CENTER FOR HOUSING POLICY

Ideas for Housing Policy and Practice

INTRODUCTION

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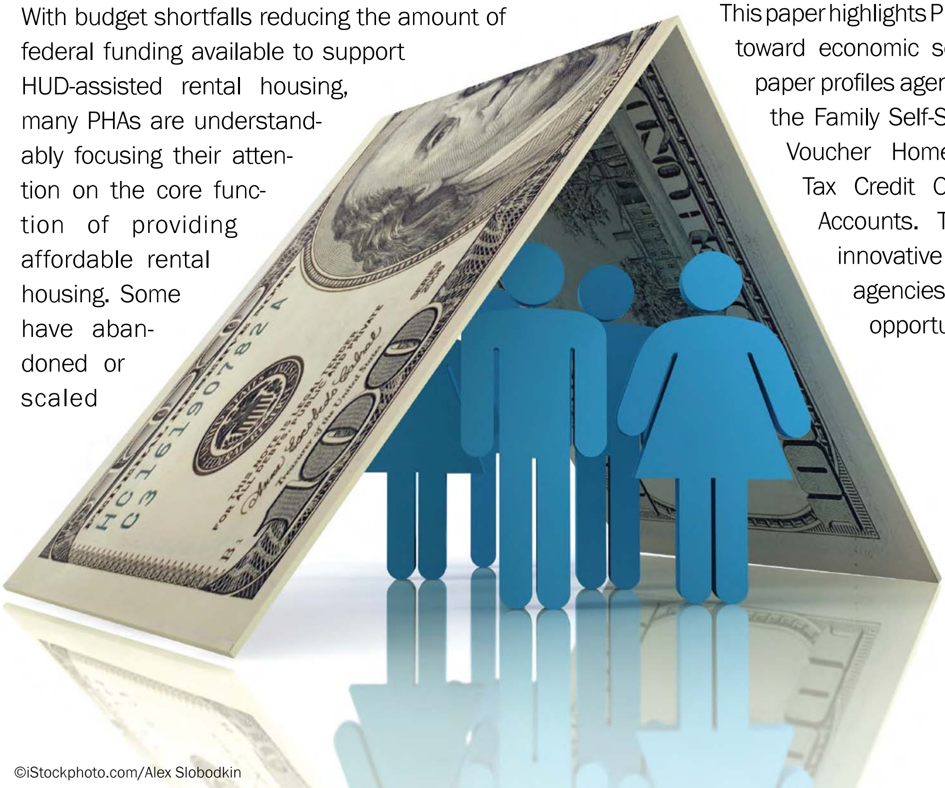
More Than a Roof: Case Studies of Public Housing Agency Initiatives to Increase Residents' Economic Security

Nationwide, public housing agencies (PHAs) provide affordable rental housing to roughly three million households[1] through the public housing and Section 8 housing choice voucher programs funded by the U.S. Department of Housing and Urban Development (HUD). Nearly half – about 47 percent – are families with children. Despite the fact that most non-elderly non-disabled households include an employed member,[2] the average income for assisted households is less than $13,000 per year. The widespread poverty found among residents of assisted housing suggests a need for both traditional safety net programs to help residents avoid hunger and meet basic health care needs as well as innovative initiatives to help residents build assets, increase earnings, and make progress toward economic security.

With budget shortfalls reducing the amount of federal funding available to support HUD-assisted rental housing, many PHAs are understandably focusing their attention on the core function of providing affordable rental housing. Some have abandoned or scaled back their efforts to help families make progress toward economic security.

Other PHAs, however, are continuing their efforts to use affordable housing as a platform for helping residents make progress toward economic security. With housing assistance currently available to only about one in four families who need it, and no prospects for increased federal funding on the horizon, many of these PHAs see economic security efforts as essential for expanding the number of families able to benefit from rental assistance. By helping families that currently receive housing assistance to make progress toward economic security, the PHAs that run these initiatives hope to free up rental assistance for other families.

This paper highlights PHA efforts to help residents make progress toward economic security. Following a brief overview, the paper profiles agencies running the following four initiatives: the Family Self-Sufficiency program; the Housing Choice Voucher Homeownership program; Earned Income Tax Credit Outreach; and Individual Development Accounts. The paper concludes by highlighting two innovative approaches that merit consideration by agencies seeking to expand economic security opportunities for their residents.



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The Twin Goals of Boosting Earnings and Assets

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Historically, efforts to improve the economic security of low-income families have focused on boosting employment and earnings. These efforts remain as important as ever, though we prefer to describe the ultimate goal as "economic security" rather than "self-sufficiency," as residents can make substantial and meaningful progress in increasing their earnings while still falling short of levels sufficient to afford all their expenses without assistance.

When income increases allow families to move up and out of assisted housing, spaces become available to assist other needy families. But even smaller increases in resident earnings have major benefits, both for the families — who have more funds available to meet their basic needs — and for the federal government, by reducing per-unit subsidy costs. Boosting residents' earnings can also be an effective way to widen the mix of incomes in public housing developments and increase the proportion of residents who are employed, which in turn may enhance community stability and expand the number of working role models for youth and other residents.[3] Finally, to the extent federal appropriations fall short of the levels needed to fully fund housing programs, PHAs that get a larger share of their revenue from resident earnings will have more financial stability.

More recently, efforts to boost earnings have been complemented by efforts to increase families' assets. The focus on assets is based on research suggesting that savings and other assets can help families weather economic crises and make life-transforming investments

Meeting with a participant in Montgomery County's Family Self-Sufficiency program

Courtesy of the Housing Opportunities Commission that can help change the trajectory of their lives and the lives of their children.[4] Assets may take the form of savings, a home, a small business, or other investments. Asset-building provides families with a means of saving to move to market-rate rental housing, to buy homes, to invest in their education or their children's education, or to amass the start-up capital to apply their skills through small businesses.

Becoming more active in economic security programs does not require PHAs to reinvent programs that already exist elsewhere or invest substantial energy in crafting a major new initiative. PHAs can increase residents' economic security opportunities by more fully utilizing existing HUD programs that promote asset building and increased earnings and by partnering with other agencies and organizations to supply complementary services. Helping residents obtain bank accounts and reduce reliance on check-cashing services is a seemingly small, but important, component of boosting residents' economic security. Financial education is another important element on the road to economic security for families — and one that may be effective on its own or in combination with other economic security initiatives. With both financial education and access to financial services, PHAs may be able to help by simply providing information to their residents, developing partnerships with reputable financial organizations and non-profits, and allowing financial education and counseling providers to host courses in public housing community spaces. Other economic security strategies may require more time by PHA staff, but will yield multiple dividends including: higher earnings and rent payments among participants, stronger partnerships with other community agencies, and in some areas, an increase in the number of assisted residents who move to market-rate rental housing or homeownership.

Outside of the housing authority context, some programs focus specifically on either boosting earnings or assets. But programs like HUD's Family Self-Sufficiency program advance both objectives, helping families make progress toward economic security on multiple fronts. Progress can be further accelerated by combining the Family Self-Sufficiency program with other economic security initiatives. While PHAs may wish to start with one program at a time, ultimately it may be most effective to layer multiple initiatives together to provide comprehensive assistance to help residents increase their earnings, build assets, improve their credit, access mainstream financial services, and have the information they need to make sound financial decisions for themselves and their families.

PHAs can increase residents' economic security opportunities by more fully utilizing existing HUD programs that promote asset building and increased earnings and by partnering with other agencies and organizations to supply complementary services.

Four Economic Security Programs Available to PHAs

The following are four economic security programs in use by PHAs that have good potential for replication around the nation. These programs may be implemented alone or in combination:

- **The Family Self-Sufficiency (FSS) Program –** FSS is a comprehensive intervention that combines affordable housing with case management services and a strong earnings incentive (funded by HUD) to help families in public housing and the housing choice voucher program increase their earnings, build assets, and make progress toward self-sufficiency. FSS is a voluntary program that provides families that opt in to the program with case management to help them access services to overcome barriers to increased work, clean up their credit, and make other steps toward economic security. Case management often also includes financial education and coaching.

