Family Self-Sufficiency Program Assessment

Housing Authority of the County of Santa Clara

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Executive Summary

FSS Program Review

In July 2014, the Housing Authority of the County of Santa Clara (“HACSC” or the “Housing Authority”) Board of Commissioners (BOC) adopted a five-year Strategic Plan guiding the agency’s activities within the funding flexibility granted by the United States Department of Housing and Urban Development (HUD)’s Moving To Work (MTW) demonstration program. The Housing Authority’s statutory MTW objectives are to (1) decrease administrative costs and increase cost effectiveness in housing program operations, (2) promote participants’ economic self-sufficiency, and (3) expand participants’ housing choices. Mirroring an MTW statutory objective, one of the Housing Authority’s Strategic Plan key goals is to promote the financial independence and self-sufficiency of HACSC’s work-abled clients.

In the County’s present environment of (a) increased housing costs and homelessness, (b) limited resources, and (c) low rental vacancy, HACSC has both the opportunity and the mandate to design innovative uses for federal housing assistance funds, including the operation of programs that support economic self-sufficiency such as the Family Self-Sufficiency (“FSS”) program. After a targeted community engagement effort, HACSC made the decision to modify the FSS program to continue meeting the three MTW statutory objectives; and, in 2014 HACSC received HUD approval to develop the Focus Forward program (“FFP”), which will re-design the FSS program using MTW authorities, in order to respond to the County’s needs and attract greater program participation.

In support of this goal, HACSC has contracted with Resource Development Associates (“RDA”) to (1) conduct an assessment of the existing FSS program, (2) engage current and former FSS participants and other stakeholders, and (3) lead a series of planning meetings to ultimately redesign FSS into a Focus Forward pilot program. This report presents an assessment of HACSC’s current FSS program as well as an assessment of benchmarking, research literature, and best practices in self-sufficiency program models.

FSS in Santa Clara County

- The program is voluntary and available to any family currently receiving assistance through one of the HACSC’s Housing Choice Voucher (“HCV”) programs.
- HACSC partners with LifeSTEPS to provide case management, referrals, advocacy, and services to participating households in order to help them reach self-sufficiency goals.
- Participants develop self-sufficiency goals independently with their LifeSTEPS case managers, which may include education, job training, parenting counseling, and employment.
- Participants who increase their earned income during the program receive cash bonuses deposited into an ‘escrow’ account accessible upon program graduation.
- HUD requires HACSC to report on indicators and metrics relating to participation, service receipt, activities, and self-sufficiency outcomes via the E-Logic Model.
FSS: Participants and Outreach

Participation

- HACSC serves between 200 and 300 families each year through its FSS program, and roughly 175 households are actively enrolled at any given time.
- The number of households enrolled in FSS are a small portion of HACSC’s eligible households.
- Approximately half of the program’s households graduate successfully.

Demographics

- Like all HACSC-assisted households, three quarters of FSS-enrolled families live in the City of San Jose. The rest live throughout disperse areas of the County. There are fewer program participants and fewer HACSC recipients in the Western areas of the County.
- FSS households have, on average, an additional child per household than the typical HACSC-assisted household. Adults with more financially dependent family members may self-select into the program.
- The FSS program enrolls more Black/African American and Hispanic/Latino households, but fewer Asian households, than are represented by the entire population of HACSC voucher holders.
- Although half of Santa Clara County speaks languages other than English at home, 93% of FSS families prefer to speak English. While some of these families may also speak additional languages at home, English-speaking families may have greater access to the program.

Employment and Income

- Eighty-six percent of adults in FSS households are able to work, whereas roughly half of the adults in all HACSC-assisted households are able to work (i.e. neither senior nor disabled).
- FSS adults are more likely to be employed than all HACSC adults, but the level of employment still falls below the estimated level of employability. One third of employed FSS adults are either under-employed or employed part-time.
- Although FSS families are larger, FSS incomes earned from wages and employment average $3,250 more per year than the typical HACSC household.

Outreach and Enrollment

- HACSC mainly promotes the FSS program to eligible families through mailing, posting, and linking to flyers in English, Spanish, and Vietnamese.

FSS: Service Delivery

Service Utilization and Receipt

- RDA estimates that 58% of all adults from FSS families access and utilize FSS services to support their self-sufficiency.
Participants utilize financial budgeting and employment counseling services more than any other service.

According to the E-Logic Model, fewer families accessed childcare, educational services, employment counseling and job preparation, or life skills or parenting support trainings.

FSS did not refer many individuals to physical or behavioral health care services, and provided no transportation assistance.

Though one of the three statutory MTW objectives is to increase housing choice for low-income families, only one tenth of FSS-enrolled families received home ownership counseling in the last two Fiscal Years.

FSS: Program Capacity and Resources

HACSC employs one specialist to enroll, track, and coordinate the FSS program, and contracts LifeSTEPS Case Managers to provide mobile and remote case management.

FSS: Defining and Measuring Success

Individual Success

HUD defines successful program completion as either (1) fulfilling the participation contract (i.e. meeting the self-defined goals) or (2) increasing income enough to sufficiently graduate from housing assistance.

In a high-cost area like Santa Clara County, few households can increase earnings enough to completely graduate from housing assistance. FSS families may have greater success reducing dependence on other forms of public assistance, attaining jobs, earning educational degrees or training certificates, or reducing debt.

Programmatic Success

HACSC measures and defines program success through the metrics required by HUD’s E-Logic Model.

In recent years, six individuals obtained an Associate’s Degree and five earned a Bachelor’s Degree. Others completed Adult Basic Education, received their GED, or completed ESL courses.

Twenty-four percent of adults from FSS households obtained employment last year, and 8% did the previous year. Last year, 6% gained promotions or increased their earnings, and nearly two-thirds successfully maintained employment. Some also obtained employer-provided health benefits.

Last year, four households ended their dependence on Temporary Assistance for Needy Families (TANF) and two stopped needing assistance from HACSC.

One household purchased a home in the last two years without HACSC assistance.

FSS did not report having any enrolled participants that received the federal Earned Income Tax Credit in the past two years, but this may be due in part to HACSC not tracking it or identifying as a goal.
Participant Feedback for HACSC

In the fall of 2015, HACSC developed a survey for FSS participants in order to gain more information about their experiences, and received a 20% response rate. The following takeaways are from this survey:

- Participants primarily reported joining FSS to learn financial budgeting and saving strategies. Secondly, they wanted support for their financial goals or help with finding employment.
- Fewer participants indicated their favorite aspects of FSS, but those that did noted appreciation for the savings/escrow component and the personal encouragement.
- Respondents suggested that communication with the LifeSTEPS case managers could improve.
- Nearly half of respondents wanted more (or different) incentives to reach their financial goals. Participants also indicated a high desire for more educational and job training opportunities.
- Participants reported mixed levels of engagement with their LifeSTEPS case managers – some interacted frequently and others did not know who their case manager was.
- About half of the responses suggest that participants feel their case manager is knowledgeable about FSS, and half suggested that either their case manager is not knowledgeable about FSS or they have been unable to reach their case manager.
- Many participants indicated that a newsletter would help them receive communication regarding FSS, and many participants also suggested that the newsletter could be a useful source for information about local classes, training schedules, referrals, or other resources.
- Survey respondents suggested that additional job or skill trainings hosted at HACSC or additional rewards for obtaining non-financial goals would motivate more households to participate.
- Generally, FSS participants indicated a greater need for community events, access to self-sufficiency resources, and rent decreases.
- Two thirds reported they would be highly likely to recommend FSS to other HACSC families.

Benchmarking and Literature Review

This section presents high-level takeaways from RDA’s review of the literature on effective and promising practices in self-sufficiency programs and from the research and examination of other FSS programs. The research focused on the following four domains: 1) Participants and Outreach, 2) Service Delivery, 3) Program Capacity and Staffing, and 4) Defining and Measuring Outcomes. This section first presents a summary of key takeaways from the research, followed by detailed findings from the benchmarking and literature reviews.

Key Takeaways: Participants and Outreach

Participation Requirements

- For the Public Housing Authorities (PHAs) included in the benchmarking, all FSS programs except San Mateo’s are voluntary.
- A small number of PHAs have other MTW programs that require participants to enroll in FSS.
- Most PHAs maintain the traditional FSS requirement of allowing only heads of household to enroll.
Target Populations

- Research shows that successful FSS graduates tend to have higher levels of income and education at program entry.
- Most FSS programs do not target specific populations, but they may focus their outreach on families fitting particular employment or educational criteria.

Outreach, Recruitment, and Retention

- PHAs commonly face challenges in recruiting and maintaining engagement of program participants.
- PHAs have found effective outreach strategies—including targeted mailing campaigns, hiring FSS graduates as community liaisons, and holding FSS open houses or orientations—and engage community partners in these outreach efforts.
- To promote retention over time, PHAs have emphasized culturally appropriate and personalized relationships between participants and case managers, frequent follow-up contact from case managers, and peer support opportunities.

Key Takeaways: Service Delivery

Case Management Model

- Most PHAs maintain the traditional FSS model of internal case managers who refer out to external partners for support services.
- The research literature on self-sufficiency programming points to greater effectiveness of a coaching model as compared to a case management model, as well as the value of coordinated and family-centered case management.
- The frequency of meetings between case managers and participants ranges widely from once a month to once a year.

Services Provided

- Most FSS programs include a combination of employment and financial services. Best practice literature points to the importance of this combination. Assistance with increasing families’ assets has become more common. The literature also cites the importance of supporting families in overcoming barriers to employment such as childcare, transportation, and behavioral health services.
- Several PHAs require FSS participants to complete certain workforce or financial courses either as a prerequisite to participation or as part of the program.
- Several PHAs integrate FSS programming into broader self-sufficiency initiatives.

Escrow and Incentive Calculations

- PHAs use a variety of escrow calculation methods, including the traditional model based on increases in income, incentive-based models where participants receive pre-determined escrow
amounts for completing self-sufficiency activities, or a combination of income- and incentive-based approaches.

- A small number of PHAs have placed a cap on the amount of escrow that participants can accrue.
- Nearly all PHAs allow interim withdrawals that can be used for self-sufficiency expenses related to participants’ educational or career goals, such as schoolbooks or tuition, professional clothing, and transportation-related expenses.

Program Length and Completion Requirements

- Most PHAs have maintained the traditional five-year FSS term and all allow hardship extensions.
- Two PHAs have used MTW flexibility to institute five-year, time-limited housing assistance, wherein all voucher recipients terminate housing assistance after five years.
- Most PHAs have followed completion guidelines that are the same as or similar to HUD, including stipulations that participants be employed and welfare-free for a certain amount of time in order to successfully graduate from the FSS program. Employment and welfare-free requirements vary among PHAs.
- PHAs differ as to whether participants are expected to terminate housing assistance at the end of their FSS term.

Key Takeaways: Program Capacity and Resources

Enrollment Capacity and Staffing

- Programs employ FSS coordinators with caseloads ranging from 40 to over 100; the HUD estimate for a full-time caseload is approximately 50 clients.
- Case management staff benefit from training in technical topics related to financial literacy and workforce development, as well as “soft skills” such as motivational coaching.
- Some PHAs have used MTW funding flexibility to support administrative staff who are able to provide beneficial oversight and planning for the FSS program.
- Some PHAs have reduced staff time by simplifying escrow calculations—for example, by eliminating assets from calculations or by moving to an incentive-based model—which can lower the burden on staff as well as make the program clearer to prospective participants.

