



INVESTING IN
FINANCIAL HEALTH:

POAH's Family Self-Sufficiency Program

2025

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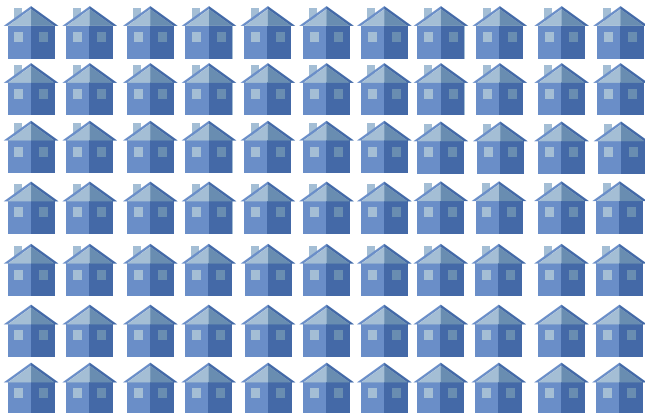
POAH's Family Self-Sufficiency Program

The Family Self-Sufficiency (FSS) program is a five-year program that enables residents of federally-assisted housing to save a portion of their rent when their income increases. POAH has been deploying the FSS program in its housing communities to help residents build financial capability and assets. POAH was the first private owner to offer FSS after Congress extended eligibility to multifamily owners in 2015. In partnership with mission driven financial services organizations, POAH's FSS program helps residents establish financial security, build assets and work toward their personal and financial goals.

FSS ENROLLMENT

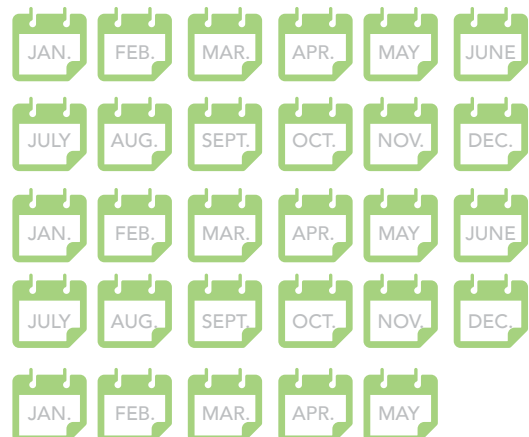
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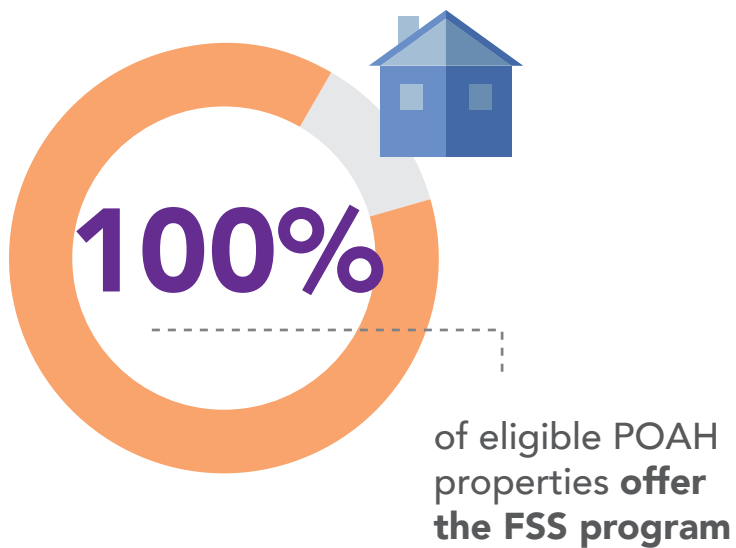
Households **enrolled since POAH launched the FSS program in 2016**



29

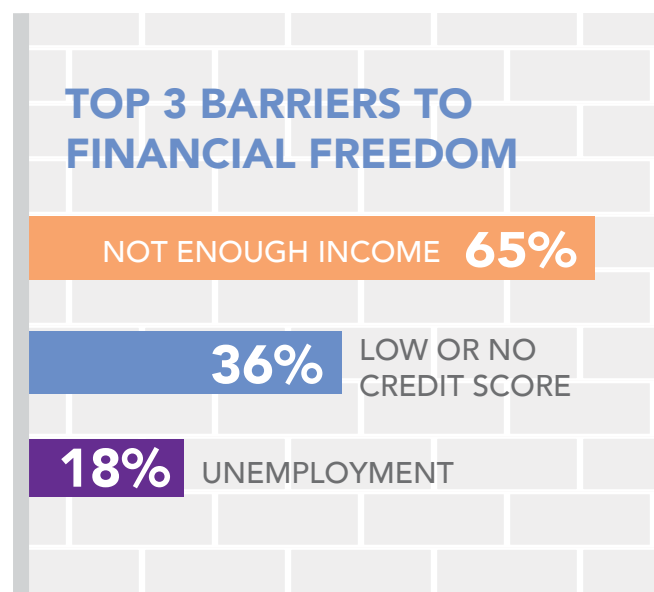
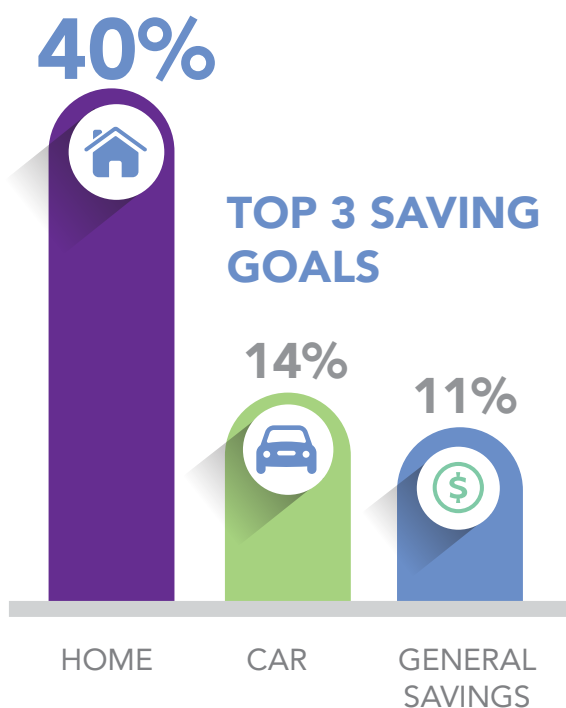
Average months enrolled in the FSS program