  Families in the FSS program build savings as their earnings increase. As their earnings go up, their rent goes up — just as it would for any PHA-assisted household. But, for families in the FSS program, an amount equal to the increased rent due to increased earnings goes into an escrow account that the families receive once they successfully graduate from the program. HUD provides funding to PHAs to cover the costs associated with deposits into the FSS escrow accounts.[5]

  According to HUD data,[6] there were nearly 47,000 housing choice voucher-holders and more than 8,700 public housing residents participating in FSS as of March 2011. Moreover, there is no formal limit on the number of families that PHAs may enroll in FSS; PHAs with existing FSS programs may expand their programs and PHAs without FSS programs may start them.[7] In FY 2011, HUD provided approximately $60 million for FSS

Voucher homeownership is one of the few programs that can make homeownership a reality for the working poor and for poor elderly and persons with a disability

Courtesy of Louisville Metro Housing Authority coordinators to serve families in the Section 8 voucher program. HUD has historically provided separate funding for public housing FSS coordinators through the Resident Opportunities and Self Sufficiency (ROSS) program.

- **Housing Choice Voucher Homeownership –** PHAs have the option to allow families with Section 8 housing choice vouchers to apply their subsidies toward monthly homeownership costs rather than rent. A participating family pays approximately 30 percent of its adjusted income for housing costs (including principal, interest, taxes, insurance, utilities, and a reserve for major repairs) and the PHA pays the difference between that amount and a locally determined voucher payment standard, which is based on the area's Fair Market Rent as established by HUD. Participants must go through a program of homeownership education and may be limited to only approved mortgage products. A voucher-assisted homeowner can continue receiving the monthly mortgage subsidy for up to 15 years if the initial mortgage term is for 20 years or more or for ten years if the initial term was for less than 20 years. The elderly and people with a disability are eligible for assistance for up to 30 years.

Voucher homeownership is one of the few programs that can make homeownership a reality for the working poor and for poor elderly and persons with a disability, but PHAs may opt not to offer it to their voucher holders due to a lack of familiarity with homeownership programs, concerns about the administrative costs, or a desire to keep all of their subsidies for rental housing. PHAs can add a voucher homeownership program to their offerings while minimizing additional demands on staff by fostering robust partnerships for providing participant support with non-profit housing counselors and other organizations in the community that seek to promote homeownership among low-income families.

There were around 9,300 voucher-assisted homeowners across the nation as of June 2011. Their average household income was just over $21,000 per year. Since the program's inception, nearly 13,000 households have purchased homes with voucher assistance.[8]

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- **Earned Income Tax Credit (EITC) Outreach –** Nationally, PHAs are in regular contact with over one million households with earned income living in public housing or participating in the housing choice voucher program. This contact typically takes the form of annual meetings to verify income, regular mailings of rent invoices and other information, and (for public housing residents) various personal interactions through resident councils, computer labs, etc. These meetings and mailings could be used to help inform low-income families about the EITC — a federal tax credit for low-income workers worth up to $5,751 for the 2011 tax year — and the availability of free tax filing assistance through the Volunteer Income Tax Assistance program to help families claim the EITC and other important tax credits (including state and local EITCs) that benefit low-wage workers.[9]

The EITC is one of the most important sources of federal assistance for helping low-wage workers meet their basic needs. It also serves as an earnings incentive, especially for families on the low-end of the earnings

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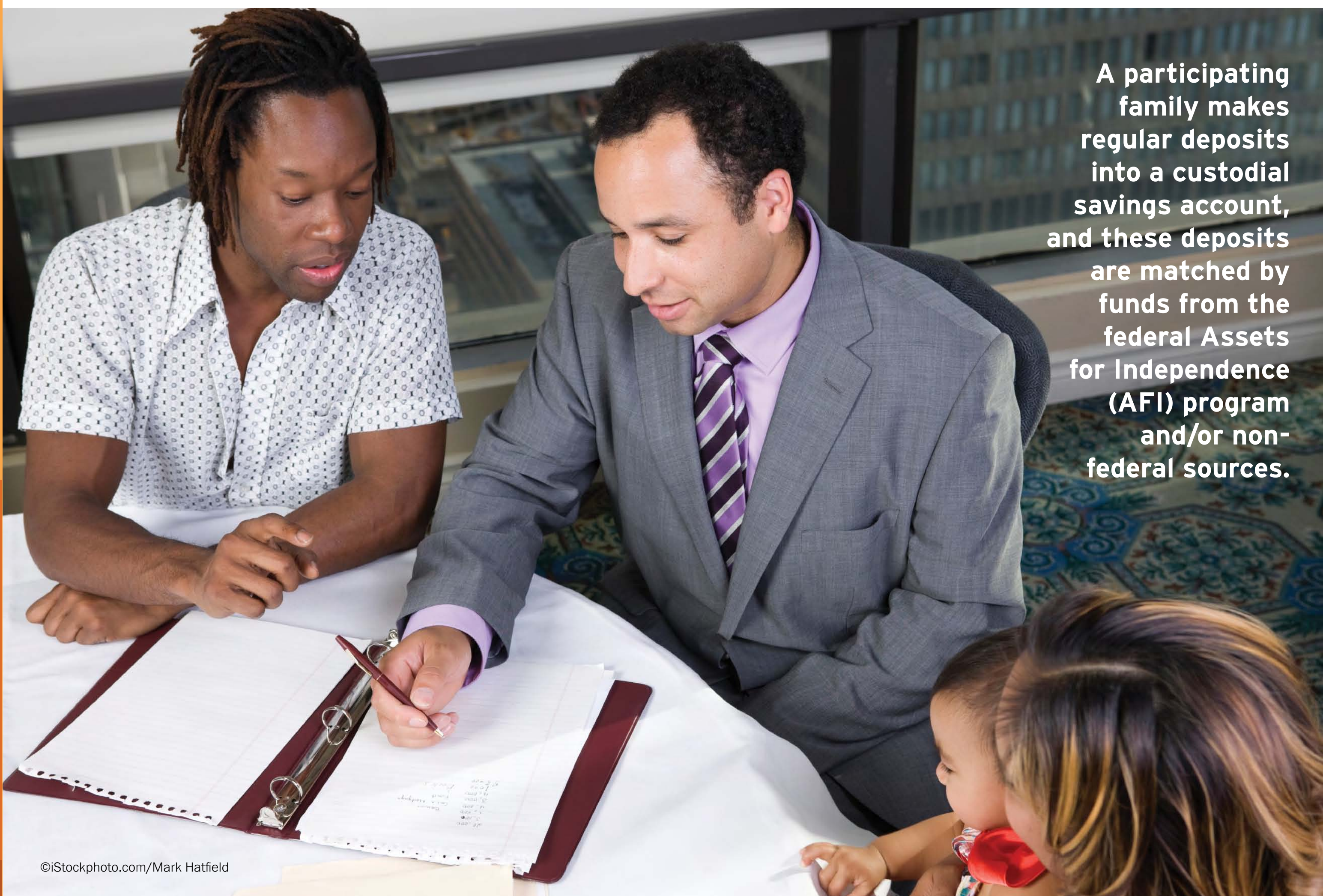
curve, as EITC amounts rise as families increase their earnings, with the maximum EITC available for families with three or more children and earnings between $16,690 and $43,998 in 2011.[10] By hosting EITC outreach in public housing community spaces or partnering with a Volunteer Income Tax Assistance program, PHAs can help the families they serve access the full value of their earnings by filing federal and state income tax returns and collecting refundable tax credits available to low-income wage earners without paying high fees for private tax preparation and instant refunds. As Voluntary Income Tax Assistance programs mature, some are investigating how to build on the trusted relationships they have developed over the years with participants to offer financial education, financial counseling, and other services that can help families avoid predatory lending and make informed decisions about a wide variety of financial matters.

- **Individual Development Accounts (IDAs) –** IDAs provide support and incentives for low-income families to start a habit of saving. A participating family makes regular deposits into a custodial savings account, and these deposits are matched by funds from the federal Assets for Independence (AFI) program and/or non-federal sources. Depending on the program, the level of the match can be anywhere from $1 to $8 for every $1 in earned income that a family saves.[11] Families with IDAs funded through AFI can withdraw their savings for one of three eligible purposes: first-time homeownership, capital for a small business, or postsecondary education or training. Locally funded IDA programs may permit other eligible uses.

Studies show that the working poor can, in fact, save.[12] Moreover, the incentives provided through IDA programs provide an important encouragement for families to participate in financial education or coaching programs that help them pay down debt, access low-cost financial services, and make better informed decisions about their financial future. PHAs can help families access IDAs by partnering with AFI grantees or by directly administering an IDA program for their residents. Among other uses, IDAs can serve as an additional savings vehicle for families in the FSS program or help families build a downpayment to access the voucher homeownership program or purchase a home through other means.



A participating family makes regular deposits into a custodial savings account, and these deposits are matched by funds from the federal Assets for Independence (AFI) program and/or non-federal sources.

A CLOSER LOOK AT PHAS' ECONOMIC SECURITY PROGRAMS

The following are brief case studies highlighting examples of each of the economic security programs described on previous pages.

