING ASSISTANT



978 PERCENTAGE INCOME INCREASE  
*from program entry*



CNA CERTIFICATION

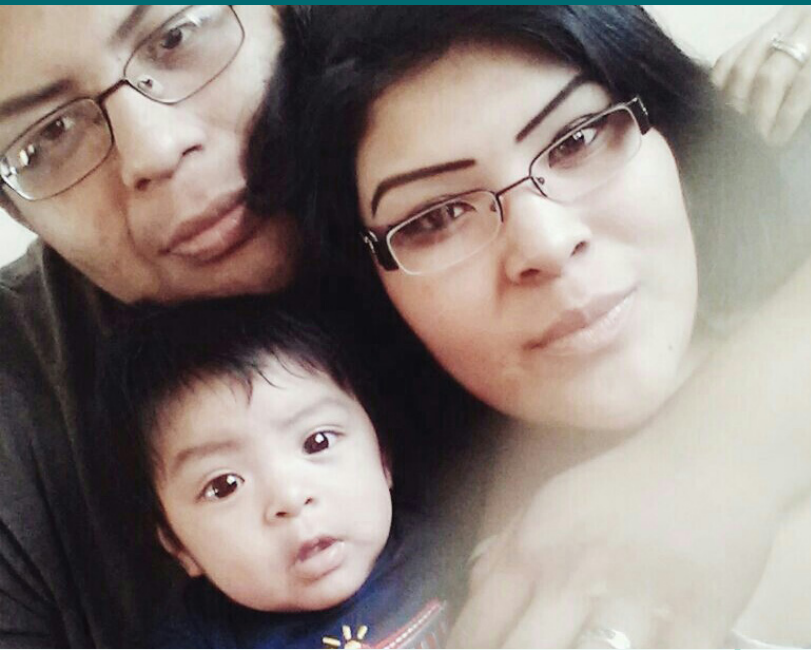


ESCROW \$4,900



**SINCE GRADUATION**

# SUCCESS STORIES

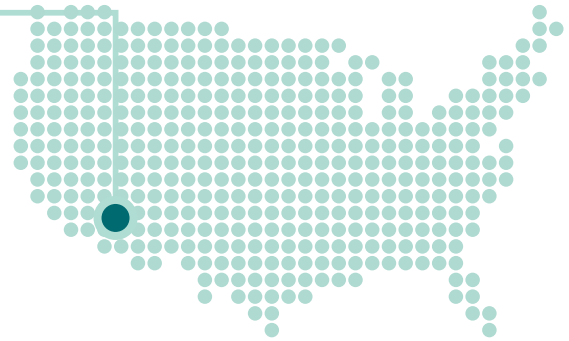


## PHA FSS PROGRAM NAME

**PHA FSS Program Name:  
Tohono O'odham Ki:Ki  
Association Family Self-  
Sufficiency Program**

## LOCATION

**Sells, Arizona**



**New father finishes  
high school and  
obtains employment  
to support his family.**

*When I found out I  
was having my son  
that got me motivated  
to finish school and  
look for work.*

## Chris

At just 18 years old, Chris came to the Family Self-Sufficiency Program administered by the tribal PHA, Tohono O'odham Ki:Ki Association, to shape a brighter future for his growing family. With a son on the way, Chris' initial goal was to secure employment in a region where the median family income is \$56,700. He worked with his case manager to submit job applications, but soon realized the



importance of education for obtaining a full-time job and shifted his first goal to finishing high school.

Having enrolled in 2016, Chris has only been participating in FSS for a year and a half, but the program’s impact on his journey to self-sufficiency is already apparent. Now a proud father of a young son, he has received his high school diploma and is nearing his one-year anniversary working as a custodian for the local school district.

Chris’s case manager has been a supportive guiding force throughout this process.

*“She has been a really big help for me. She asks me what I want to do, and what are my goals?”*

With a stable income, Chris is focused on his family’s future. He plans to return to school in the fall of 2017 to obtain an electrician’s certificate, and is in the process of moving out of his mother-in-law’s apartment into a public housing unit of his own with his wife and baby.

*“I’m looking forward to what will happen next.”*

## Progress Status:

### UPON PROGRAM ENTRY



LIVING WITH MOTHER-IN-LAW IN PUBLIC HOUSING



UNEMPLOYED



SOME HIGH SCHOOL



### PROGRESS SINCE PROGRAM ENTRY



TRANSITIONING TO HIS OWN PUBLIC HOUSING UNIT



FULL-TIME WORK as a custodian with the local school district



\$22,235 INCREASE IN INCOME from program entry



HIGH SCHOOL DIPLOMA



**GRADUATION:**  
EXPECTED 2019

# SUCCESS STORIES



FSS graduate Vilmarys moved out of public housing, became a small business owner, and continues to expand her home daycare business.