PLANNING FOR THE FUTURE

Participants work one-on-one with a financial coach to set goals and create a plan to achieve their personal and financial dreams. Through financial coaching, participants not only build financial skills, but also the confidence to make decisions about their financial future. At the outset of the program, residents identify their goals as well as their barriers to achieving financial freedom.



MARTA Resident stories

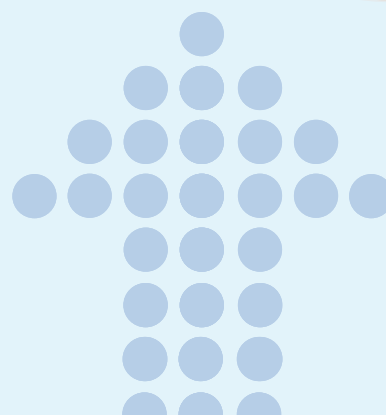
Enrolling in the FSS program at Hillside Village was a life-changing decision for Marta and her two children – both in college now. She was able to find work and start building savings of \$20,000 in her FSS escrow savings account towards her goal of home-ownership.

But when it came time to secure a mortgage, she faced a few obstacles: lenders were concerned that she did not earn enough income to afford a home, and she was carrying a significant amount of student loan debt accrued for her daughter's education.

Marta was undeterred. POAH partners with Compass Working Capital to provide individualized financial coaching to FSS participants at Hillside Village. Working with her Compass financial coach, they found a solution which was to include her son, who had a job and good credit, as a co-buyer. Erick had followed the guidance of his mother's financial coach some years before on how to establish good credit – and now that diligent work had paid off. Buying a home would be a family endeavor and it would be a family home. Marta's favorite space is the enclosed porch from which she can watch her grandson play in the yard. Marta had these words to share about the FSS program: "I'm a single mom with two kids in college. If we work hard and focus on what we want, we can do it."

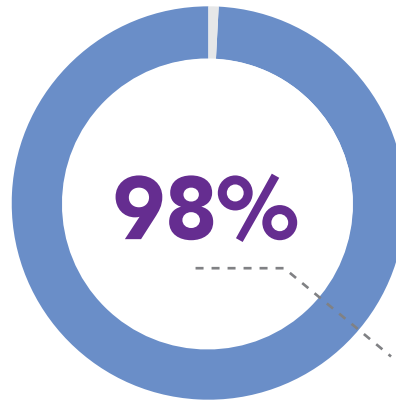


"I'm a single mom with two kids in college. If we work hard and focus on what we want, we can do it."



GRADUATE OUTCOMES

FSS participants are eligible to graduate from the program in five years or when they complete their goals. Data from POAH's FSS programs shows that FSS graduates experience meaningful increases in income, employment, credit and escrow savings.



Percent of FSS graduates have escrow savings

\$3.3 million



2016

Escrow **savings** accumulated by POAH households since the program launched in 2016



\$10,000

/ per household

Average **escrow** savings account balance at graduation

Increase in earnings from time of enrollment

110%

Average increase in **participant's** annual earnings

\$14,900

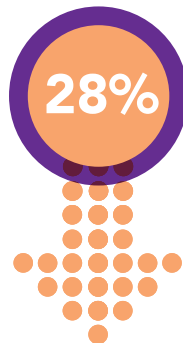
GRADUATE OUTCOMES

\$3 Million

increase in **annual earnings**
generated by graduates

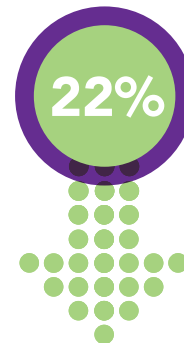


UNEMPLOYMENT



**Reduction in
unemployment**
among graduates

CREDIT INVISIBILITY



**Reduction in
graduates who are
"credit invisible"**

CINDY Resident stories

Cindy arrived at Hawthorne Place Apartments in Independence, MO looking for a fresh start. Not long after she moved in, Cindy connected with the team at the Hawthorne Resource Center, run in partnership with Community Services League (CSL). CSL provides a range of financial, career and income supports in a welcoming and compassionate environment. Cindy learned about the FSS program CSL runs in partnership with POAH, and the opportunity to work toward her big dream of becoming a homeowner. With the support of her coach, she was able to learn how to create a budget, work to build her credit, manage and overcome debt and ultimately save money. Cindy saved over \$11,500 toward her goal of owning her own home – a goal she achieved this year. Now

that she has the knowledge and resources, Cindy says she knows she could do it all again for her future life milestones and family goals such as purchasing her daughter's first car, attending her senior prom, and starting a college fund toward her daughter's future dreams.