Courtesy of the Housing Opportunities Commission

The Family Self-Sufficiency Program (FSS) in Montgomery County, Maryland

The Housing Opportunities Commission (HOC) in Montgomery County, Maryland, has had an FSS program for 18 years, accumulating a wealth of experience in helping participating families make progress toward economic security. The county, which is located immediately north of Washington, D.C., is one of the largest jurisdictions in the metropolitan area, with an estimated population of nearly one million. It is also one of the most affluent counties in the nation, with fair market rents of more than $1,400 for a two-bedroom apartment and a median home price of close to $1 million for a new single-family home and $405,398 for an existing single-family home or townhouse. These prices put homeownership out of reach for low-, moderate-, and middle-income families, and make it particularly difficult for lower-income county residents to build assets.

The county's FSS program has 441 mandated slots (366 for Housing Choice Voucher holders and 75 for public housing residents) and is currently filling 86 percent of those slots in both populations. When the approximately 70 families who are in the application process and have not yet executed their FSS contract are included, the program is currently serving about 450 FSS applicants or participants. With such a large number of FSS participants, the case management burden is significant. In order to manage this large caseload with limited federal funds, HOC has instituted an innovative case management model.

HOC provides eight case managers on its own (three of whom work part-time) and partners with two other agencies to expand the number of families it can assist. The Department of Health and Human Services currently provides three case managers to work with FSS participants who are enrolled in their welfare programs. In addition, Crossway Community, Inc., a local non-profit organization, provides an additional case manager who handles the cases of about 30 FSS participants who live in Crossway's housing.

Another innovative approach to expanding the number of families who can be served with limited funding is HOC's volunteer case management (mentoring) program. This program recruits and trains volunteers from the broader community, as well as past FSS graduates and HOC staff who serve as mentors. These mentors are supervised by FSS staff and are usually assigned to just one FSS family, providing dedicated assistance to program participants for a minimum of one year.

In addition to incorporating a creative case management model, Montgomery County's FSS Program has achieved a number of impressive outcomes.

As of July 2011, the county's FSS Program had an overall graduation rate of 45 percent, with 731 participants successfully completing the program. Of those participants who completed the program's full five-year term, the graduation rate was almost 83 percent. In addition, 131 of the program's graduates (18 percent) became homeowners when they graduated from FSS. In many cases, these new homeowners were assisted by HOC's First Time Homebuyer Program, which offers comprehensive homeownership education, credit counseling, and guidance on finding affordable homes for purchase. A quarter of HOC's FSS graduates who went on to become homeowners were unemployed or on welfare assistance when they first entered the FSS Program.

Program participants also greatly increased their savings and annual income. Overall, HOC's FSS program graduates have accumulated an average of $8,780 in FSS escrow account savings and more than doubled their average annual earned incomes from $12,067 to $29,788. The program's 2010 graduates averaged over $12,000 in escrow account savings and increased their average annual incomes from $15,872 to $32,401 over the course of their participation in FSS despite the recent recession.

The performance of Montgomery County's current FSS participants is also encouraging. Of the 380 now enrolled in the program, 221 have escrow savings and 60 percent are currently employed. Most of the remaining participants are engaged in employment-related education or similar activities. About 95 percent of participants are single parents, and they have an average of two children.

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Housing Choice Voucher Homeownership in Louisville, Kentucky

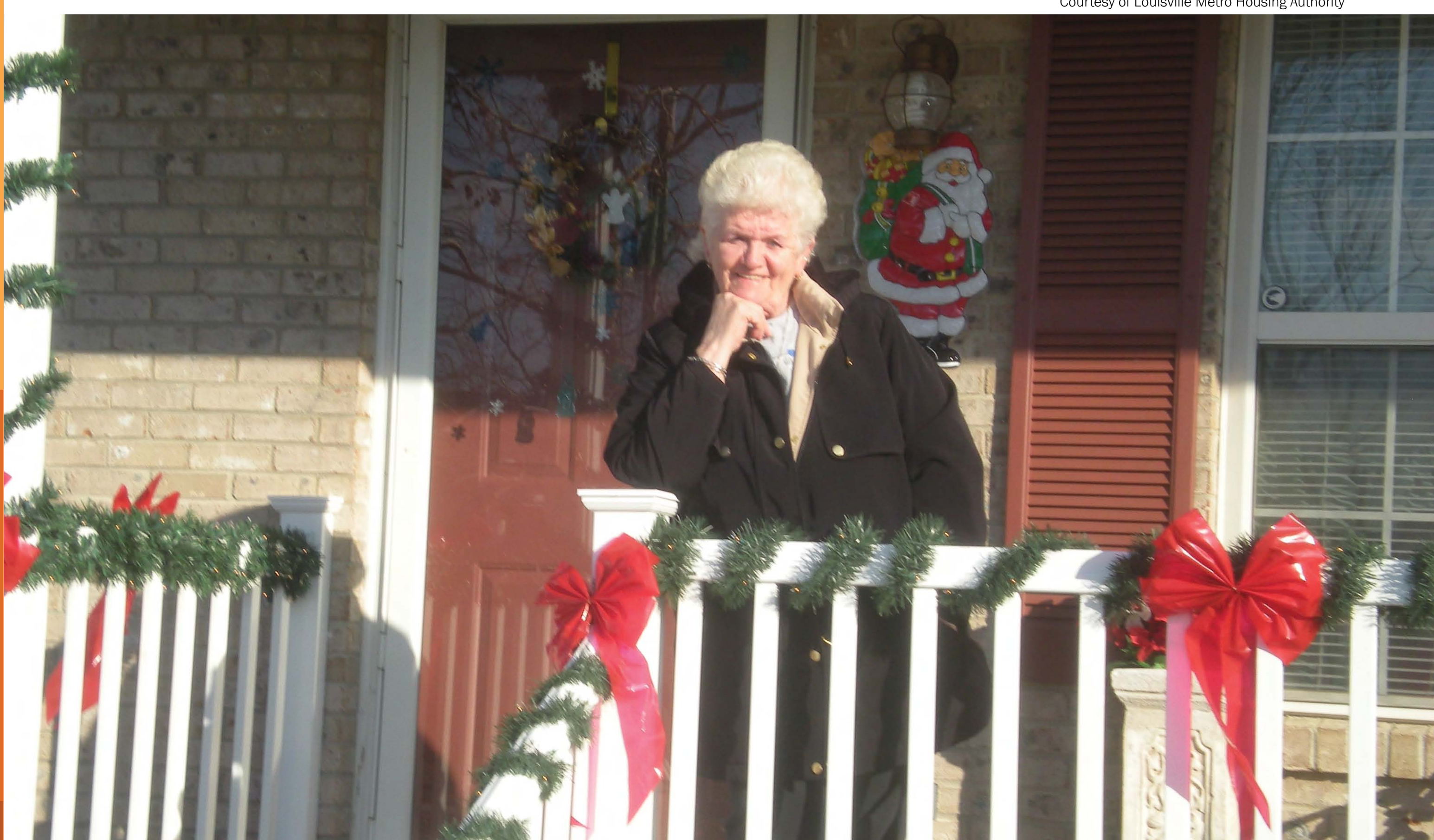
The Louisville Metro Housing Authority, a merger of Louisville's and Jefferson County's previously separate housing authorities, has helped its residents build assets through the housing choice voucher homeownership program for more than thirteen years. During that time, the Authority has crafted a number of innovative program components designed to increase the program's effectiveness at helping families attain stable and affordable homeownership while providing cost savings for the Authority.

When the Housing Authority of Jefferson County's former director, Cathy Hinko, saw a notice about the voucher homeownership pilot program, she decided it was something she wanted the Authority to get involved in. She got the right mix of decision-makers into the room to make it happen, and, in 1997, the Authority had the first voucher homeownership closing in the nation. By July 2011, 174 Metro Louisville families had closed on a home with voucher assistance, and 35 of these families gave up their subsidy early because they could afford the home without it. An additional 55 families have completed pre-purchase counseling through the program and purchased a home without voucher assistance. The homes that families purchased are distributed through most of the Louisville area, sustainably adding low-income homeowners to 24 out of 26 metro council districts. The program continues to build low-income homeownership even during difficult economic times. By mid-November 2011, eight families had closed on homes in 2011 through the Louisville's voucher program. Two additional closings are anticipated before the end of 2011.

The majority of families that have purchased a home through Louisville's voucher homeownership program are single mothers with children (67 percent) and/or African American (66 percent) — demographic groups that tend to have comparably few assets and low homeownership rates. Without the assistance of the voucher homeownership program, it would take an annual income of nearly $40,000 to afford a median-priced home in the metro area — more than twice the voucher homeownership families' average annual income of a little over $16,200 at the time of closing.