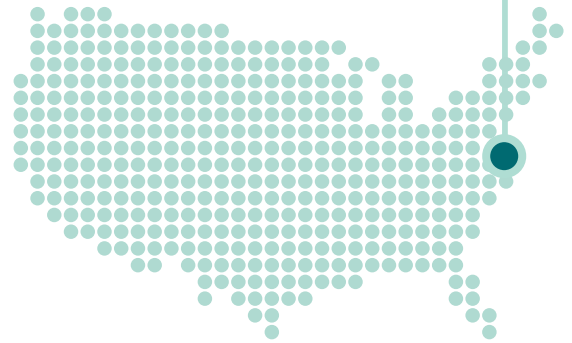
*I would see how my credit score was increasing and together with my coach, we would come up with new action steps... I learned to budget, to look for opportunities to save, I learned all about credit, and most importantly, I learned I could set any goal and take small steps to reach them.*

## PHA FSS PROGRAM NAME

Compass Working Capital Family Self-Sufficiency Program, offered in partnership with Lynn Housing Authority

## LOCATION

Lynn, Massachusetts



## Vilmarys

Vilmarys spent over 20 years in public housing, as a child and as a single mom. She envisioned a different life for her family in Lynn, MA, where the fair market rent for a two-bedroom is \$1,567, but could not figure out how to achieve her dreams. When Vilmarys was referred to Compass Working Capital, she states she went *“without hope,”* but quickly changed her mind.

*“Compass was different from the first time I walked into the office for an orientation to every individual meeting I had with my coaches. They truly believed in me. I felt inspired, supported, and encouraged.”*

Working one-on-one with a financial coach, Vilmarys focused on her goals of homeownership and starting a business.

By the time Vilmarys graduated from the Compass Family Self-Sufficiency program, her credit score had increased by 132 points and her income had risen by 23 percent. Her credit continued to improve after graduation and she purchased her own home, where she launched a licensed daycare. As of June 2017, Vilmarys continues to invest in her community and to be an example to others. She has grown her business, and recently hired two additional employees to care for 10 kids, some of whose families reside in public housing. *“What I have learned at Compass, I will take with me for the rest of my life, and I have been able to pass it on to my daughters and to my sisters.”*

## Progress Status:



### UPON PROGRAM ENTRY



**PUBLIC HOUSING  
RESIDENT**



**HEAD START  
SOCIAL WORKER**



**GRADUATED**  
JANUARY 2014



**HOMEOWNER**



**SELF-EMPLOYED  
OPERATOR OF  
CHILDREN'S  
DAYCARE CENTER**



**23 PERCENTAGE  
INCOME INCREASE  
from program entry**



### SINCE GRADUATION

# SUCCESS STORIES



Jessica found meaning, giving back to the organization that helped her gain self-sufficiency.

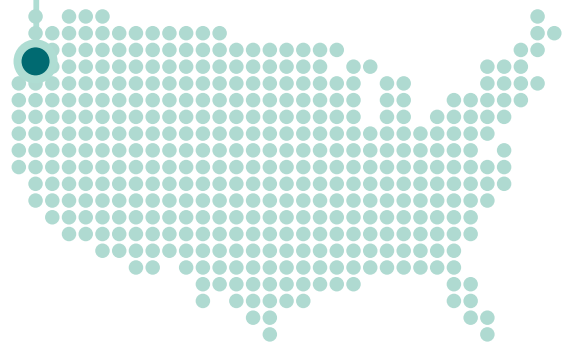
*It has been a blessing to work with this program. It has changed my life.*

## PHA FSS PROGRAM NAME

Home Forward Family Self-Sufficiency Program

## LOCATION

Portland, Oregon



## Jessica

When asked if she ever thought she'd be where she is today, Jessica replies, ***“Not in my wildest dreams.”***

In 2007, Jessica was unemployed and raising a young daughter on her own after escaping domestic violence. She relied on federal assistance to pay her rent in Portland, Oregon, where the fair market rent for a two-bedroom apartment is \$1,242.

*“I was done with life,”* she reflects. That is, until her case manager gave her a brochure for the Home Forward Family Self-Sufficiency Program (FSS). Once home, she found an FSS application in her mailbox. Taking it as a sign, she submitted the application.

While enrolled in FSS, Jessica’s Goals Coordinator continually alerted her of available opportunities, including an internship program where Jessica completed workshops on computer literacy and other skills. She met with an employment specialist, and put in her first hours working at Home Forward, organizing the agency’s mail.

When her internship ended, colleagues encouraged her to apply for an open position at the agency. She was hired, and has continued to work at Home Forward since graduating from FSS six years later in 2013. At graduation, Jessica had \$2,600 in escrow.

Today, Jessica is a homeowner celebrating a promotion to Lead Project Coordinator at Home Forward. Jessica takes pride in being able to give back to the program, and to model for her now 19-year-old daughter what it means to be self-sufficient. *“I lived the program, and now I can support and mentor others in reaching their goals.”*

## Progress Status:

### UPON PROGRAM ENTRY



SECTION 8 VOUCHER



UNEMPLOYED



TANF



HIGH SCHOOL



**GRADUATED**  
JUNE 2013



HOMEOWNER



LEAD PROJECT COORDINATOR  
*at Home Forward*



139 PERCENTAGE INCOME INCREASE  
*from program entry*



JOB TRAINING PROGRAM  
*with the Workforce Investment Board*



ESCROW \$2,600



### SINCE GRADUATION

# SUCCESS STORIES



With her children in mind, Linda gained full-time employment and became a homeowner.