External Partnerships

- All PHAs highlighted the importance of building strong external partnerships to support outreach and service delivery.
- All PHAs partner with outside organizations including local educational institutions, workforce centers, social service and behavioral health agencies, community organizations, credit unions, and local banks.
- PHAs identified numerous strategies for proactively building partnerships, including actively participating in local boards and coalitions, inviting organizations to sit on their Program Coordinating Committees, jointly applying for funding, and hosting community resource fairs.
Financing and Leveraging Resources

- PHAs have used several creative methods to fund their FSS programs beyond HUD FSS Coordinator funds. These include outside sources such as private foundations, corporate grants, university funding, in-kind volunteer support; MTW and other internal funding; and self-funding FSS models.

Related MTW Activities

- Most PHAs have other self-sufficiency related programs in addition to FSS. These include initiatives or departments focused on self-sufficiency activities, modifications to rent structure, inclusion or exclusion of income or assets from rent calculation, and programs targeted to specific populations including homeless families and children.

Key Takeaways: Measuring Success

- Most PHAs follow standard HUD outcome measures including measuring increases in income and savings, employment and public assistance outcomes, and reductions in tenant rent shares.
- In addition, PHAs have developed measures focused on asset development, such as increased credit scores and decreased debt; as well as employment outcomes including movement from part-time to full-time employment, average hourly wage, and job retention.
Introduction to the Assessment

Background and Project Understanding

In July 2014, the Housing Authority of the County of Santa Clara (“HACSC” or the “Housing Authority”) Board of Commissioners (BOC) adopted a five-year Strategic Plan guiding the agency’s activities within the funding flexibility granted under the United States Department of Housing and Urban Development (HUD)’s Moving To Work (MTW) demonstration program. The Housing Authority’s statutory MTW objectives are to (1) decrease administrative costs and increase cost effectiveness in housing program operations, (2) promote participants’ economic self-sufficiency, and (3) expand participants’ housing choices.

In recent years, much of Santa Clara County has benefited from tremendous income and job growth. As one of the fastest-growing and wealthiest regions of the country, the ongoing technology boom has brought new high-wage, high-skilled workers to the area.\(^1\) In turn, this has also created one of the most expensive housing and rental markets nationwide, pushing middle-income and working class families toward housing instability. According to the most recent U.S. Census estimates, Santa Clara County currently has the highest median income in the country at over $90,000 per year—which is 50% higher than the State of California’s median income.\(^2\) However, as income inequality rose in Santa Clara County, federal spending on public safety net programs decreased as codified in the Budget Control Act of 2011. The resulting budget sequestration led to a $3.8 billion reduction in HUD’s national budget in Fiscal Year 2012-2013, resulting in downstream cuts to local Housing Authorities and most rental assistance programs.\(^3\)

The federal sequester created competing priorities for HACSC, under which the agency was pressured to make cuts to its rental assistance programs in order to ensure financial sustainability and to protect the assistance of current voucher holders. In the present environment of increased housing costs and homelessness, limited resources, and low rental vacancy, HACSC has both the opportunity and the mandate to design innovative uses for federal housing assistance funds, including the operation of programs that support economic self-sufficiency such as the Family Self-Sufficiency program (“FSS”), in order to continue meeting the three statutory MTW objectives.

In 2012, HACSC engaged in discussions with community partners surrounding rental policy reforms and identified the need to collaborate with housing community stakeholders to develop programmatic

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\(^2\) 2013 US Census estimates http://quickfacts.census.gov/qfd/states/06/06085.html

policies to balance the MTW objectives while addressing the priorities and needs of the local community. After a targeted engagement effort, HACSC made the decision to modify the structure of the HUD-designed Family Self-Sufficiency program. In 2014, HUD approved HACSC’s proposal to develop the Focus Forward program (“FFP”) in order to respond to Santa Clara County’s community needs and to attract greater participation.

In December 2015, HACSC retained Resource Development Associates (“RDA”), an organization with strategic planning, program development, community engagement, and evaluation expertise. RDA worked with HACSC to (1) conduct an assessment of the existing FSS program, (2) engage current and former FSS participants and other stakeholders to inform program development, and (3) lead a series of program planning meetings with the ultimate goal of re-designing FSS into a new Focus Forward pilot program. The report contained herein represents Phase 1 of this project, an assessment of HACSC’s Family Self-Sufficiency program.

**Federal FSS Regulations**

FSS is a program that enables HUD-assisted families to increase their earned income and reduce their dependency on welfare assistance and rental subsidies. The overarching goal being that when a household has gained economic self-sufficiency, it no longer requires financial or governmental assistance programs. The traditional FSS model utilizes local resources and case management to connect families with services that support their individual self-sufficiency goals, but individual measures of success under traditional FSS can vary from such accomplishments as a year without cash aid, or no longer requiring HUD assistance.

Title 24, Section 984 of the Code of Federal Regulations (24 CFR 984) defines the regulations governing HUD’s traditional Family Self-Sufficiency (FSS) program for households assisted by HCV and Project-Based housing resources.

**Purpose (§101)**

The purpose of HUD’s FSS program is to promote the development of local strategies that coordinate public and private resources to assist families with achieving economic independence and other self-sufficiency goals.

**Objectives (§102)**

HUD’s objectives are two-fold: (1) to reduce dependence on certain forms of public assistance (federal or state welfare, housing, homeownership subsidies, etc.); and (2) to provide education, job training, counseling, and other social service assistance to help families achieve self-sufficiency.

HUD defines certain measures of success or successful outcomes, such as: (1) the number of families that achieve self-sufficiency (defined as independence from public assistance); (2) the number of family members who have obtained their first job, or obtained a promotion or higher-paying job; and (3) the number of family members who have obtained educational degrees or certificates.
Action Plan Requirement (§104, §201)

HUD requires PHAs to approve and implement a local FSS Action Plan. Elements must include: (1) a timeline for implementation, (2) eligible family demographics, (3) the estimated number of eligible participants, (4) any selection criteria and procedures, (5) a description of incentives and outreach efforts, (6) a description of the available supportive services and the method for assessing service needs, (7) a description of the termination process, and (8) assurance that participation will not affect other housing assistance eligibility or receipt.

Selection Procedures (§203)

Each FSS program must outline an enrollment prioritization strategy, including the level of motivation for initial participation. Factors prohibited from selection procedures include education level, job history, credit ratings, marital or child status, protected classes, and disability status.

Eligible applicants are any family receiving housing assistance from the PHA without consideration of race, color, religion, sex, disability, familial status, or national origin.

Contract of Participation (§303)

In order to enroll, the family’s Head of Household (“HoH”) must agree to seek and maintain employment and sign a Contract of Participation (“CoP”). The PHA must provide a service needs assessment for the HoH, who in turn agrees to set short and long-term goals in the form of an Individual Training and Service Plan (ITSP). The ITSP outlines interim goals and a timeline for completion. Welfare recipients must include an interim goal of twelve months independence from welfare assistance in order to complete their CoP. The HoH must commit to working toward meeting the goals outlined in the ITSP and must meet annually with a case manager to review progress toward those goals. The program has a five-year timeline, with the option to extend an additional two years with prior approval.

Term of Contract. FSS is a five-year voluntary program. The PHA can extend the term up to two years for hardship purposes. HUD defines “hardship” as a situation that has occurred that negatively affects one’s employment situation through no fault of the head of household. An example may be a layoff or a temporary disability (excluding pregnancy), etc. Extensions will not be approved solely for the purpose of qualifying for the escrow.

Program Completion. A household’s participation in the program is complete when one of the following has occurred: (1) the family has fulfilled the obligations of their CoP within the approved timeline, or (2) the household income has increased enough so that the family no longer requires housing assistance (i.e. 30% of household income exceeds the HUD-determined Fair Market Rent (FMR)).

Termination. Families who fail to meet the conditions of the CoP, fail to seek or maintain employment, or fail to respond to schedule the annual review of goals with their case manager may be terminated from the FSS program. Families who are terminated from the FSS program do not lose their housing assistance but forfeit any accrued escrow.
Escrow Accounts (§305)

The main incentive and feature of FSS is the escrow account that enables families to increase their assets and save money. As households increase their earned income, the PHA will increase their rent portion accordingly and apply that increase to the escrow account. Households that successfully complete the FSS program can access the balance after graduation. Income increases can be from a promotion, a change in employment, or the addition of earned income from another family member.

Participants may request an interim income certification at any time to evaluate escrow contribution increases. PHAs must apply the same rules for reexamining and recertifying income for FSS credit calculations as they do for reexamining and recertifying income for housing assistance programs.

Escrow Contributions. When the participating household income increases, the household’s contribution toward their rent (Total Tenant Payment or TTP) increases proportionally (HUD sets the TTP at 30% of household income). For non-FSS households, the PHA then reduces the rent subsidy (Housing Assistance Payment or “HAP”) by the same amount the tenant’s payment increased. For FSS households, the PHA’s subsidy stays the same and the difference goes into escrow. Participants may borrow against their escrow accounts if they are compliant, and the loan is consistent with their service plan. Participants may be required to pay back loans against their escrow accounts if they later fail to complete their CoP.

Release of Escrow. Families who are able to complete the terms of their CoP sooner than five years are encouraged to do so. If they have maintained work in the past 12 months, and no family members have received public welfare assistance or food stamps, they qualify for the release of escrow.

Federal Reporting (§401)

Each PHA that carries out an FSS program shall submit to HUD, in the current form of the E-Logic Model, a description of the activities carried out under the program, a description of the effectiveness of the program in assisting families to achieve economic independence, a description of the effectiveness of the
program in coordinating community resources for the program, and any recommendations that would improve or ensure the effectiveness of this federal program.

**FSS in Santa Clara County**

Presently, HACSC has an FSS program that adheres to HUD’s traditional program model. The existing HACSC FSS program is available to any family who currently receives rental assistance through one of the HACSC’s Housing Choice Voucher programs, and families can apply by completing a brief form expressing interest or by calling HACSC. The FSS program is voluntary and families must opt in to the program.

HACSC partners with LifeSTEPS to provide case management, referrals, advocacy, and services to households in order to better help them attain self-sufficiency goals. Families enroll and sign a five-year contract to participate in the program. When FSS households enroll and sign their five-year contract of participation (CoP), they then work with case managers to develop an individual training and services plan (ITSP). Goals may include tasks such as finishing their education, obtaining job training, and/or employment. This document records the service plan for the family, including the resources, services, and referrals they need to accomplish their short- and long-term goals.

During the contract term, participants who increase their earned income can receive cash bonuses. When the family reports an increase in earned income, HACSC calculates a monthly bonus amount that is deposited into an ‘escrow’ account which the family can receive upon program graduation.

HACSC also tracks a number of other self-sufficiency related activities and outcomes for participants in areas such as educational attainment, financial literacy, and health, among others. HUD requires HACSC to complete and submit their E-Logic Model, which requires HASCS to track and report on a number of indicators and metrics relating to participation, services, and self-sufficiency activities and outcomes.
FSS Program Review

FSS: Participants and Outreach

Participation

HACSC serves between 200 and 300 families each year through its FSS program. At the point of data collection in February 2016 (see Figure 2), 241 households were on HACSC’s FSS enrollment record; 69% of households were presently active within the program, 3% were in the preliminary stage of enrollment, 5% had completed the program, and 23% had terminated their participation.4

As shown in Figure 3 below, in Fiscal Year 13/14 28 households completed successfully, and in the following year 20 households completed successfully. During the last two Fiscal Years, about half of the households that ended FSS participation successfully completed the program and achieved their self-sufficiency goals, whereas the other half either terminated unsuccessfully or dropped out of the program.