The Authority has crafted its program to increase the likelihood that residents will achieve successful and stable homeownership. All participants must complete pre-purchase and post-purchase education and counseling. The intensive post-purchase education requirement includes courses on major and minor home repair and maintenance, budgeting and financial planning, and a myth-busting session that helps families learn how to handle the onslaught of direct mail solicitations that tend to arrive after a new mortgage is originated. The Authority relies on two non-profit partners to provide most of the homeownership education and counseling and uses one of its housing inspectors to teach the course on home repair and maintenance.

Courtesy of Louisville Metro Housing Authority



By July 2011, 174 Metro Louisville families had closed on a home with voucher assistance.

Courtesy of Louisville Metro Housing Authority

To help families budget for repairs and maintenance expenses, the Authority requires that families start a non-federally funded individual development account (IDA) and deposit at least $10 per month for the first 36 months they are in the program. IDA accounts are held at a local bank and administered in partnership with the Center for Women and Families, a local non-profit organization. The Authority deposits $2 in IDA matching funds for every $1 of earnings that families save and deposit in their accounts for the first three years of IDA participation. (Housing Authority IDA contributions are currently capped at $240 per year, due to funding constraints.) These funds can be particularly useful when families in condo units receive an assessment for repairs and have not had time to plan for the costs.

As an additional benefit to homeowner families, one of the Authority's inspectors is available for consultation on repair and maintenance questions and has been able to inform families of cost-saving solutions to their home repair problems. In one example, a homeowner was seeking a loan to pay for basement waterproofing which two estimates said would have cost around $15,000. When the inspector came out for a consultation about the wet basement, he found a handful of small items (gutter cleaning, removal of mulch near the structure, window well maintenance, and re-grading to drain water away from the house) that cost a few hundred dollars to fix and yielded the same result of a dry basement.

To provide additional security to families that purchase through the voucher program, the Authority has a policy that can help families even after they have achieved self-sufficiency and exited the voucher program. If a family works its way off the voucher homeownership program and later experiences an unexpected drop in income, the Authority allows the family to come back at the top of the waiting list — effectively ensuring that they will return to the voucher homeownership program. Families can receive a maximum of 15 years of assistance under the voucher homeownership program for a 30-year fixed rate mortgage, and Louisville's policies allow families to come back and benefit from the full 15 years of assistance if they exited the program after less than 15 years but subsequently need assistance.

Depending on the way the program is structured and the additional features a housing authority opts to include, the housing choice voucher homeownership program can be implemented at little to no cost to housing authorities — and may even bring cost savings. In Louisville, on average, families using the voucher homeownership program require a subsidy of $381 per month — 30 percent less than the average subsidy for families using rental vouchers. This reduces the Authority's reliance on HUD funding and may allow the Authority to serve more families. In addition, the Authority reduced its administrative burden in the program's early years by carefully structuring its homeownership and rental programs to reduce the need for additional staff training and allow staff to work on either rental or homeownership files. The number of homeowners served by the program is now large enough that it makes sense to have one staff member handle all homeownership recertifications.

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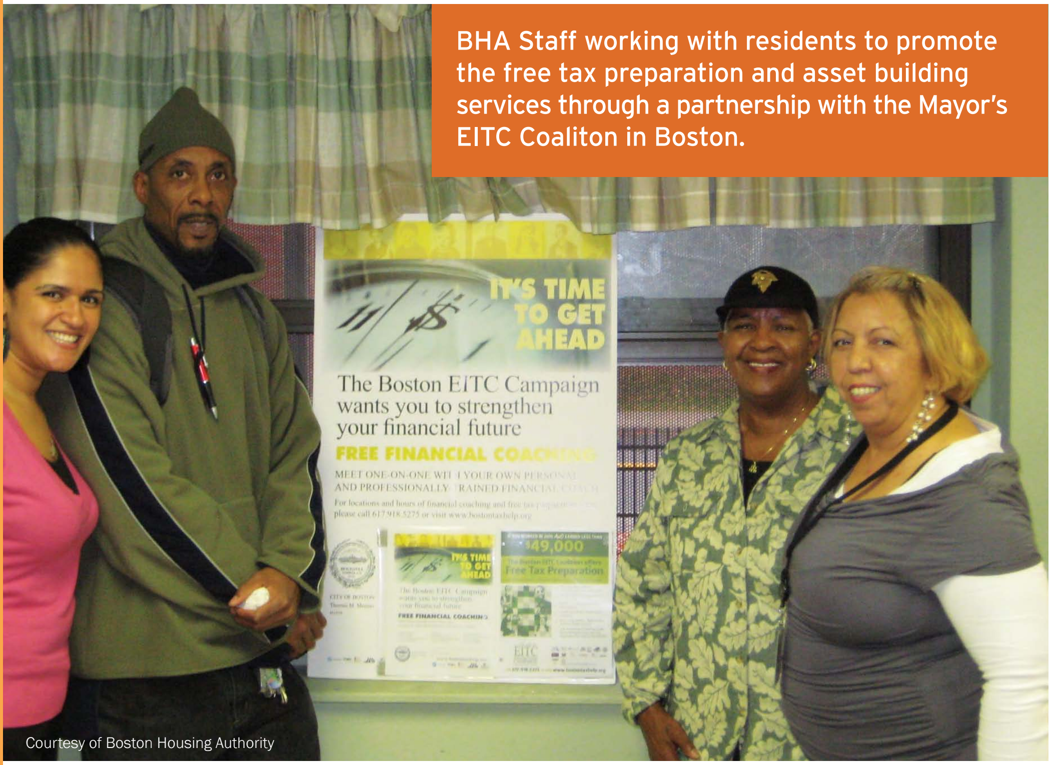
Earned Income Tax Credit Assistance and the Boston Housing Authority

Boston's Earned Income Tax Credit (EITC) Coalition began in 2001 with a campaign to connect low- to moderate-income workers with free tax preparation assistance to help them access both the federal EITC and a state counterpart without paying for costly tax preparation assistance and without falling victim to high-priced "refund anticipation loans." The Coalition is led by the Mayor's office and includes partners from government agencies, non-profit organizations, community organizations, financial institutions, and other businesses. As a partner in Boston's EITC Coalition, the Boston Housing Authority (BHA) helps public housing residents and voucher-assisted households access the federal and state EITC and other income tax refunds. Through the EITC campaign, low-income Boston residents can access free tax preparation services at more than 20 locations, all of which are transit-accessible and most of which are within a short walk of a public housing development.



BHA Staff working with residents to promote the free tax preparation and asset building services through a partnership with the Mayor's EITC Coaliton in Boston.

Courtesy of Boston Housing Authority

BHA's role in the campaign involves getting the word out to their clients – families living in public housing or benefitting from one of BHA's housing choice vouchers. Helping the EITC campaign in this way has minimal direct costs for BHA. Outreach to families in public housing has been easy for them to implement since BHA already has an established system of monthly mailings to the families. To reach voucher-assisted families, BHA provides information to property managers and asks FSS workers to make direct referrals. AmeriCorps VISTA volunteers help BHA conduct door-to-door outreach as well.

In 2009, Boston's EITC campaign reached 11,243 low-income families – including 820 households living in public housing[13] – helping them access $19.4 million in total tax refunds or a median refund of over $1,140 per family.[14] Over $1.5 million went to public housing residents alone. The tax refunds represent a sizeable share of participants' income. Participants from public housing had a median adjusted gross income (AGI) of just $11,481, so their typical refund (a median of $1,241) was substantially more than one month's wages.

Tax refunds provide crucial resources to help low- to moderate-income families pay their bills, reduce their debts, afford basic household expenses, and even build assets by putting part of the refund into a savings account. Seventy percent of participants who lived in public housing reported that they planned to save at least part of their refund. The families' savings plans appear to be more than just good intentions. Based on responses from a survey conducted at the tax preparation sites, among public housing residents who also filed taxes the previous year, nearly 57 percent of the public housing resident filers reported saving at least some of the refund. By connecting families with free tax preparation services, the EITC campaign also helps Boston's low-income families keep more of their tax refunds by avoiding high-cost tax preparers. The campaign estimates access to its tax preparation services saved each participating public housing resident an average of $150 in commercial preparation fees.

Although BHA's efforts to increase EITC participation are coordinated with a citywide EITC campaign, housing authorities can educate residents about the EITC and the availability of free tax preparation services regardless of whether the area has an EITC campaign. For example, prior to the creation of Boston's EITC campaign, BHA inserted flyers about the EITC into rental statements mailed to families living in public housing.

