

THE FAMILY SELF-SUFFICIENCY PROGRAM

In 2014, Congress extended authority for HUD's Family Self-Sufficiency (FSS) program to owners of Section 8 Project-Based Rental Assistance properties. FSS enables HUD-assisted families to increase their earnings, build savings and make progress toward self-sufficiency. Preservation of Affordable Housing (POAH), a national nonprofit developer, owner and operator of affordable housing, partners with asset building nonprofit organizations to provide individualized, client-centered financial coaching to all FSS participants at more than seven FSS sites in four states.

These FSS programs are some of the very first in the country to be offered under this authority. Initial results from these early sites in Rhode Island and Massachusetts suggest that well-executed FSS programs lead to a significant impact on participating families while also providing a real return on investment to owners.



INCREASED CREDIT SCORE



22 POINTS

increase in average
FICO score

INCREASED HOUSEHOLD INCOME



\$6,873

increase in average
annual earned income

REDUCED UNEMPLOYMENT



20 POINT

reduction in percentage
of participants that are
unemployed

INCREASED SAVINGS



\$346,589

dollars saved by POAH
residents since 2016



Learn more at www.poah.org/fss