The number of households that have enrolled in FSS in recent years are a small portion of the households that currently receive assistance from HACSC. Over 1,000 households receive HACSC rental assistance through the Project-Based Voucher (PBV) programs, and over 16,000 households receive assistance.

4 Point-in-time data differ from other HACSC data pulls and reports.
through HACSC’s Housing-Choice Voucher (HCV) programs. Although not all HACSC families may fall within the target population for an economic self-sufficiency development program like FSS, the roughly 1.5% of HACSC-assisted households that do enroll likely under-represent the number of eligible families.

### Demographics

### Geography

As shown in Table 1 below, the geographic dispersion of FSS-enrolled families matches that of all HACSC families. Three quarters of FSS households live in the City of San Jose, and the rest are either from the Western County area or the Central/Southern County area. Specifically, there are concentrations of FSS households in Central/East San Jose, South San Jose, and Morgan Hill (see Figure 9 in Appendix D). A very small number of households live in other jurisdictions or did not have data available.5

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<tr>
<th>City or County Region</th>
<th>FSS Enrolled Households</th>
<th>All HACSC Voucher Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>West</td>
<td>10%</td>
<td>15%</td>
</tr>
<tr>
<td>Campbell</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Cupertino</td>
<td>-</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Mountain View</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>Palo Alto</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>Santa Clara</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>Saratoga</td>
<td>-</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Sunnyvale</td>
<td>1%</td>
<td>3%</td>
</tr>
<tr>
<td>City of San Jose</td>
<td>72%</td>
<td>74%</td>
</tr>
<tr>
<td>San Jose</td>
<td>72%</td>
<td>74%</td>
</tr>
<tr>
<td>Central/South</td>
<td>15%</td>
<td>11%</td>
</tr>
<tr>
<td>Gilroy</td>
<td>10%</td>
<td>6%</td>
</tr>
<tr>
<td>Milpitas</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>Morgan Hill</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>Other</td>
<td>3%</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Other cities</td>
<td>1%</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>No Data</td>
<td>2%</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

5 This analysis considers Campbell, Cupertino, Mountain View, Palo Alto, Santa Clara, Saratoga, and Sunnyvale to be West County; likewise, this analysis considers Gilroy, Milpitas, and Morgan Hill Central and/or South County. Other cities or jurisdictions within Santa Clara County are not included because they did not have any HACSC residents on record.
Family Makeup

Households enrolled in FSS are typically larger and have more children than all HACSC-assisted households. As shown in Table 2 below, there are more children in FSS households than across all HACSC-assisted households. One of the distinguishing features of HACSC’s FSS families are that they average one more child ($\mu=1.6$ minors or full-time students) than the average HACSC household ($\mu=0.7$ minors or full-time students). The average number of adults is roughly the same (see Figure 10 and Figure 11 in Appendix D). One explanation may be that adults with greater financial responsibility and more dependent family members may self-select into economic support programs such as FSS. Alternately, individuals on fixed incomes, such as seniors with few dependents or single adults with disabilities, may be less likely to enroll in a program like FSS that emphasizes increased earnings.

Table 2: Family relationships
(n=596 individuals from FSS households, n=37,960 individuals from all HACSC households)

<table>
<thead>
<tr>
<th>Family members of FSS households</th>
<th>Family members of all HACSC voucher holders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-Head</td>
<td>1%</td>
</tr>
<tr>
<td>Foster Child/Foster Adult</td>
<td>&lt; 1%</td>
</tr>
<tr>
<td>Live-In Aide</td>
<td>1%</td>
</tr>
<tr>
<td>Full-Time Student 18+</td>
<td>5%</td>
</tr>
<tr>
<td>Spouse</td>
<td>6%</td>
</tr>
<tr>
<td>Other Adult</td>
<td>10%</td>
</tr>
<tr>
<td>Other Youth Under 18</td>
<td>27%</td>
</tr>
<tr>
<td>Head</td>
<td>31%</td>
</tr>
<tr>
<td>Other Youth Under 18</td>
<td>42%</td>
</tr>
<tr>
<td>Spouse</td>
<td>6%</td>
</tr>
<tr>
<td>Other Adult</td>
<td>5%</td>
</tr>
<tr>
<td>Live-In Aide</td>
<td>3%</td>
</tr>
<tr>
<td>Co-Head</td>
<td>&lt; 1%</td>
</tr>
<tr>
<td>Foster Child/Foster Adult</td>
<td>&lt; 1%</td>
</tr>
<tr>
<td>Full-Time Student 18+</td>
<td>&lt; 1%</td>
</tr>
<tr>
<td>Other Youth Under 18</td>
<td>&lt; 1%</td>
</tr>
</tbody>
</table>

Ethnicity and Language

Households enrolled in FSS represent a very diverse sample of the County’s population, however they do differ slightly from the greater population of HACSC voucher holders. For example, as shown in Figure 4 below, there are a higher proportion of Black/African American households enrolled in FSS, a higher proportion of Hispanic/Latino households, and a lower proportion of Asian households. Although Asian households make up the largest group among all HACSC voucher recipients (39%), only 15% of FSS HoHs identify as Asian. For more detail, refer to Figure 12 and Figure 13 in Appendix D.

Santa Clara County is one of the most linguistically diverse areas in the nation, and 51% of residents speak a language other than English at home. 6 The region’s most common languages other than English are Spanish, Vietnamese, Chinese, Tagalog, and Hindi. Though many households are bilingual, we might expect FSS participants to reflect the linguistic diversity of the area. However, 93% of FSS HoHs listed

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6 http://www.mercurynews.com/ci_10534705
English as their preferred language. Some of these families might also speak additional languages at home, but it could be the case that English-speaking families have greater access to HACSC’s FSS program.

**Figure 4: Racial and ethnic backgrounds**

<table>
<thead>
<tr>
<th></th>
<th>FSS (n=187 HoHs)</th>
<th>all HACSC (n=15,983 HoHs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic/ Latino</td>
<td>45%</td>
<td>31%</td>
</tr>
<tr>
<td>Black/AA</td>
<td>18%</td>
<td>13%</td>
</tr>
<tr>
<td>Not Black/AA</td>
<td>72%</td>
<td>87%</td>
</tr>
<tr>
<td>Asian</td>
<td>15%</td>
<td>39%</td>
</tr>
<tr>
<td>Not Asian</td>
<td>85%</td>
<td>61%</td>
</tr>
</tbody>
</table>

**Employment and Income**

For this assessment RDA utilizes the number of adults that are neither senior nor disabled as a proxy for the number of adults that have the capacity to work (“work-able”).

The data reflect that FSS households have a higher proportion of work-able adults than the greater population of HACSC voucher holders. For example, 86% of FSS heads of households (HoHs) and 84% of other FSS adult family members are work-able, whereas among the total of all HACSC households, only 41% of HoHs and 64% of all non-HoH adult family members are work-able (see Tables 8 through 11 in Appendix D). Again, one explanation may be that families with adults on fixed incomes, such as seniors or

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7 145 HoHs listed English, 4 HoHs listed Spanish, and 7 HoHs listed Vietnamese. There were no data available for an additional 31 HoHs.
persons with disabilities, may be less likely to participate and families with expectations of attaining higher income levels may self-select into FSS.

Figure 5: Adult work ability and employment (HoH and non-HoH)  
FSS-enrolled families (n=297 adults, 185 households)  
All HACSC voucher holders (n=24,749 adults, 15,983 households)

As shown in Figure 5 above, adults from FSS families are more likely to be employed than adults from all HACSC-assisted households; however, one third of them are either under-employed or employed part-time. Additionally, for FSS households and all HACSC households alike, employment levels fall below estimated employability levels. The number of employed adults and the number of households with at least one employed adult both still fall below estimates of work-able adults from FSS households.

Even so, the data in Figure 6 reflect that FSS families are meeting one of the program’s main goals to increase household earnings. Earned incomes from FSS families exceed the average earned income from all HACSC voucher holders, even controlling for households in which no adults earn employment wages (such as households where income comes from cash aid or child support, but no wages or self-employment earnings). It may be worth noting that even though there are roughly the same number of adults per household in both FSS-enrolled families and all HACSC-assisted families, FSS households have more work-able adults (µ=1.4 adults) than the average HACSC household (µ=0.8 adults). Also, one could argue that a working family of three earning $29,500 a year (the average FSS family) is not in a significantly different economic situation than a working family of two earning $26,000 annually.

Of note, HACSC’s FSS households earn a wider distribution of annual incomes than those reflected in the larger HACSC population (see

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8 Due to varying sources and collection dates, precise data were unavailable. According to self-reports, 26% of FSS HoHs are partially employed and 42% are fully employed. According to HACSC data from biannual and triennial qualifying reviews, which does not gather information on partial or full employment, 56% of FSS HoHs earn income through employment.

9 Income values represent earned income and do not include monies derived from public benefits such as CalFresh, CalWORKS, or SSI/SSD, therefore these figures may under-represent actual household incomes.
Outreach and Enrollment

HACSC promotes the FSS program to eligible families using a link on its main website to flyers in English, Spanish, and Vietnamese. Voucher recipients can express interest by completing the brief form and returning it by mail, fax, or in person, as well as by calling HACSC directly. HACSC also promotes the FSS program by frequently mailing out flyers to residents.

FSS: Service Delivery

Utilization and Service Receipt

One of the major components of FSS is access to supportive services that help families achieve economic self-sufficiency goals. As such, HACSC reports on the number of individuals that have received a variety of FSS services in the HUD-required E-Logic Model. In Santa Clara County during the past few years, all individuals who received services through FSS were adults and most were between the ages of 31 and 50 (see Figure 14 in Appendix D).

As shown in Figure 7 below, in FY 13/14 235 adults from the 250 participating households received some kind of service through FSS. Though precise data regarding the total number of adults from FSS-enrolled households during this period (both HoHs and non-HoHs) were unavailable, RDA estimates that 58% of all adults from FSS families received services in FY 13/14. In the following year, 236 adults received some kind of service from the 236 participating households, and RDA estimates that this value represents 62% of all adults from participating families.

10 Due to variance in data sources, RDA calculated this estimate using the February 2016 point-in-time ratio of HoHs to other adults (excluding live-in aides and full-time students). For the 184 HoHs from active FSS households, there were an additional 113 other adults, totaling 297 adults. For the 15,871 HoHs from all HACSC households, there were an additional 8,871 other adults, totaling 24,742 adults.
HACSC reports on the number of service providers through the E-Logic model; however, referral and provider data were unavailable. This could be due in part to data sharing challenges with LifeSTEPS case management, which tracks this information and is more directly involved with making referrals into the community network of providers.

**Services and Activities**

FSS works with enrolled families to obtain a variety of services to improve self-sufficiency, such as childcare and educational opportunities, financial services, behavioral health services, job training, and coaching through the FSS program. As shown in Figure 15 in Appendix D, FSS families utilize financial budgeting and employment counseling services most frequently. Table 3 combines two years of service utilization data required by HUD’s E-Logic Model. For this analysis, RDA combined data for City of San Jose and the County of Santa Clara PHAs.