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Individual Development Accounts and a Broad Asset-Building Effort in San Diego

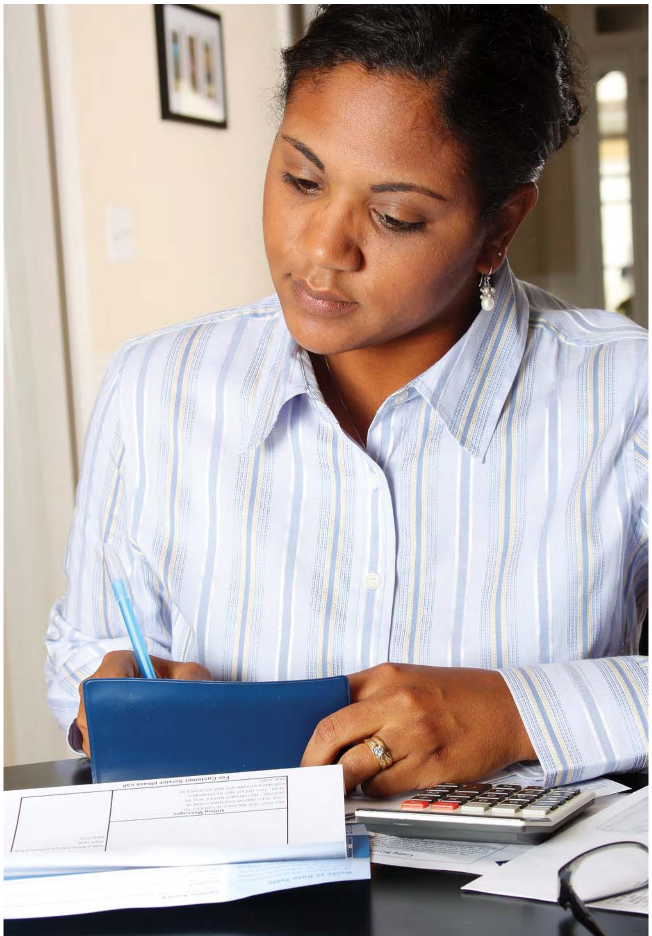
Individual Development Accounts (IDAs) provide savings incentives and help participants develop financial skills that can be used to build and preserve assets long into the future. The San Diego Housing Commission offers its residents an IDA, which it calls Aspire, in addition to FSS, EITC assistance, and a planned expansion into voucher homeownership. According to Jackie Harris, manager of workforce and economic development at the Commission, IDAs are "just another piece of the puzzle to help families become self-sufficient." By actively engaging participants in setting up a bank account, budgeting for savings, and regularly depositing earnings into a savings account, IDAs create a savings habit that complements the Commission's other economic security programs.

The Commission decided to start the Aspire IDA program after realizing that families could go through the FSS program, increase their income, and even graduate without developing financial stability or opening their own savings or checking account. The structure of an IDA program makes savings and financial education more tangible for families, according to Harris, because families have to set up the account and make deposits. While there are many benefits to FSS — notably, creating financial incentives for families to increase their earnings — FSS does not offer the same incentives as IDAs for families to make deposits into a savings account.

When the Commission launched the Aspire IDA in 2005, they deliberately started small and used funding sources with which they had prior experience. They drew guidance from the U.S. Department of Health and Human Services' (HHS) Assets for Independence (AFI) program website to help craft the program, but did not apply for an AFI grant since they had no prior experience with HHS grants. Instead they funded the IDA with HUD's ROSS grant in order to reduce their learning curve. In addition, they launched the IDA at a small scale — targeting just one very low-income community in San Diego. After developing some experience and feeling more comfortable with the IDA's operations, they applied for and received an AFI grant and expanded their IDA program in 2007.[15] Both voucher households and public housing residents are now eligible to participate in the IDA.

Participants must complete a six-hour financial education course within their first three months in the program. The class, which is conducted by the Commission's non-profit partner, Community HousingWorks, and their bank partners, helps families learn about creating financial goals, reducing debt, checking their credit reports, and resolving credit issues.

By actively engaging participants in setting up a bank account, budgeting for savings, and regularly depositing earnings into a savings account, IDAs create a savings habit that complements the Commission's other economic security programs.



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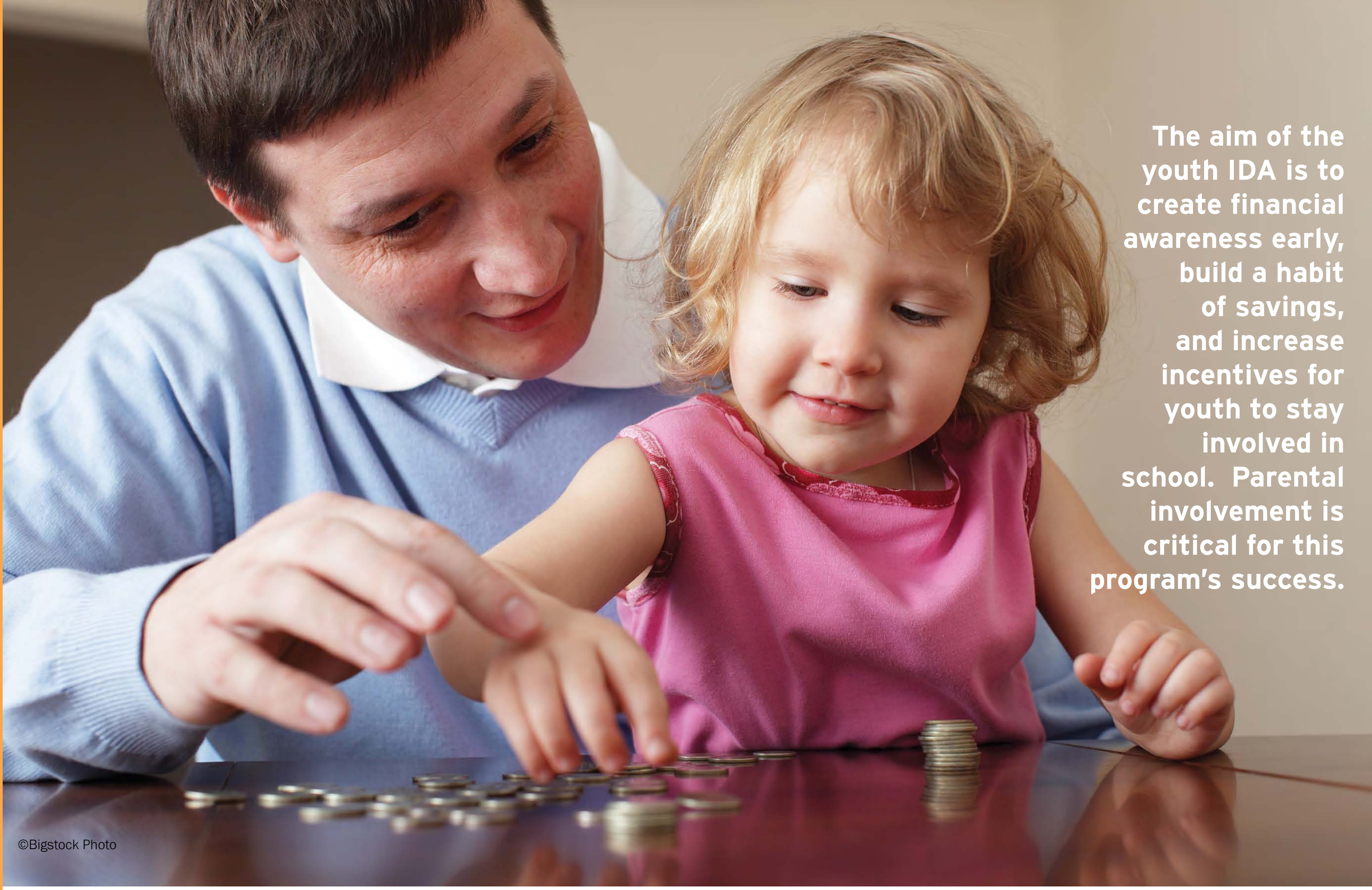

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Participants receive a 3-to-1 match on their savings up to a maximum match of $4,000. The IDA can be used to save for homeownership, postsecondary education and training, or starting or expanding a small business. In San Diego, many families start their IDA to save for homeownership and decide instead to save for educational expenses to help boost their income before becoming homeowners.

Due to high home prices in the San Diego area, families saving for homeownership are encouraged to leverage their funds by participating in both the IDA and FSS programs and by obtaining assistance from other first-time homebuyer programs. The Commission maintains that leveraging homeownership funds by low-income families is a similar strategy to what developers employ to leverage financing sources for building construction. It is a smart way for families to use limited funding to achieve results.