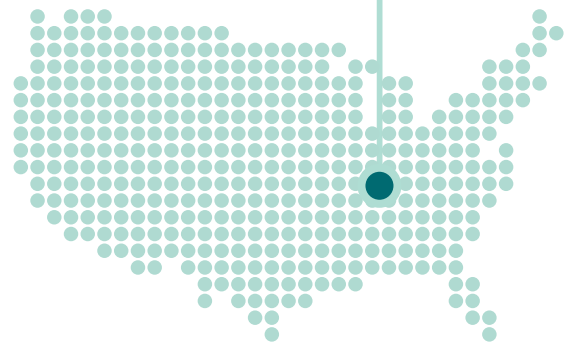
*I told someone I was going to have a home in five years, and I did it in three!*

## PHA FSS PROGRAM NAME

**Housing Authority of Bowling Green FSS Helping Hands**

## LOCATION

**Bowling Green, Kentucky**



## Linda

When Linda moved into public housing in 2007, she was unemployed in a community where the median family income is \$60,200. A single mother of two daughters, she had relied on welfare and bounced between friends' couches for shelter.

*“I wanted a better life for my kids. I had two babies.”*

Linda soon enrolled in the Housing Authority of Bowling Green’s (HABG) FSS program, and was determined

to achieve her goals of gaining full-time employment and becoming a homeowner. Her FSS Coordinator connected Linda to job training, budgeting, and credit repair workshops.



*“The FSS program has been instrumental in the lives of HABG residents,”* says HABG Executive Director Abraham Williams. *“We’ve administered it for almost*

*13 years and have seen the transformation of many public housing residents’ lives. There is no greater joy than seeing a family who has known nothing more than public housing purchase their first home. We’re more than the buildings we have—we’re here for the whole family. The FSS program provides the holistic approach.”*

While enrolled in FSS, Linda was hired as a full-time employee by HABG, leaving welfare behind. She has since maintained her employment and is nearing her 10-year work anniversary. By her FSS program graduation seven years later in December 2014, Linda had earned \$5,566 in escrow. These earnings, coupled with homeownership counseling, allowed Linda to meet her second goal of owning a home. Her babies, now 11 and 12 years in age, are benefiting from all she accomplished.

According to Linda, *“they love the new home!”*

## Progress Status:

### UPON PROGRAM ENTRY



**PUBLIC HOUSING RESIDENT**



**UNEMPLOYED**



**HIGH SCHOOL DIPLOMA**



**GRADUATED**  
DECEMBER 2014



**HOMEOWNER**



**VACANCY CREW MEMBER**  
*at Housing Authority of Bowling Green*



**\$27,040**  
**INCREASE IN INCOME**  
*from program entry*



**GRADUATE OF HABG’S JOB TRAINING PROGRAM**



**ESCROW \$5,566**



### SINCE GRADUATION

As illustrated by the stories included in this overview, many families participating in FSS have made large strides toward economic security. Some have moved from unemployment to employment, others from low-paying jobs to higher-paying jobs, and others from subsidized to market-rate housing and even homeownership. While their progress is a sign of their persistence and hard work, they also benefitted from the personal encouragement and referrals to needed services provided by FSS coaches and case managers, the resources leveraged by the FSS program from public, non-profit and private partners, and the asset-building opportunities provided by the HUD-funded FSS escrow account.

With our first 25 years behind us, we look forward to near-term opportunities to increase the program's impact. Among other things, we are aiming to see increased participation in FSS by public housing residents and Housing Choice voucher holders; the growth of FSS programs operated by owners of HUD-assisted multifamily housing; and the continued strengthening of local FSS programs.

## LEARN MORE

To learn more about the FSS program and view the **Promising Practices Guidebook** and companion **online training**, visit:

### **FAMILY SELF-SUFFICIENCY (FSS) PROGRAM:**

[https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/hcv/fss](https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/fss)

### **FSS RESOURCE LIBRARY:**

<https://www.hudexchange.info/programs/fss/#1-introduction>

### **508 COMPLIANT PDF OF THIS FLIPBOOK:**

<https://www.hudexchange.info/resources/documents/FSS-25-Years.pdf>





*As a private, non-profit owner POAH is proud to be an active participant in the Family Self-Sufficiency Program and to partner with HUD on this critical initiative. In the first 18 months of offering this opportunity to our residents we have seen substantial interest and significant progress toward economic security in the 11 multifamily properties in which we have introduced FSS.*

**AARON GORNSTEIN**

*President and CEO  
Preservation of Affordable Housing, Inc.*