**Table 3: E-Logic Model services and activities**

<table>
<thead>
<tr>
<th>Domain</th>
<th>Activities</th>
<th>Unit</th>
<th>FY 13/14</th>
<th>FY 14/15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Coordination</td>
<td>New families enrolled (new CoPs)</td>
<td>Households</td>
<td>23</td>
<td>57</td>
</tr>
<tr>
<td></td>
<td>Families continuing to receive service coordination</td>
<td>Households</td>
<td>250</td>
<td>236</td>
</tr>
<tr>
<td></td>
<td>Families graduated</td>
<td>Households</td>
<td>25</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td>Individuals served (unduplicated count)</td>
<td>Persons</td>
<td>235</td>
<td>236</td>
</tr>
<tr>
<td>Childcare &amp; Education</td>
<td>Families linked to Child Care Services</td>
<td>Households</td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>Participation in Adult Basic Education</td>
<td>Persons</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>Participation in ESL classes</td>
<td>Persons</td>
<td>0</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>Participation in high school/GED program</td>
<td>Persons</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Participation in post-secondary classes</td>
<td>Persons</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>Employment &amp; Training</td>
<td>Job retention activities</td>
<td>Persons</td>
<td>11</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Job Preparation/Counseling (Enrolled)</td>
<td>Persons</td>
<td>9</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Job Preparation/Counseling (Completed)</td>
<td>Persons</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>Job Field Training (Enrolled &amp; Completed)</td>
<td>Persons</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Parenting/Life Skills (Enrolled &amp; Completed)</td>
<td>Persons</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Financial Literacy</td>
<td>Escrow accounts established</td>
<td>Households</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td>Tax Preparation assistance provided</td>
<td>Persons</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>IDA accounts (not escrow) established</td>
<td>Persons</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
**Education & Childcare**

For parents seeking financial independence, access to childcare is essential for obtaining and retaining a job. In the last Fiscal Year, 18 (10%) of participating families were linked to childcare. Achieving educational goals can also help increase access to better paying jobs, and many FSS adults attended Adult Basic Education courses, English as a Second Language (ESL) classes, high school GED programs, and college-level courses (See Figure 18 in Appendix D).

**Employment & Training**

In Fiscal Years 13/14 and 14/15, 11 individuals and 20 individuals participated in job retention activities, respectively. In FY 13/14, nine individuals enrolled in counseling for job preparation and four completed that counseling; in FY 14/15, 25 individuals enrolled in job preparation counseling and 12 completed it. No individuals enrolled in or completed job field training, nor did any enroll in or complete parenting, household, or life skills trainings.

**Financial Literacy**

In line with federal objectives, many FSS programs and services target financial literacy in order to improve families’ earning potential, credit scores, and incomes. HACSC tracks information on the number of households that established escrow accounts due to increased earnings, received individualized financial counseling, participated in financial education group classes, received tax preparation assistance, and established individual development accounts (IDA). HACSC FSS participants did not receive tax preparation assistance or establish IDA accounts in these two Fiscal Years. Considering that 76 individuals, or 25% of all FSS adults, participated in individualized financial counseling in 14/15 and zero did in 13/14, a new service may have become available.

**Health Care**

FSS program case managers also link clients to other services that may help them on their path toward self-sufficiency. In FY 13/14, seven individuals were referred to health care services, and in FY 14/15, 15 individuals were referred to mental health services. FSS case managers did not refer any clients to substance abuse services.

**Housing**

As one of the three statutory MTW objectives is to increase housing choice for low-income families, FSS programs track counseling activities regarding home ownership. For example, 22 adults from FSS-enrolled
families received home ownership counseling in FY 13/14, and 25 did in FY 14/15 (9% and 11%, respectively). Regardless of outcomes, home ownership counseling and planning can benefit families who aim to increase their savings and financial planning capacities.

Transportation

HACSC did not provide any FSS clients with transportation assistance to or from services, or to or from employment opportunities. Other sections of this assessment reflect that transportation assistance may benefit families that are seeking employment stability and economic self-sufficiency.

FSS: Program Capacity and Resources

HACSC employs one specialist that enrolls households and coordinates HACSC’s FSS program. HACSC also contracts with LifeSTEPS to provide the case management component of the program. LifeSTEPS case managers work with enrolled clients to refer them to services that may help them attain their economic self-sufficiency goals.

FSS: Defining and Measuring Success

Success for FSS can be defined at the individual level, at the programmatic level, and at the organizational level. At the individual level, HACSC considers a household “successful” if they complete the terms of their contract of participation within the allotted time frame. These terms typically include 12 months free from most forms of public assistance, in addition to other self-defined economic self-sufficiency goals. Programmatically, HUD mandates that FSS programs report a series of outcomes, including the number of households served and that successfully complete the program, via the E-Logic Model reporting structure. As an organization, HACSC has sought feedback from FSS participants to understand from their perspectives the most valuable aspects of the current program and to seek a better understanding what additional supports would benefit their path toward economic self-sufficiency.

Individual Success

HUD regulations define the measures of successful program completion for FSS-enrolled households as one of the following: (1) the family fulfilled the obligations of the contract of participation; or (2) the family increased household income to afford market-rate housing and no longer require housing assistance, i.e. 30% of the household income exceeds the HUD-determined local fair market rent (FMR).

In Santa Clara County, fewer households are able to complete the program by increasing their income enough to get off housing assistance than the number of households who are able to achieve other self-sufficiency goals. Other possible metrics of success in CoPs can include outcomes such as reduced dependence on public assistance, job-related goals, attained educational degrees, job-training certifications, and/or increased employment income.
**Programmatic Success**

The E-Logic Model tracks additional outcomes that HACSC could consider as measures of program success. Table 4 below illustrates these additional outcomes.

**Table 4: E-Logic Model Outcomes**

<table>
<thead>
<tr>
<th>Domain</th>
<th>Outcomes</th>
<th>Unit</th>
<th>FY 13/14</th>
<th>FY 14/15</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Education</strong></td>
<td>Associates degree obtained</td>
<td>Persons</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>Bachelor’s degree obtained</td>
<td>Persons</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Adult Basic Completed</td>
<td>Persons</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>Certification from technical school</td>
<td>Persons</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>ESL-Completed</td>
<td>Persons</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>GED/High School diploma obtained</td>
<td>Persons</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td><strong>Employment</strong></td>
<td>Employment obtained (including apprenticeship)</td>
<td>Persons</td>
<td>18</td>
<td>57</td>
</tr>
<tr>
<td></td>
<td>Employment increased from part-time to full-time</td>
<td>Persons</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Promotion/new job resulting in increased hourly wage</td>
<td>Persons</td>
<td>18</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>Maintain employment greater than one year</td>
<td>Persons</td>
<td>159</td>
<td>89</td>
</tr>
<tr>
<td></td>
<td>Employer-Provided health benefits obtained</td>
<td>Persons</td>
<td>4</td>
<td>18</td>
</tr>
<tr>
<td><strong>Financial Literacy</strong></td>
<td>EITC received</td>
<td>Households</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Housing</strong></td>
<td>No longer needing rental assistance</td>
<td>Households</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Purchased home with HCV Assistance</td>
<td>Households</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Purchased home without HCV Assistance</td>
<td>Households</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

**Education**

HACSC tracks the required educational outcomes that could lead to higher-paying jobs and increased household incomes. In the last Fiscal Year (14/15), six individuals from FSS-enrolled households obtained an Associate’s Degree, and in the previous Fiscal Year (13/14) five obtained a Bachelor’s Degree. Also in FY 14/15, six completed Adult Basic Education (ABE), one obtained a GED, and four completed ESL courses.

**Employment**

Many FSS households successfully attained employment-related goals. For example, 57 or 24% of adults from FSS households obtained employment in the last Fiscal Year, and 18 individuals (8%) did so in the previous year. Similarly, 13 adults (6%) received a promotion or a new job that led to an increased hourly wage in the last Fiscal Year, and 18 (7%) did so in the previous year. Even more FSS participants successfully maintained employment; in FY 13/14, 63% of all adults from FSS households maintained employment for more than one year and in FY 14/15 38% did. Some even obtained employer-provided health benefits: 4 (2%) in FY 13/14 and 18 (8%) in FY 14/15.

**Financial Literacy & Housing**

In FY 13/14, four FSS households ended Temporary Assistance for Needy Families (TANF) dependence and two households stopped needing housing assistance at successful program completion; in FY 14/15...
another four ended TANF dependence and one additional family stopped requiring housing assistance.11 Though these metrics adhere to HUD-defined measures of success for FSS programs, these goals may be harder to attain in Santa Clara County, the eighth most expensive county in the nation.12 Only one household purchased a home in FY 13/14 without HCV homeownership assistance.

HUD requires PHAs to report on the number of families who receive the Earned Income Tax Credit (EITC). The EITC is a tax credit for low to moderate income earning families, which may be beneficial for HUD-assisted families seeking to achieve self-sufficiency goals. No FSS-enrolled households received this credit in the past two Fiscal Years.

**Participant Feedback for HACSC**

In the fall of 2015, HACSC developed a survey for FSS participants in order to gain more information about their experiences of FSS. HACSC received a 20% response rate from the 174 households that received the paper survey (refer to Appendix D for aggregate analysis of survey results.)13

**Reasons for Joining FSS**

The most reported responses for reasons participants joined FSS were finding resources to help the individual’s family and learning about financial strategies to budget and save (two thirds). Nearly half reported wanting to work on financial goals with case management support or wanting help finding employment. Others reported wanting to work toward getting off housing assistance, and a few suggested wanting to connect with families in a similar economic position. One additional respondent suggested wanting to be able to purchase a home.

**Best Aspects of FSS**

Though this question had fewer responses than the first question (only about one quarter of participants responded), the survey responses indicated that the savings program and the encouragement to work toward economic self-sufficiency were respondents’ favorite aspects of the program. A smaller amount reported appreciating working with their case manager, and a few mentioned not having had the chance to experience the program’s benefits.

**Suggested Improvements**

This question also had fewer responses, however the most listed response was wanting improved communication from the case managers. A smaller number identified wanting a greater focus on job

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11 HACSC data differ from E-Logic reported data here. HACSC reports that in FY 13/14, two families no graduated from requiring rental assistance, whereas the E-Logic Model reports zero and in FY 14/15, one family no longer needed rental assistance (E-Logic Model reports three).

12 http://www.huffingtonpost.com/2013/03/13/california-rent-second-highest_n_2867993.html

13 RDA did not have access to the individual survey responses. Because several questions were in a checkbox format, participants could select none of the options, some of the options, or all of the options. Therefore, RDA could not ascertain overall response rates to certain individual questions.
obtainment, better explanations about the program, shorter program start-up times, improved ability to meet other families, and not liking the rental increases. One did not like the types of goals participants can set, and one wanted more recognition for participation.

Additional Assistance Needs

Nearly half of respondents listed wanting more (or other) incentives to reach their financial goals. Participants also indicated a high desire for more educational and job training opportunities. About a third indicated wanting each of the following: more counseling and case planning from their case managers, personal financial counseling, personal development skill-building assistance, transportation assistance, childcare, and employment counseling. These responses indicate that although these services may be available to FSS participants, participants are not aware of them or do not know how to access them. Additional responses included wanting access to food stamps, and improved knowledge of or access to courses for first time home buyers.

Case Management

Participants indicated mixed results regarding their overall relationships with their LifeSTEPS case managers. Of those that responded to this question, one third responded that their relationship was very interactive. Another one third indicated that their relationship was either interactive or sometimes interactive, and the rest indicated that they were rarely able to reach their case manager or did not know who they were or how to contact them.

Knowledge of Case Managers

Of those that responded to this question, half felt their case manager was knowledgeable about the FSS program. The other half indicated one of the following: “my case manager is not knowledgeable”, “I have not been able to reach them”, or “I was not informed when I received a new one.”

Newsletter

Many participants (24) indicated that a newsletter would be a good idea to communicate with FSS participants, and half suggested that the newsletter could also be a useful source for local classes/training schedules. Half also suggested that a newsletter could be useful for referrals and other resources for low income families. Some wanted stories of how FSS can benefit participants, information regarding credit repair, or job postings. Generally, participants indicated a high desire for more communication from/about the FSS program.