In 2008, the Commission launched a special youth IDA targeted to the children of participants in the Aspire IDA or FSS programs. Since the youth IDA is funded by local sources rather than AFI, the Commission was able to expand the eligible uses of savings to include spending related to school sports and artistic endeavors, transportation, and health care supports. The aim of the youth IDA is to create financial awareness early, build a habit of savings, and increase incentives for youth to stay involved in school. Parental involvement is critical for this program's success.

The Aspire and youth IDAs have served over 400 participants and generated matched savings of over $152,000. Since the IDA programs' inception, forty-five participants have used their savings toward a postsecondary education, three have purchased a home, and thirty-nine have made purchases to start or expand a small business, accessing over $123,200 in matched savings funds.

According to Harris, families like the IDA, and it is "a natural fit for Family Self Sufficiency." She recommends that housing authorities interested in starting an IDA learn how to speak banks' language and develop partnerships with banks to help market the program. Even housing authorities that do not have the capacity to implement a full IDA program can help their residents increase family stability and economic security by adding financial education programs and providing referrals to IDAs and financial education resources offered in the community.

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NEW APPROACHES TO BUILDING ECONOMIC SECURITY

Many PHAs are working to expand families' economic security opportunities through one of the established approaches described above. Others have developed variations on these themes, adopting innovations they believe may do even more to help families build assets and increase earnings. The case studies below provide illustrations of promising approaches that PHAs have implemented to help families make economic gains. While these approaches are relatively new, and need to be studied over time to assess long-term results, they show the potential to enhance traditional programs to help residents make progress toward economic security.

An Asset-Building Approach to FSS in Lynn, Massachusetts

A partnership between a local non-profit organization, the housing authority, the foundation community, and a local university has led to an expansion of the FSS program in Lynn, Massachusetts, with a particular focus on financial coaching, credit repair, and individual asset-building. The non-profit partner, Compass Working Capital, specializes in financial coaching and savings programs for low-income households. Compass has offered an IDA program in Lynn since 2005 and has developed a relationship with the Lynn Housing Authority and Neighborhood Development (LHAND) that led to the FSS partnership. Compass's entrepreneurial approach attracted the support of two local philanthropic organizations, Strategic Grant Partners (SGP) and Social Venture Partners Boston (SVP). SGP and SVP provide a combination of financial support and strategic guidance to strengthen the program. The Institute on Assets and Social Policy (IASP) at Brandeis University is evaluating the program and providing guidance to integrate evaluation into the program's workflow.

Lynn, Massachusetts, is a small city outside of Boston with a median home value of around $300,000. About 15 percent of households have incomes below the poverty line.[16] Approximately 1,200 families receive housing vouchers from LHAND.

Staff of Compass Working Capital and FSS program participants.

Courtesy of Compass Working Capital

Compass incorporates several innovative approaches to market the FSS program and increase families' likelihood of success. Compass invests both time and money in marketing the program, including hiring a graduate of their IDA program to serve as a dedicated outreach specialist.

The new approach builds on LHAND's pre-existing FSS program that serves approximately 40 voucher-assisted households. The new FSS program aims to serve 200 families through an approach the partners hope will be replicable in other communities. The effort was launched in September 2010 and is largely driven by Compass's initiative, financial education platform, and experience in asset building in the area. Using funding from its foundation partners, Compass is responsible for recruiting individuals to enroll in FSS and providing them with financial coaching to help them improve their credit, build assets, increase their earnings, and otherwise make progress toward economic security. Compass provides LHAND the data they need for HUD reporting purposes; LHAND administers the escrow accounts, provides data access, and coordinates with Compass about matters such as tenant eligibility and program policies. Currently the new and pre-existing FSS programs operate on parallel tracks, but the plan is to eventually have one FSS program when LHAND's separate case load has graduated.

Courtesy of Compass Working Capital

The partnership brings each organization's strengths together to expand LHAND's FSS capacity and increase the program's effectiveness. The work incentive and asset-building opportunity that LHAND brings to the table through the FSS escrow accounts allows Compass to strengthen its asset building program and leverage foundation dollars to bring in more support for the program. SGP contributed a three-year financial investment as well as extensive strategic planning assistance. Over the course of nearly one year, SGP contributed time and energy to help Compass determine how to build the most effective FSS program for LHAND. SVP joined the partnership close to the program's launch and, in addition to financial support, has provided guidance on marketing, implementation, and monitoring clients' progress to help families stay on course. IASP's research strengths help Compass and LHAND document the program's outcomes without adding extensive administrative burdens or hindering Compass's ability to provide a solid platform of services to all clients.

Compass incorporates several innovative approaches to market the FSS program and increase families' likelihood of success. Compass invests both time and money in marketing the program, including hiring a graduate of their IDA program to serve as a dedicated outreach specialist. To further enhance the quality of their recruitment and increase participants' buy-in, the first step in the FSS program is a three-part series of financial education workshops. The workshops prepare participants to meet with their financial coach (a reimagining of the role referred to as a "case manager" by most FSS programs) and think about their financial goals. The workshop series also creates a peer group among attendees, may boost interest in the program among other eligible individuals, and ensures that the program only enrolls people who are motivated to succeed. Sherry Riva, Compass's executive director, calls the workshops "a creative and effective way for families to know what they are buying into."

To support success on an ongoing basis, Compass provides regular financial coaching, a budgeting tool, and credit building assistance. Compass has found that early participant success with credit repair helps to build motivation for further success at increasing earnings and building assets through the FSS escrow account. Compass also connects families to external resources that can help with pursuing college scholarships, small business training, career advancement, and other stepping stones on the road to asset building and economic security. Compass says its model is an "asset-building approach to FSS" since establishing and sustaining families' financial capabilities are at the heart of the program.

By September 2011, Compass' FSS program had 76 participants — approximately 13 percent of the total number of voucher households whose heads were non-elderly and non-disabled — and 27 families (or 36 percent of enrollees) already had increased earnings and were starting to build escrow. No families have dropped out of the program. The average monthly escrow amount is $236, and the average escrow account holds $680. By the time participants had been in the program for six months, 67 percent had improved their credit scores, 62 percent had started to escrow, and the average escrow balance was $965. Participants' earned income increased by an average of $6,004 per year. These early successes and the comprehensive nature of the financial workshops may increase families' confidence in their capacity to improve their financial standing. Prior to entering the program, 43 percent of participants believed they could live without voucher assistance in the future. After completing the prerequisite workshops, that figure rose to 64 percent, and 91 percent of the participants said they will have a better financial situation in a year.

Compass intends to use the Lynn FSS program as a pilot that demonstrates how housing authorities can get the most out of FSS's asset building potential. In 2012, Compass plans to partner with another housing authority to launch a similar program serving another part of Massachusetts. Eventually, Compass hopes that IASP's work in evaluating the program, its outcomes, its impact on public expenditures, and the overall cost benefits of the approach will demonstrate the potential of the approach to expand even further.

Riva thinks of housing assistance programs as providing a stable foundation that can help families achieve long-term goals. "Many families just don't see their voucher as an opportunity, but the FSS program and our approach helps to change that."

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Providing Incentives and Supports for Increased Earnings in Portland, Oregon

Housing authorities with Moving to Work authority have the flexibility to adopt additional innovative strategies to increase residents' economic security. Home Forward, the housing authority for Multnomah County, Oregon — formerly known as the Portland Housing Authority — has used its Moving to Work authority to create the Opportunity Housing Initiative (OHI), a program that incorporates some FSS elements but has modified escrow and enrollment policies and an incentive for families to achieve significant economic gains. Home Forward offers OHI to public housing residents in certain developments and offers a modified version of the program for some voucher holders.

During the initial learning process with OHI, Home Forward has adjusted the program's design as needed to address implementation challenges. Willingness to adjust to economic realities and their residents' needs may allow Home Forward to set their residents on the path to greater economic security even during difficult times.

One of the ideas behind the program was to create a culture of work at newly redeveloped public housing developments by having all residents participate in the economic security program. The first property to incorporate OHI was Fairview Oaks, a newly redeveloped mixed-income affordable housing property; enrollment was a requirement for all households moving into the property's 40 public housing units. When Home Forward expanded OHI to serve residents of Humboldt Gardens, a new HOPE VI development, only non-elderly, non-disabled households were required to participate. In the third OHI property, New Columbia, Home Forward set aside slots for 50 households and made the program optional since the property had already started to lease up before Home Forward decided to add OHI. The program will soon expand to include an upcoming HOPE VI development, Hillsdale Terrace, where all non-elderly, non-disabled households will be enrolled in OHI. Home Forward has also recently started taking a dual generational approach to build a foundation of financial literacy and economic security for participants' children as well.