Participation incentives

Responses indicated that additional job or skill trainings hosted by HACSC for FSS participants, or additional rewards for obtaining non-financial goals such as a GED, would incentivize more households to participate in a program like FSS. Participants also indicated wanting more community events, and decreased rent for FSS participants. Additional answers included wanting first-time homebuyer education
and scholarships to attend school. This question indicated that current FSS opportunities and incentives are not adequate for some families to want to participate.

Likelihood of Recommending FSS

Three quarters of survey participants indicated their likelihood to recommend FSS. Of those that so responded, nearly two thirds suggested a high likelihood of recommending FSS (almost one half of all survey respondents). One third indicated they are likely to recommend FSS, and a few suggested they are not likely to recommend the program. One quarter of participants did not answer this question.

Summary

HACSC utilizes the HUD-designated reporting tool to track activities and outcomes, but these metrics may not illustrate the complete picture of how FSS participants are utilizing the program and available services to attain their individual economic goals. Though FSS itself has no specific definition of success, the data presented in this section demonstrate that HACSC’s FSS program may be leading to positive economic and social outcomes for enrolled families. At the same time, the data reflect that there may be additional opportunities to (1) target specific HACSC populations for enrollment, (2) enhance outreach strategies to eligible families, (3) enhance service availability and/or delivery, (4) refine the case management structure, (5) review program capacity and administrative resources, and (6) define and measure success. HACSC can leverage its MTW flexibility to design and operate an economic self-sufficiency program model informed by the community’s needs, an assessment of the current program’s strengths and challenges, research on best practices within self-sufficiency programs, and what works in comparable cities.

The following section looks outside the County of Santa Clara to complete the assessment of HACSC’s FSS program, and to allow HACSC to leverage best practices in the area of economic self-sufficiency to lay the groundwork for the subsequent Focus Forward program planning and development processes.
Benchmarking and Literature Review

This section presents findings from RDA’s review of the literature on effective and promising practices in self-sufficiency programs, along with a targeted exploration of FSS programs in Public Housing Authorities (PHAs) across California and the U.S. (referred to as “benchmarking PHAs”). HACSC and RDA selected the benchmarking PHAs based on criteria including their use of innovative approaches to FSS programming, similarities in target populations and rental markets, and a focus on programs for Housing Choice Voucher (HCV) participants rather than Project-Based Housing residents. This section first presents highlights from the research, followed by detailed findings.

Table 5 below provides an overview of the PHAs included in the benchmarking research. A table summarizing the FSS programs and related MTW activities across the benchmarking PHAs can be found in Appendix B. For more detailed information about each PHA’s FSS program, Appendix C includes one-page snapshots of the benchmarking PHAs.

**Table 5: Summary of PHAs included in Benchmarking Research**

<table>
<thead>
<tr>
<th>Housing Authority</th>
<th>Program Start Date</th>
<th>Number of FSS Participants (as of FY 14-15)</th>
<th>Number of Graduates (as of FY 14-15)</th>
<th>Average escrow balance (as of FY 14-15)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambridge</td>
<td>2012</td>
<td>158</td>
<td>4</td>
<td>$1,730</td>
</tr>
<tr>
<td>San Antonio</td>
<td>1990</td>
<td>HCV FSS: 538 (FY 2013)</td>
<td>32*</td>
<td>Unavailable</td>
</tr>
<tr>
<td>San Bernadino</td>
<td>2012</td>
<td>66 local FSS 104 traditional FSS</td>
<td>1</td>
<td>Unavailable</td>
</tr>
<tr>
<td>San Diego</td>
<td>2013; revised 2015</td>
<td>374 (FY 2014)</td>
<td>27</td>
<td>$8,125</td>
</tr>
<tr>
<td>San Mateo</td>
<td>2014</td>
<td>204 new since Jan 2014 when waitlist opened</td>
<td>86 (FY 2014)</td>
<td>$2,200</td>
</tr>
<tr>
<td>Tacoma</td>
<td>2013</td>
<td>Unavailable</td>
<td>6 (FY 2013) 10 (FY 2014)</td>
<td>Unavailable</td>
</tr>
</tbody>
</table>

*Number transitioned to self-sufficiency, as measured by a HCV household utilizing a zero HAP voucher for at least 6 months, as a result of all self-sufficiency initiatives.

Findings: Participants and Outreach

Participation Requirements

**Highlights: All FSS programs except San Mateo’s are voluntary. A small number of PHAs have other MTW programs that require participants to enroll in FSS. Most Housing Authorities maintain the traditional FSS requirement of allowing only heads of household to enroll.**

Most Housing Authorities have maintained a voluntary FSS program. In FY 2014, San Mateo transformed its Housing Choice Voucher (HCV) program to the MTW Self-Sufficiency Program, a five-year, time-limited
program for all new program participants from the HCV waiting list; all MTW Self-Sufficiency participants are required to participate in the FSS program. While the Cambridge FSS+ program remains voluntary for HCV participants, Cambridge is piloting a program that requires FSS participation at several of their project-based housing sites. Based on a model created by housing researchers, all families in subsidized housing are enrolled to build assets through a Rental Assistance Asset Account (RAAA).\(^\text{14}\)

While most PHAs benchmarked have voluntary FSS programs, some PHAs have other MTW programs that require participants to enroll in FSS. For example, New Haven requires enrollment in the FSS as a contingency for receiving a hardship request on rental payments. San Antonio requires FSS participation for families in its time-limited working household preference pilot program.

All benchmarking PHAs except for San Diego maintain the traditional FSS requirement of enrolling only heads of household. San Diego allows other work-able adults to enroll in the FSS.

**Target Populations**

**Highlights:** Research shows that successful FSS graduates tend to have higher levels of income and education at program entry. Most FSS programs do not target specific populations, but may focus their outreach on families fitting particular employment or educational criteria.

In 2011, HUD conducted a prospective study of FSS participants in a nationally representative sample of 100 PHAs.\(^\text{15}\) The study found that the average age, household size, and number of children were similar for FSS participants and nonparticipants, with an average age of 39, a single parent, and two children. In a smaller sample of participants,\(^\text{16}\) HUD compared successful FSS graduates with those who exited unsuccessfully or who had not yet completed the program. Successful FSS graduates began the program with greater economic stability compared to nonparticipants; most graduates with high escrow balances were employed full-time at both program start and end, and graduates started out in FSS with higher incomes on average than non-graduates. An exploratory analysis found that participants with a high school diploma were about twice as likely to graduate as those who did not have a high school diploma or equivalent. At the same time, a study of mandatory welfare-to-work programs—which, similar to the


\(^{16}\) HUD (2011). A tracking study was conducted in a subsample of 14 FSS sites selected on the basis of having between 15 and 20 families newly enrolled in FSS during the third and fourth quarters of 2005. A total of 181 FSS participants from the 14 sites were included in the tracking study. At the time of enrollment in FSS, the average tracking group participant was slightly more advantaged than the typical FSS participant. It is important to note that the tracking study participants are not representative of the overall FSS population and their FSS outcomes may not be generalizable to the FSS program as a whole.
FSS, prepare and link participants to employment—found that the effectiveness of such programs was not dependent on whether participants were job-ready at the beginning of the program.¹⁷

Most PHAs included in the benchmarking research do not target specific populations for enrollment in the FSS; however, a number of PHAs target their recruitment to families whose economic and educational situation would lend itself to success in an FSS program based on the research cited above. San Bernardino operates two versions of the FSS program concurrently: the local FSS program, which was modified to allow interim withdrawals of escrow, provided more targeted financial counseling, and requires participants to terminate housing assistance following the FSS term; and the FSS traditional program which operates according to HUD standard rules and does not require termination of housing assistance. San Bernardino continues to operate the traditional FSS to serve as a comparison group to the local program. In developing its local FSS program the Housing Authority of the County of San Bernardino worked with its research partner, Loma Linda University, to identify criteria that would predict successful completion of the FSS. Drawing on HUD’s Prospective Evaluation Study, Loma Linda University identified the “Big Six”—six characteristics of incoming participants that the PHA uses to identify participants who would be well suited for the local FSS program. They are:

- High School Degree at enrollment
- Full-time Employment
- Health Insurance
- Goal of Home Ownership
- Two Parent Family
- Between 25-40 years of age

San Bernardino has since developed an assessment tool to identify these characteristics and uses this assessment to determine whether to offer the local FSS or the traditional FSS. Staff note that those who join the local program “seem to be starting from a more advantaged place.”

HUD has also recently announced a new demonstration project to prevent youth homelessness among youth who exit foster care after the age of 16. A major component of the demonstration is the extension of the time frame for Family Unification Program (FUP) Youth vouchers from 18 months to the typical five-year FSS term when used in connection with the FSS program. FUP vouchers are available to families in the child welfare system, including youth aging out of foster care that are at risk of homelessness. The vouchers provide homeless youth with the housing stability they need to improve their lives through education or job training—goals that align with those of the FSS program.¹⁸ In line with HUD’s proposal, San Diego’s FSS program specifically targets youth and young adults, with the goal of breaking the cycle of intergenerational participation in housing assistance. San Diego Housing Commission staff explained:


Housing Authority of the County of Santa Clara
Focus Forward Program Development – FSS Program Assessment

We were originally focused on the adults, and we found that there’s a sweet spot that most adults don’t want to make too much money, because then they lose a bunch of other services. So we started creating programs for youth, 18-24.... They have dreams and hopes for something bigger.

Other PHAs have taken a less targeted approach, but generally attempt to identify people who are either already working or ready to go to work or school. On the other hand, some PHAs expressed a worry that by restricting outreach to a narrow population, they may be missing some families who could benefit from FSS. One PHA staff shared, “I think we’ve been conservative in who we sign up for FSS, and I’d like to cast a broader net.” Similarly, some housing advocates have recommended that PHAs make opportunities for financial and education services (including but not limited to FSS) available to higher-need recipients of housing assistance, particularly as PHAs are serving more homeless individuals with physical or mental disabilities, youth that have aged out of the foster care system, and homeless veterans.19

Outreach, Recruitment, and Retention

Highlights: PHAs commonly face challenges in recruiting and maintaining engagement of program participants. PHAs have found effective outreach strategies including targeted mailing campaigns, hiring FSS graduates as community liaisons, and holding FSS open houses or orientations—and engaging community partners in these outreach efforts. To promote retention over time, PHAs have emphasized culturally appropriate and personalized relationships between participants and case managers, frequent follow-up contact from case managers, and peer support opportunities.

Enrollment Challenges

HUD evaluations of the FSS program have found that across the country, PHAs have struggled to meet enrollment targets. A 1996 evaluation of FSS found that many residents seem to assume that leaving project-based housing or losing HCV assistance is a condition of graduating the FSS program, which is untrue. According to the survey, 65% of PHAs noted this fear as an explanation for low program participation.20

Many PHAs included in the benchmarking research recognized enrollment as a challenge. As one Housing Authority observed, “The enrollment piece is the hardest. I’ve heard FSS participants talk about this. They look at a program like this and say, ‘I’m never going to be ready for that.’” Another challenge is providing education about the FSS to participants. Participants often do not understand how the escrow account works—which speaks to the importance of having case managers who can understand and clearly explain...


escrow to participants who may have limited financial literacy.\textsuperscript{21} It also speaks to the potential value of simplifying escrow calculations, as many PHAs have done (see section below on Escrow and Incentives).

Outreach Strategies

In addition to referrals made via leasing officers and briefings during recertification appointments, PHAs have carried out several other outreach and marketing strategies to promote program enrollment. Below is a summary of outreach strategies from the literature and the benchmarked FSS programs. Of the benchmarked PHAs, Cambridge has the most creative and varied outreach strategies.

**Postcards and mailings.** Building on marketing research from the Doorways to Dreams Fund, Cambridge Housing Authority (through Compass Working Capital, the Housing Authority’s community partner) implemented a postcard marketing campaign utilizing creative images and inspirational messages (see Figure 8). Compass used focus groups with families and worked with an FSS graduate to design the postcards. This is a more targeted and planned strategy than traditional flyers that other PHAs may send to prospective participants. San Bernardino carries out “move briefings” for families who are moving as part of the HCV program; families receive a flyer that explains the program and gives them an opportunity to sign up. Research suggests that FSS staff can also use resident newsletters to remind residents regularly about the opportunities that FSS offers, though this strategy may be more applicable for project-based programs.\textsuperscript{22}

**Community liaisons.** Several PHAs have found it effective to invite successful graduates to tell their stories to potential new participants.\textsuperscript{23} Cambridge hired an FSS+ program graduate to lead outreach and enrollment efforts. Similarly, San Antonio has hired Resident Ambassadors to accompany FSS case managers on visits to households to promote the FSS program. Other PHAs suggested bringing in FSS graduates to present at meetings or to serve as guides/mentors to prospective participants.

**FSS orientations and open houses.** Several PHAs also offer FSS orientations or open houses for prospective participants. At the Cambridge FSS+ orientation session, for example, Compass shares a short

\begin{itemize}
  \item Targeted mailing campaigns
  \item FSS Graduate community liaisons
  \item FSS open houses/orientations
  \item Use of community partnerships
\end{itemize}

\textsuperscript{22} Sard, B. (2001).
\textsuperscript{23} Ibid
video about families in the program. San Antonio recently began their Early Engagement Program, a series of orientations and workshops that prospective housing assistance recipients are required to attend. The Early Engagement sessions provide information about San Antonio’s array of self-sufficiency programs, including the FSS. San Antonio PHA staff also observed that the Early Engagement Program has the added benefit of reducing administrative time by allowing the PHA to proactively reach out to a large number of prospective participants at one time. While providing clear and accurate information about the FSS program is essential, one PHA cautioned that briefing new voucher participants when they first enroll in housing assistance can be ineffective, since at that time participants are generally overwhelmed by the process and requirements of obtaining their voucher. This Housing Authority emphasized the value of proactive, versus reactive, recruitment. Staff noted that historically, rental assistance staff have referred families to the FSS “when it’s almost too late to save the situation.” Now, staff noted, the program is planning home visits or preliminary office visits within 45 days after they move in. “What I really want to do is get to a point where our early meet and greet appointments are really robust and we’re sending our FSS caseworkers to targeted households who we think would be good for FSS.” Other outreach strategies discussed in the literature review included hosting career fairs or workshops for HCV participants and publicizing the FSS program there, and scheduling HCV recertification appointments immediately before or after such workshops.24

Community partnerships. Literature on self-sufficiency programs (including but not limited to FSS programs) emphasizes the role of engaging organizations that have access to the program’s target population in outreach strategies. Community-based organizations, neighborhood or cultural groups, and social service agencies, among others, are thus beneficial partners in carrying out outreach and marketing.25 A study of welfare-to-work programs also suggested that making program eligibility determination available in multiple locations outside the Housing Authority, as has been done with welfare eligibility, could broaden access to the program for potential participants.26

Use of software and online methods. Several agencies have leveraged technology and software in their outreach and engagement. Some, including San Mateo, have online applications for FSS and MTW programs that contain informational material about the programs.27 Others have used software programs to support intake assessments that help determine eligibility for services, and generate automated client mailings and reminders to case managers. Some have also supported coordinated service delivery through shared case management systems where programs with common clients share forms, applications, and eligibility information, and also track clients’ contacts with these partners.28 In one center in North Carolina, the agency’s software program includes geographic information system (GIS) mapping tools and

24 Ibid
26 Ibid
28 Ibid
a resource database that includes childcare, transportation, training opportunities, and health care so that case managers can identify appropriate resources.\textsuperscript{29}

Retention Challenges

HUD’s prospective study of a nationally representative sample of FSS programs examined rates of successful program completion (“graduation”) as well as rates at which participants voluntarily or involuntarily left the program before the end of the FSS term (“program exit”). The study found that the program’s exit rate was always higher than the graduation rate.\textsuperscript{30} Participants’ exit rate was relatively low during the first year, but began to increase at the beginning of the second year. By the end of the second year, the probability of a participant exiting the program was greater than 20 percent. The exit rate continued increasing through the third and fourth years of the program, reaching nearly 35 percent at the end of the fourth year. About half of the participants who exited the program early were dropped from the program because they did not comply with FSS rules or lost their voucher assistance, for reasons such as violating HCV rules or falling out of communication with their FSS case manager.

Delving further to explore barriers to program completion, the HUD study found that the cost of childcare, limited job skills, and lack of access to transportation were the three most common barriers to program completion reported by case managers. Indeed, among those who voluntarily left the program, about a third left because family and work obligations made it difficult to maintain contact with their case manager.\textsuperscript{31} Case managers also identified chronic health problems, a lack of health insurance, and language barriers as substantial obstacles to achieving self-sufficiency for many FSS participants.\textsuperscript{32} These challenges are consistent with the findings of other research studies.\textsuperscript{33}

Retention Strategies

The literature and discussions with benchmarking PHAs identified several strategies to promote continued engagement in the FSS program.

**Frequent contact that emphasizes progress.** PHAs and the literature emphasized the value of frequent and consistent contact with participants to maintain motivation and engagement. One-on-one follow up with program participants on an agreed-upon schedule—through home visits, face-to-face meetings, phone meetings, or even Skype meetings—offers case managers the chance to provide reassurance about progress, troubleshoot barriers to progress, and address any compliance issues that may impede success.\textsuperscript{34,35}

\textsuperscript{29} Ibid
\textsuperscript{30} HUD (2011).
\textsuperscript{31} Ibid
\textsuperscript{32} Ibid
\textsuperscript{34} Ibid
Culturally appropriate and personalized relationships. Hiring bilingual and bicultural staff is crucial to addressing barriers to success for individuals and families with limited English proficiency. Some staff foster relationships with participants through home visits; these visits may not only be more convenient for participants, but may also provide a means for a case manager to get to know families and understand their unique circumstances. In an example from the literature, one program coordinator builds positive relationships by writing and distributing a quarterly newsletter about the program to all participants, sending all FSS program households a birthday card every year, and arranging gift baskets for high-need households during the winter holiday season.

Peer support. Peer support allows current participants to receive and provide feedback and guidance on successes and challenges in the FSS program. For example, peer support groups of FSS participants can provide a venue for participants to share their struggles and problem-solve together. Mentors who have graduated from the FSS or other similar self-sufficiency programs can keep in touch with participants and offer constructive feedback on their progress. In one PHA in Maryland, volunteer mentors are assigned to a small number of FSS families, and in this way can provide more dedicated support than a case manager may be able to provide.

Findings: Service Delivery

Case Management Model

Highlights: Most PHAs maintain the traditional FSS model of internal case managers who refer out to external partners for support services. The research literature points to greater effectiveness of a coaching model compared to a case management model, as well as the value of coordinated and family-centered case management. The frequency of meetings between case managers and participants ranges widely from once a month to once a year.

Case Manager Roles and Responsibilities

Most PHAs included in this research and in HUD’s prospective study employ FSS case managers to provide services that include initial needs assessments; goal setting and monitoring through the Individual Training and Services Plan (ITSP); and referrals to outside organizations for services such as education, employment assistance, counseling, childcare, and other supportive services. FSS staff in some PHAs, most notably San Diego, provide more in-depth and intensive services such as individual and group coaching and education. Regardless of the types of services provided internally, all PHAs work with community partners

36 Emple (2013).
37 Ibid
40 HUD (2011).
to deliver some of their services, with most contracting or referring out to all services except for case management (see External Partnerships section for more on relationships with external partners). Cambridge Housing Authority represents a distinct service delivery model among the benchmarking PHAs; Cambridge contracts with Compass Working Capital, a local nonprofit, to provide all services from enrollment to case management to completion. The Cambridge PHA only manages the administrative aspects of the escrow accounts.

Case Management Approach

The research literature on self-sufficiency programming points to the greater effectiveness of a coaching approach to working with participants. A coaching approach centers on helping participants stay positive, motivated, and focused on their personal goals, which can strengthen participants’ sense of self-efficacy as they seek to achieve changes in their lives. In contrast, a traditional case management model may be less goal-oriented and more focused on identifying and finding resources to meet service needs. In a self-sufficiency program, a traditional case management model can unintentionally undermine a participant’s sense of leading their own progress. Participants who have had experiences with multiple public systems may react negatively to a compliance-focused case manager as another authority figure rather than a source of support.41 HUD, too, recognized the value of a coaching approach in a July 2015 report to the U.S. Senate Appropriations Committee, citing research on the incorporation of self-esteem and longer-term visioning components, as well as one-on-one coaching and weekly training in professional skills needed to maintain employment.42

In line with the research literature, several benchmarking PHAs appeared to be moving in the direction of a coaching approach. One FSS program manager shared:

> I’ve been working with our staff to shift their mindset from that of a case manager—because it’s so linked with behavioral health, mental health, AOD [alcohol and other drug] services—to talk about it being coaching and mentoring the families and individuals, which has helped. So as opposed to ‘let me take you and lead you,’ it’s more of a shoulder-to-shoulder approach.

HUD research also cites the importance of coordinated case management to provide holistic, wraparound support to low-income families in addressing multiple barriers to job stability. Coordinated case

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42 HUD (2015).
management—where the partners assisting a family communicate about goals, services, and case plans through joint case planning meetings—can avoid duplication of services and help families feel supported by a cohesive system.\(^{43}\)

**Emphasis on Trauma-Informed Care**

Housing researchers have brought together research on poverty and brain development to make recommendations for self-sufficiency programs. Research shows that many low-income families have experienced poverty, trauma, and social bias, all of which negatively impact the brain’s executive functioning—which impacts the ability to set goals, follow through with plans, and manage multi-step processes. The research suggests that in order to meet the needs of program participants, FSS case managers should use a trauma-informed approach that focuses on short-term planning—breaking down long-term goals into achievable pieces—and engage in frequent follow up to motivate and provide emotional support to participants.\(^{44,45}\) One benchmarking PHA shared:

> Motivational Interviewing and trauma-informed care are big for this population—understanding change processes and how trauma affects the brain. Whenever you’re working with a highly traumatized population, you have to be able to support where their brains are.

**Frequency of Contact**

PHAs vary widely in the intensity of services, as measured by the frequency of meetings with case managers/coaches and the level of participation in workshops or educational services. A HUD study of 46 case managers across 14 FSS programs found that 45 percent of respondents reported meeting with participants once a month, 24 percent reported quarterly meetings, and 21 percent reported meeting once a year. The 10 percent who gave other responses said that they meet as needed, every other month, or twice per year.\(^{46}\)

Of the PHAs included in this research, FSS Coordinators meet with participants anywhere from monthly (San Antonio), to quarterly (San Mateo, Cambridge), to once or twice a year (San Bernardino). Some PHAs decrease the frequency of meetings after the first year, which is in line with HUD recommendations that newer participants be seen more frequently than stable participants.\(^{47}\) San Antonio had the most frequent contact with participants, and case managers also take a very hands-on approach—they use an approach termed “FSS on the go” where staff will meet participants at locations that are most convenient for them, including at their homes or at their workplaces. While the literature review was inconclusive as to the appropriate frequency of one-on-one meetings with participants, San Mateo staff described that the

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\(^{43}\) Ibid

\(^{44}\) Brennan (2014).