For public housing participants, OHI uses a modified escrow approach that rewards families for their earned income levels regardless of whether the levels were reached before or after entering the program. Home Forward refers to this approach as a "strike point" system. Instead of amassing savings by escrowing money based on households' income-based rent increases, the housing authority has established a monthly rent of $300 that is the strike point for beginning a household's escrow savings. Families in OHI pay the same income-based rent as other public housing residents. But for families in OHI, every dollar in rent above the $300 strike point goes into the escrow account. This approach means that households with higher initial incomes may accumulate escrow savings from day one. Households starting from lower income levels will wait longer before starting to escrow, but will have a financial incentive to make more substantial gains

A photo taken by children of families in Portland's Opportunity Housing Initiative

My Story — Portland, Oregon

Home Forward expects that the program will be a win-win for the housing authority and its residents. The strike-point escrow approach has allowed it to break even and potentially even take in more in added rental income than it spends on escrows for participating families.

toward economic security. The added rent as lower income households approach the strike point may help OHI's escrow approach to pay for itself while also helping families of all income levels to improve their economic standing.[17]

Another innovative approach that Home Forward adopted with OHI modifies the standard procedure used in FSS to specify that families only receive their escrowed savings if they move out of public or voucher-assisted housing at the end of the program's five-year term. The requirement applies to all participants whether they are public housing residents or voucher holders. The added graduation requirement increases households' incentives to make significant income gains and is intended to help more low-income families access affordable housing by reducing households' length of stay. However, Home Forward is finding that this goal may not be achievable for many households during these difficult economic times and may pose unforeseen implementation problems.

While the graduation requirement does not require families to relinquish their subsidy before they are ready, households that decide to stay are not able to access the accumulated savings from escrow. (Like the standard FSS model, families in OHI can access interim disbursements before graduation if the funds are needed for expenses, such as tuition, that are related to their self-sufficiency goals.) For potential OHI participants, the requirement to relinquish housing assistance before accessing their escrow account can be confusing and has posed recruitment challenges since some families mistakenly believe that signing up creates a time limit on their housing subsidy.

As OHI reaches its fifth year, Home Forward is finding other challenges with the graduation requirement. Many households have not made sufficient economic progress to relinquish their subsidy and graduate. This means that families will either have to move to a different public housing development without an OHI requirement or stay in their existing units but potentially be stigmatized as "failures." To avoid either of these scenarios, Home Forward is allowing households that are nearing the end of their five years to extend their participation. In the future, the graduation requirement may be changed so that households who opt to stay longer than five years would still have access to their escrowed savings but have limited eligible uses.

Beyond OHI's innovations regarding enrollment, escrowing, and graduation requirements, Home Forward also provides case management, financial literacy training, and other supports to help families make economic progress. Home Forward provides intensive case management to help families get started with the program and then reduces the frequency of meetings as households start to adjust and make progress. For public housing residents, case management is provided by Home Forward staff. Since OHI's voucher holders are all TANF recipients, their case management is provided through a partnership with the Department of Human Services. Case management is funded through the properties' endowments and HOPE VI supplemental budgets.

In addition to intensive case management, work readiness training is provided to orient families to fundamental aspects of workforce participation, such as handling child care emergencies. Home Forward also encourages peer support and hosts group events to help families stay connected and engaged with the program and each other.

Home Forward expects that the program will be a win-win for the housing authority and its residents. The strike-point escrow approach has allowed it to break even and potentially even take in more in added rental income than it spends on escrows for participating families. OHI is also a universal intervention that can be offered to all families in a particular subsidized housing development. While current economic conditions and many residents' low starting incomes have been barriers, Home Forward has seen noteworthy progress among households that are making gains. Despite the long-lasting economic downturn and the fact that most families have not yet hit the end of their five-year escrow-building period, as of early 2011, four households have successfully graduated and relinquished their subsidies. One moved on to homeownership.

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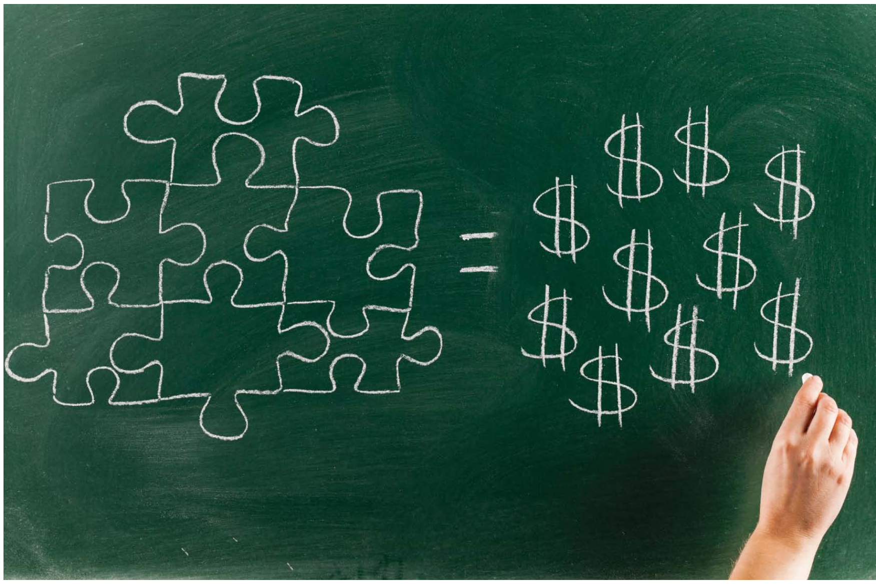
Lessons Learned

Successful public housing agencies' economic security programs tend to have a number of common threads. The following are four lessons that may be useful to PHAs considering providing economic security opportunities for their residents:

- **A visionary leader is often needed to start and sustain a program in its early years, but the benefits become easier to see as PHAs gain more experience with these programs.**

  PHAs with innovative economic security programs generally got started due to the vision of a strong leader who looked at the big picture and saw that involvement in these activities would be beneficial for the agency and its residents. Once a PHA has implemented an economic security program, however, it often becomes clear that the program can help improve the security of both the families served and the PHA (through reduced reliance on HUD funding).



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- **There are a number of low-cost options for PHAs to participate in economic security programs.**

  Many of the opportunities for PHAs to increase economic security opportunities can be implemented at relatively low cost. HUD provides the majority of funding for FSS and the voucher homeownership program, and PHAs can sometimes draw on the assistance of local partners to provide case management or homeownership counseling. Through their regular contact with residents, PHAs have a built-in forum for disseminating information on EITC, banking, and financial education opportunities through flyers and word-of-mouth. Obtaining an AFI grant or partnering with an AFI grantee can help PHAs fund an IDA program; local partners and foundations can help with case management and financial education resources.

- **Partnerships are crucial for strong programs.**

  Each of the economic security initiatives highlighted here relies on strong partnerships between the PHA and other public agencies, non-profit organizations, foundations, or financial institutions. While PHAs have access to HUD's economic security programs and to households that would benefit from this assistance, they need partners to fill in gaps in other areas, such as case management, tax preparation assistance, homeownership education, and financial education. By developing partnerships, PHAs can enhance the effectiveness of HUD programs like FSS and voucher homeownership and bring other economic security opportunities to their residents.

- **Layering programs can provide a greater impact for families while being economical for PHAs.**

  While it is important to start slowly in order to build a robust and sustainable economic security program, once PHAs have gotten past the initial learning curve, they can sometimes expand their offerings to provide residents with a variety of tools to help them make progress toward economic security. Since assisted households tend to have very low incomes and little savings, it can take a long time before they are able to increase their earnings and assets enough to achieve market-rate rental housing, homeownership, or other objectives. Layering the work incentives of FSS with the refundable tax credit of the EITC and the savings incentives of IDAs can help families build assets and financial savvy more quickly than if they had access to only one initiative. Adding voucher homeownership to the mix can help families use their savings and financial knowledge to sustainably become homeowners even if their earnings remain below the level needed to afford a market-rate home.

In addition, many economic security programs share similar core features, such as case management and financial education. Therefore, when PHAs offer more than one economic security program, they may incur the costs of supportive services just once but experience an increase in funding available to cover these costs. All of this combines to make a broad approach to economic security a smart choice for PHAs.

Resources

Family Self-Sufficiency (FSS) Program

- Information from HUD on FSS for the housing choice voucher program is available on its web site at http://www.hud.gov/offices/pih/programs/hcv/fss.cfm.