\(^{45}\) SAMHSA’s Trauma and Justice Strategic Initiative. (2014) *SAMHSA’s Concept of Trauma and Guidance for Trauma-Informed Approach*. U.S. Department of Health and Human Services.

\(^{46}\) HUD (2011).

\(^{47}\) HUD (2015).
decision to meet with participants quarterly was informed by a desire to maintain regular contact while promoting participants’ independence:

*Meeting with people once a year was really not sufficient to really help them. They walked out the door, and a week later they would have some kind of emergency that would derail them. Six months seemed too long. We were really trying to balance not making people dependent on us. Once every three months seemed like a good balance. It really requires my team to know the families on their caseloads.*

**Services Provided**

**Highlights:** Most FSS programs include a combination of employment and financial services. Best practice literature points to the importance of a combination of the two. Assistance in increasing families’ assets has become more common. The literature also cites the importance of supporting families in overcoming barriers to employment such as childcare, transportation, and behavioral health services. Several PHAs require FSS participants to complete certain courses either as a prerequisite to participation or as part of the program. The frequency of meetings with participants ranges widely from monthly to annually. Several PHAs integrate FSS programming in broader agency self-sufficiency initiatives.

**Types of Services**

All FSS case managers provide one-on-one support to participants focused on individualized goal setting and monitoring. Most FSS programs also offer or refer participants to group workshops in addition to individual case management. Most FSS programs provide a combination of employment and financial services in a way that is customized to individuals’ experiences and circumstances. Best practice literature points to the importance of a combination of the two. Research underscores the importance of integrating self-esteem and visioning throughout all services.

In HUD’s prospective tracking study, counseling for homeownership and money management, employment-related services, and education were the most common service needs identified for FSS families in the study’s first year. Among the benchmarking PHAs, some focus more heavily on financial services, while others focus more heavily on workforce development. Some have learned important lessons. For example, the Cambridge FSS+ program has focused largely on financial literacy, and in an annual report they observed a need for increased supports for work and career advancement given the job market and challenges with achieving career mobility in the jurisdiction.

50 HUD (2015).
51 HUD (2011).
The sections below summarize the best practice literature on the types of services that support individuals and families in moving toward self-sufficiency. Each section also includes a description of how benchmarking PHAs have incorporated these practices.

**Job readiness and job search assistance.** Research on self-sufficiency programs suggests that quickly connecting participants with employment is one of the strongest predictors of increased earnings, and that personalized client attention including job readiness training and job search assistance are critical services to support participants in obtaining employment. The literature cites the following practices as effective and/or promising.

- Job search and job placement activities such as job matching, interview scheduling, and resume assistance
- Soft skills training related to searching for and maintaining employment
- Targeted assistance toward particular labor market sectors and in-demand occupations
- Direct connections to employers, such as partnering with local non-profits that employ job developers—staff who identify and facilitate job opportunities in local industries

Most benchmarking PHAs provide assistance with career planning and job searches, including resume development, interviewing preparation, and soft skills development. Some mentioned a particular focus on participants’ self-esteem. Other PHAs have established vocational training programs (mostly at project-based housing sites) in fields where there are employment opportunities, and have leveraged technology and online programs (e.g., an online self-sufficiency calculator as a career-planning tool) to help participants visualize the potential results of their participation in the FSS program.

**Job retention and advancement.** Many programs focused on employment stability among low-income adults focus on helping individuals who are unemployed find jobs; however, research has found that assistance to help low-income workers remain employed and advance are also important to supporting economic self-sufficiency. Although studies of job retention and advancement strategies have shown mixed results, the literature cites several promising practices.

- Adult and postsecondary education and occupational skills training
- Assistance finding better-paying jobs in industries that provide pathways to promotion

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52 Bloom (2003).
54 Emple (2013).
57 MDRC (2013).
58 Emple (2013).
59 MDRC (2013).
60 Ibid
• Financial work incentives combined with job coaching and guidance after being placed in a job (e.g., HUD’s Jobs-Plus initiative)

Financial education and coaching. Numerous research studies and reports identify financial education and coaching as critical services to promote financial literacy and empowerment. Within this service category, research suggests that the more the financial coaching is individualized, the better the outcomes; one-on-one financial coaching is more effective than a one-time class. The literature specifically mentioned the following services as beneficial.

• Budgeting and financial literacy counseling
• Asset accumulation, including helping participants open bank accounts, reviewing credit reports and setting credit repair plans, and debt repayment
• Combining financial education with tax-filing assistance

Among benchmarking PHAs, financial education is most often provided in the form of workshops focused on topics such as budgeting, saving, establishing good credit, debt, and income tax preparation. PHAs less frequently mentioned providing education and assistance around asset development, but this is an area that has been highlighted by the research literature (see text box below). To promote budgeting, financial coaches work one-on-one with participants on skills to track, prioritize and control spending. The administrator of Cambridge’s program uses an online budgeting and goal setting tool. Cambridge also notes that early coaching sessions focus on credit repair as a way to offer clients “early wins” to feel successful and encourage them to keep making progress.

Family-focused services to address barriers to employment and economic security. HUD has cited the importance of family-focused services and coordinated case management to provide holistic, wraparound support to low-income families. As mentioned above, HUD found that the cost of childcare, lack of transportation, language barriers, chronic health problems (including behavioral health), and lack of health insurance were among the top barriers to program completion. To address the multiple and interconnected barriers that many low-income families face, self-sufficiency programs should include

64 HUD (2015).
65 Emple (2013).
70 Emple (2013).
71 HUD (2015).
72 HUD (2011).
73 Emple (2013)
services to support the whole family, which requires having a strong array of service providers on board.\textsuperscript{74} Research on promoting employment retention and advancement among low-income families has identified the following promising practices.\textsuperscript{75}

- Enhanced case management services that provide access to counseling, soft-skills training, and assistance in addressing personal barriers;
- Assistance with applications for family management supports such as daycare, emergency economic relief, child support, and domestic violence services; and
- Consistent social support for the development of optimism, persistence, and a work ethic.

Other services mentioned by benchmarking PHAs included food fairs, resource fairs, and workshops on housing searches and landlord relations. In addition, PHAs provide services to a wide array of resources for behavioral health needs, housing advocacy needs, and other services to meet basic needs.

Service Requirements

The research literature on required versus voluntary programming is limited. Research on welfare-to-work programs has suggested that the most effective job preparation and placement programs required welfare recipients to participate in certain employment-related activities.\textsuperscript{76} Benchmarking PHAs vary as to whether they require participation in particular workshops or services as part of the FSS program. Several require participants to complete certain courses either as a prerequisite to participation or as part of the program (San Diego, Cambridge, San Antonio, and Chicago). For example, participants in the Cambridge FSS+ program must attend an orientation and three workshops (covering goal setting and budgeting, credit and debt management, and savings and asset building) before enrolling. Similarly, as mentioned above, San Antonio’s Early Engagement Program is a mandatory 5.5-hour orientation for all new housing assistance recipients entering the San Antonio Housing Authority system. The program includes a financial literacy class, a class on understanding their lease/tenant’s rights, a housekeeping class, and a resource fair at which participants can sign up for workshops and classes.

Benchmarking PHA staff noted that program requirements serve as a “motivation screening” for interested participants; build knowledge, skills, and confidence; and garner accountability and emotional buy-in for the program. On the other hand, required participation in programs might deter engagement if participants feel like the program has too many requirements, or if participants feel they have already covered the material in previous workshops. Staff in San Diego recalled that when they began requiring that families attend workforce or financial literacy workshops as a condition for receiving assistance such as subsidized classes or bus passes, some participants were initially resistant since they were used to a “looser” program model. Staff observed that over time, FSS participants have become accustomed to the new model and staff believe that requiring participation encourages greater accountability among participants.

\textsuperscript{74} HUD (2015).
\textsuperscript{75} MDRC, & National Governors Association Center for Best Practices. (2004).
\textsuperscript{76} Ibid
Emphasis on asset development

While family self-sufficiency efforts have historically focused on promoting employment and earnings, sources point to an approach to the FSS program that places emphasis on the dual objectives of promoting employment and building assets and financial empowerment. In recent years, efforts to increase families’ assets have become more common, in line with research suggesting that savings and other assets can help families manage economic crises and make investments. Services including credit counseling and debt repair services, improving financial skills, as well as strategic use of escrow disbursements for asset building (including homeownership in some jurisdictions). For example, the Cambridge FSS+ program places a strong emphasis on asset building strategies.

The San Diego Housing Commission offers residents an Individual Development Account (IDA) to provide savings incentives and help participants develop financial skills that can be used to build assets. The Commission started the Aspire IDA program after realizing that families could go through the FSS program, increase their income, and even graduate without developing financial stability. They found that the structure of the IDA program makes savings and financial education more tangible for families. 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.

Sources: Brennan and Lubell 2012; Kimbrel 2014

Escrow and Incentives

Highlights: PHAs use a variety of escrow calculation methods, including the traditional model based on increases in income, incentive-based models where participants receive pre-determined escrow amounts for completing self-sufficiency activities, or a combination of income- and incentive-based approaches. A small number of PHAs have placed a cap on the amount of escrow that participants can accrue.Nearly all PHAs allow interim withdrawals that can be used for self-sufficiency related expenses.

Types of Escrow Models

Incentive-based models. In recent years, a number of MTW agencies have used their flexibility to incorporate an incentive-based approach to escrow calculations, in which participants receive pre-determined escrow amounts for completing self-sufficiency activities (see examples of activities in text box below). Drawing from research in behavioral economics, PHAs described that incentive-based escrow encourages and rewards short-term accomplishments—“early wins”—which can help maintain continued engagement over time. In addition, incentive-based escrow calculations are often simpler than income-based calculations, which can both reduce the staff time spent in managing escrow accounts and promote enrollment by making the program easier for participants to understand.
Most commonly, PHAs that use self-sufficiency incentives have added them to existing income-based calculations, rather than replacing the income-based model altogether. Among the PHAs included in this research, several (San Mateo, Tacoma, San Diego) have added "pay points" or incentives based on self-sufficiency activities completed. In San Diego and San Mateo, escrow calculations are based on income increases with the addition of one-time awards of predetermined amounts for self-sufficiency related activities. Tacoma has switched to an entirely incentive-based model; however, while Tacoma no longer uses income-based escrow calculations, an increase in income is one of the pay-points in Tacoma’s model. Tacoma PHA staff emphasized an important benefit of the pay-point model is that it gives families an opportunity to earn escrow who may not have been able to do so in a solely income-based model, in which families who do not experience an increase in income do not accrue escrow. As a result, the FSS program has seen an increase in the proportion of FSS participants with money in their escrow accounts.

FSS staff shared:

*With regard to encouraging people to stick with the program, we look at behavioral economics: if we’re going to get people to stick, they need to see results quickly and consistently...so giving opportunities for frequent wins is key. (Tacoma)*

*That was part of why we redesigned how the escrow was calculated: to be more tangible for folks. It’s hitting the things that people will need to do to increase their income. It takes into account the spectrum of where people are at when they enter the program. (San Mateo)*

Tacoma has identified some challenges to the incentive-based model. For participants who have been pursuing self-sufficiency for quite some time, they may have already completed many of the pay points prior to joining the FSS program, and therefore cannot receive credit. An additional concern is ensuring that both the incentives and the verification procedures are simple enough to be managed by families that are often facing multiple life challenges. For example, requiring participants to provide extensive documentation to prove they have completed each self-sufficiency activity may serve as a barrier, as it may be difficult for participants to collect, save, and organize such documentation during the time between completing the activity and providing it to their FSS case manager. For this reason, San Mateo participants provide documentation to their case managers at their quarterly meetings, and it is kept on file by the FSS program, rather than placing the burden on the participant to keep the paperwork for the entire FSS term.