- A HUD evaluation of the FSS program looked at the FSS program in 100 housing authorities as well as the experiences and outcomes for 181 FSS participants over the course of four years. The report is available at: http://www.huduser.org/Publications/pdf/FamilySelfSufficiency.pdf.

- More information on the FSS program can be found in Sard, Barbara. 2001. The Family Self-Sufficiency Program: HUD's Best Kept Secret For Promoting Employment And Asset Growth. Washington, DC: Center on Budget and Policy Priorities. Available online at: http://www.cbpp.org/archiveSite/4-12-01hous.pdf.

Voucher Homeownership

- Information from HUD on voucher homeownership is available on its web site at http://www.hud.gov/offices/pih/programs/hcv/homeownership/.

Earned Income Tax Credit (EITC) Outreach

- The Center on Budget and Policy Priorities (CBPP) has a section of its web site dedicated to the EITC at both the federal and state levels. The website includes an outreach kit with tips, strategies, flyers, and other helpful tools. CBPP's EITC resources are available at http://eitcoutreach.org/.

- The National Community Tax Coalition provides information and resources related to low- and moderate-income tax credits and benefits, such as the EITC, on its web site, www.tax-coalition.org. The web site also includes tools for creating a low-income tax assistance program.

- The Internal Revenue Service (IRS) provides an EITC web site with information and tools related to EITC outreach as well as other EITC-related topics. These resources are available at http://www.eitc.irs.gov/central/main/.

Individual Development Accounts (IDAs)

- The Department of Health and Human Services' (HHS) Assets for Independence (AFI) program web site provides numerous resources that are helpful for organizations starting or operating an IDA program. Grants are also available. Information on AFI is available at http://www.acf.hhs.gov/programs/ocs/afi/. HHS also provides a web site with resources related to AFI IDAs as well as other asset-building topics at http://idaresources.org/.

- The Corporation for Enterprise Development (CFED) provides resources and research for IDA practitioners. The section of CFED's web site devoted to IDAs is available at http://cfed.org/programs/idas/.

Other Housing Authority Economic Security Models

- Moving to Work is a HUD demonstration that provides extra flexibility for 33 participating public housing authorities to modify existing housing programs to advance a variety of objectives, including increasing households' economic security. The program was implemented in 1999 and currently will expire at the end of PHAs' 2018 fiscal year. A report to Congress on the program can be found at: http://www.huduser.org/Publications/pdf/MTW_Report_to_Congress_08_2010.pdf

- The Jobs-Plus Community Revitalization Initiative for Public Housing Families (Jobs-Plus) was a demonstration that focused on increasing earnings among public housing residents. The program, which ran from 1996 to 2003, included employment services, financial incentives, and community supports as part of a comprehensive saturation initiative aimed at increasing the attachment to the labor market of all households in a development. A summary of lessons learned through the demonstration can be found at: http://www.mdrc.org/publications/506/overview.html

- A new approach to helping families in subsidized housing make progress toward economic security is described in two papers by Reid Cramer and Jeffrey Lubell. This approach is designed to provide a financial incentive for families to increase their earnings that could be offered to all families in subsidized housing at little or no additional cost relative to current policy. This approach could be implemented by Moving to Work Agencies under their waiver authority. The policy of Home Forward in Oregon – the agency formerly known as the Housing Authority of Portland – described in this paper is quite similar.

  See Lubell, Jeffrey and Reid Cramer. 2011. Taking Asset Building and Earnings Incentives to Scale in HUD-Assisted Rental Housing. Washington, DC: New America Foundation. The paper is available online at: http://www.nhc.org/media/documents/Asset_Building_Cramer_Lubell_Scaling_FSS_Final_7-11.pdf.

  See also Cramer, Reid and Jeffrey Lubell. 2009. Rental Assistance Asset Accounts: An Opportunity to Support Work and Savings Among Recipients of Federal Housing Assistance. Washington, DC: New America Foundation. The paper can be found online at: http://assets.newamerica.net/sites/newamerica.net/files/policydocs/RentalAsssistanceAssetAccounts.pdf.

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Endnotes

[1] Unless otherwise specified, all data on households assisted by PHAs come from the Resident Characteristics Report as of June 30, 2011, from HUD's Public and Indian Housing Information Center (PIC) system. Note that these figures undercount somewhat due to incomplete reporting.

[2] Sard, Barbara and Thyria Alvarez-Sanchez. 2011. *Vast Majority of Housing Voucher Recipients Work, Are Elderly or Have Disabilities: Higher Housing Costs Drive Longer Stays for Working Families.* Washington, DC: Center on Budget and Policy Priorities; Lubell, Jeffrey M., Mark Shroder, and Barry Steffen. 2003. "Work Participation and Length of Stay in HUD-Assisted Housing." Cityscape: A Journal of Policy Development and Research, 6(2): 207-223.

[3] For more information on the benefits to PHAs of increases in residents' earnings, see Sard, Barbara. 2003. "The Role of Housing Providers in an Era of Welfare Reform." In Barbara Sard and Amy Bogdon (Eds.), *A Place to Live, A Means to Work: How Housing Assistance Can Strengthen Welfare Policy* (pp. 107-150). Washington, DC: Fannie Mae Foundation.

[4] Lerman, Robert I. and Signe-Mary McKernan. 2008. "Benefits and Consequences of Holding Assets." In McKernan, Signe-Mary and Michael Sherraden (Eds.) *Asset Building and Low-Income Families* (pp. 175-206). Washington, DC: Urban Institute Press. Sherraden, Michael. 1991. *Assets and the Poor: A New American Welfare Policy*. New York, NY: M.E. Sharpe.

[5] HUD's policy of reimbursing FSS escrow accounts is documented on these HUD webpages: http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_8959.pdf (explaining that FSS escrow deposits are included as part of the Housing Assistance Payments that HUD provides to housing authorities to run housing choice voucher programs) and http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_9686.pdf (explaining that FSS escrow deposits are excluded from the public housing rent rolls reported to HUD, leading to HUD's subsidy).

[6] These figures were provided to the Center for Housing Policy via e-mail in June 2011.

[7] See this HUD webpage for confirmation that PHAs may start voluntary FSS programs or increase the size of existing mandated programs: http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/fss#9

[8] The number of total home purchases over the course of the program comes from HUD's Homeownership Closings Report as of July 24, 2011. The report can be accessed through the Homeownership Voucher page on HUD.gov or at: http://portal.hud.gov/hudportal/documents/huddoc?id=publiclist_vhosites.xls

[9] Holt, Steve. 2011. "Ten Years of the EITC Movement: Making Work Pay Then and Now." *Metropolitan Opportunity Series*, Number 14. Washington, DC: The Brookings Institution. Available at: http://www.brookings.edu/~/media/Files/rc/papers/2011/0418_eitc_holt/0418_eitc_holt.pdf

[10] Married couples filing jointly are the exception to this income range. These households are eligible for the maximum credit if their earnings are between $21,770 and $49,078.

[11] See the Office of Community Services page from the U.S. Department of Health and Human Services Administration for Children and Families at: http://www.acf.hhs.gov/programs/ocs/afi/assets.html

[12] Schreiner, Mark and Michael Sherraden. 2006. *Can the Poor Save? Savings and Asset Building in Individual Development Accounts.* Piscataway, NJ: Transaction Publishers.

[13] Statistics on families living in public housing were obtained by matching address records of participants with public housing sites. Statistics on participation among families with Section 8 Housing Choice Vouchers and other forms of housing subsidy are not available. The campaign continued to bring tax preparation services to families assisted by the BHA for tax year 2010, but budget issues prevented them from reporting separate statistics about public housing residents.

[14] Data on the EITC campaign overall come from www.bostontaxhelp.org; data on participants who live in public housing come from Boston EITC campaign. 2009. *2009 Boston EITC Campaign Taxpayer Data Report: Boston Housing Authority*. Boston, MA: Author.

[15] Non-federal funds are provided by United Way of San Diego County, Citibank, U.S. Bank, San Diego National Bank, Union Bank, and the San Diego Foundation.

[16] U.S. Census Bureau. 2005-2009 American Community Survey. Data profile for Lynn, Massachusetts.

[17] For more details on why this approach may be cost-neutral, see Lubell, J. and Cramer, R. 2011. *Taking Asset Building and Earnings Incentives to Scale in HUD-Assisted Rental Housing.* Washington, DC: New America Foundation. Available at: http://www.nhc.org/media/documents/Asset_Building_Cramer_Lubell_Scaling_FSS_Final_7-11.pdf