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77 Ibid
Examples of qualifying self-sufficiency activities in incentive-based escrow models

- Obtaining employment with six-month retention
- Completing educational goal such as a GED, degree from an accredited school/college, receiving a vocational certificate, etc.
- Completing Housing Authority sponsored workshops
- Completing ESL classes
- Receiving a certificate of successful completion of parenting class
- Establishing a personal savings account
- Establishing a credit history and improving credit score
- Preparing and submitting a personal budget
- Fulfilling transportation or childcare goals
- Fulfilling student loan obligations, expunging criminal records, and resolving outstanding child support payments
- Receiving health benefits from employer
- Reinstating state driver’s license
- No longer receiving cash aid assistance

Another approach to incentives that modifies the traditional escrow model even further includes offering a cash incentive paid in regular intervals if participants achieve or maintain certain program goals. While this approach has not been evaluated in the context of PHAs or the FSS in particular, one housing researcher suggests that PHAs could adapt the work incentive model used by conditional cash transfer (CCT) programs. CCT programs, which have been evaluated, address families’ short-term goals of reducing immediate material hardship by transferring cash to families upon the completion of certain qualifying activities. For example, programs in New York City and in Canada have provided monthly or bi-monthly cash incentives if participants maintain full-time employment. New York City’s Family Rewards CCT program saw substantial effects on material hardships and other economic outcomes. Canada’s Self-Sufficiency Program (SSP), in which single-parent welfare recipients were eligible for an income supplement for up to three years if they maintained a full-time job, was found to be successful in increasing employment among participants. Following such a model, researchers suggest that MTW agencies could set incremental goals and provide early payouts from escrow savings or an agency-funded cash incentive.

Modifications to incentivize larger earnings increases. In addition to incentives, several PHAs have made modifications in order to incentivize larger earnings increases and/or to incentivize households with

78 Ibid.
higher incomes to enroll in the program, recognizing that income limits may have a deterrent effect.\textsuperscript{83} For example, Cambridge removed income limits from their escrow calculation. Chicago provides FSS participants with the ability to opt out of the Earned-Income Disregard (EID) so that they begin earning escrow more quickly. New Haven phases out the EID over the course of the five-year term. Although it has not yet been evaluated, research suggests that PHAs could implement an “Earnings Target” approach, wherein escrow accumulation would be delayed until families exceed a specified earnings growth or target.\textsuperscript{84}

Escrow Withdrawals and Restrictions

\textbf{Interim withdrawals.} Nearly all benchmarking PHAs allow interim withdrawals that can be used for self-sufficiency related expenses, such as job training, educational expenses, credit repair, small business development, and expenses to overcome transportation barriers. In San Mateo, escrow is calculated at the end of the program term, and therefore no interim withdrawals are available; all other PHAs allow interim withdrawals. Program staff in San Bernardino noted that some families initially express concern about having access to their escrow; they say they do not trust themselves to use the funds wisely. However, once program staff explain the benefit of tapping into the funds for emergencies, most participants feel more comfortable with the option.

\textbf{Restrictions on use of escrow funds.} In exploring whether there should be restrictions on how participants can use their escrow funds, a survey of FSS Coordinators showed that most agreed there should be some type of restriction.\textsuperscript{85} In 2012, a proposed piece of legislation suggested guidelines for uses of escrow funds for participants still receiving rental assistance.\textsuperscript{86} Of the benchmarking PHAs that allow interim withdrawals, all place a restriction on the use of the funds for self-sufficiency purposes only. Only Cambridge has developed restrictions on how escrow funds can be used after the end of the FSS term, but the restrictions only hold for participants who decide not to terminate their housing assistance upon completing the FSS. For families that continue to receive HCV rental assistance, escrow funds must be used toward asset-building purposes.

\textbf{Escrow balance caps.} HUD research has illustrated that FSS graduates have succeeded in accumulating significant escrow savings, with the average escrow balance at the time of graduation being about $5,300 according to the HUD’s prospective study.\textsuperscript{87} Most benchmarking PHAs do not place caps on the maximum escrow balance. Two PHAs do: San Diego has a $10,000 maximum, and San Mateo has a $3,500 maximum. While the research literature did not discuss the benefits or drawbacks of escrow caps, capping escrow amounts may be due to several factors such as the PHA’s financial needs and the political environment.

\textsuperscript{83} Michalopoulos, C., et al. (2000).
\textsuperscript{85} Emple (2013).
\textsuperscript{86} Ibid.
\textsuperscript{87} HUD (2011).
Program Length and Completion Requirements

| Highlights: Most PHAs have maintained the traditional five-year FSS term and all allow hardship extensions. Two have instituted time-limited assistance programs. Most have followed completion guidelines that are the same as or similar to HUD’s, including stipulations that participants be employed and welfare-free for a certain amount of time before the end of the FSS term. PHAs differ as to whether participants are expected to terminate housing assistance at the end of their FSS term. |

**Program Length**

All benchmarking PHAs with the exception of San Diego have maintained the traditional five-year FSS term. San Diego shortened their term to a two-year contract with the option to extend the contract an additional three years if participants need more time to attain their goals. San Diego determined the two-year time frame based on HUD’s evaluation report, which found that of 41 program graduates, the average time in the FSS was 28 months, along with San Diego program data showing that most participants completed the self-sufficiency activities outlined in their ITSP within two years. For example, if participants define goals to attain an educational degree or move from part-time to full-time employment, they may complete these goals early on in the FSS term.

**Time-limited programs.** San Mateo and Tacoma have instituted MTW voucher programs wherein all new Housing Choice Vouchers are limited to five years. San Mateo requires that all new HCV recipients enroll in the FSS; in Tacoma FSS enrollment is optional but encouraged. With regard to San Mateo’s time-limited program, the PHA’s stated rationale for the time-limited program was to serve more families over time, encourage client engagement with self-sufficiency activities, and help families interrupt the intergenerational receipt of housing assistance.

**Extensions and hardship requests.** Most PHAs follow the traditional FSS model of allowing participants to remain in the FSS program for an additional two years if the Housing Authority finds that good cause exists for the extension. San Mateo’s time-limited program offers multiple opportunities for extensions, and hardship requests may be granted for particular populations (e.g., elderly and/or disabled, single parents with disabled children) and circumstances (e.g., time needed to finish an educational degree, tight rental market conditions). Elderly and/or disabled participants can receive unlimited extensions if all adult members of the household remain elderly and/or disabled; single parents with a disabled minor can also receive multiple extensions; and in tight rental market conditions, families can apply for two 12-month extensions. One housing researcher suggests that in order to meet the needs of FSS participants who experience setbacks, MTW agencies can modify FSS rules to temporarily freeze escrow accounts for participants who exit the program and set a certain timeline within which residents who reenroll can reinstate their escrow in part or in full.

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88 Ibid
Program Completion Requirements

Most benchmarking PHAs follow program completion guidelines that are the same as or similar to HUD guidelines, including a combination of requirements related to employment, welfare receipt, and completion of the ITSP. In at least some benchmarking PHAs (information was not available for all PHAs), participants forfeit their escrow if they do not successfully complete the FSS program.

**Welfare receipt.** Most Housing Authorities follow the traditional FSS stipulation that participants must have received no cash welfare in the 12 months prior to the end of the program term, although this information was not available for all benchmarking PHAs. In San Diego, participants must be welfare-free for six consecutive months.

**Employment.** As in the traditional FSS, most Housing Authorities require families to be engaged in full-time work in order to successfully complete the FSS program, although the specific hourly requirements were not available for all benchmarking PHAs. In San Diego, participants are required to follow a career plan and obtain a job working at least 32 hours per week. San Mateo states that participants must be gainfully employed. Chicago requires participants to be continuously employed for at least 12 months prior to program completion.

**Personal goals.** In addition to meeting cash assistance and employment requirements, participants must meet goals identified in their ITSP. For some Housing Authorities with incentive-based systems (e.g., Tacoma), participants must complete their entire ITSP in order to receive any escrow.

**Termination of housing assistance.** While some benchmarking PHAs equate self-sufficiency with no longer needing housing assistance, and expect participants to terminate housing assistance at the end of the term, others with especially tight rental markets (Cambridge, San Diego) do not expect that participants will be able to end their housing assistance after completing the FSS program. In line with HUD guidelines, no PHA requires termination of housing assistance at the end of the FSS term (with the exception of the time-limited voucher programs). However, some have rules around the escrow account for those that choose to remain on housing assistance. For instance, San Bernardino’s local FSS participants are only eligible to receive their remaining escrow balance if they voluntarily terminate their housing assistance due to self-sufficiency efforts. In contrast, Cambridge FSS+ participants who remain on housing assistance receive their escrow balance, but the use is restricted to self-sufficiency purposes only.

**Early completion.** Some FSS programs permit participants to graduate before the end of the five-year term. For example, an early evaluation of the Cambridge FSS+ program found that the four graduates to date completed the program in less than five years. Families can also “income out” if their earnings

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What is self-sufficiency?

Understanding the realities of many local housing markets, some housing researchers prefer to describe the ultimate goal of FSS programs as “economic security” rather than “self-sufficiency.” They recognize that participants can make substantial progress in increasing their earnings, while still needing housing assistance.

*Source: Brennan and Lubell 2012*
increase to a level where the PHA is no longer providing subsidy on behalf of the family for a certain period of time (generally six months).

**FSS programs in tight rental markets**

Several PHAs included in this research have rental markets that are similar to Santa Clara County (Cambridge, San Diego, and San Mateo) and have developed somewhat differing responses to the challenging rental conditions. Cambridge and San Diego both do not expect families to be able to afford market rate housing at the end of their FSS term, and thus terminating housing assistance is not one of the goals (in San Diego, if a family volunteers to surrender their voucher, they receive an additional escrow incentive). A San Diego Housing Commission staff described the relationship between San Diego’s rental market and the PHA’s decision to target youth for their FSS:

*Our rental market here in San Diego is pretty bad. It’s tough for families to get off. That’s one of the reasons we’re really comfortable with the adults staying on, but we wanted to focus on the youth—how can we get the youth to a place where it’s not generational poverty?*

San Mateo has instituted a number of extensions for their time-limited program, in light of challenges families have experienced finding a market-rate unit at the end of their voucher term. In response, San Mateo instituted a “tight rental market” policy, where participants can receive an additional two 12-month extensions based on current vacancy rates and voucher utilization rates.

**Findings: Program Capacity and Resources**

**Enrollment Capacity and Staffing**

Highlights: Programs employ FSS coordinators with caseloads ranging from 40 to over 100. Case management staff benefit from training in hard and soft skills, including financial and employment coaching, as well as motivational coaching and skills for working with heavily traumatized populations. Some PHAs emphasized the value of leveraging other MTW funds to fund administrative staff for the FSS. Some PHAs have reduced staff time by simplifying escrow calculations, which can lower the burden on staff as well as make the program clearer to prospective participants.

**Staff Number and Caseloads**

HUD recognizes that in order to be successful, FSS programs must maintain manageable caseloads for FSS case managers. HUD has recommended caseloads of 50 participants, as defined in HUD’s definition of a “full-time position.” HUD’s prospective study of FSS programs found that the average caseload for a case

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90 HUD (2015).
91 Goldman (2009).
manager was 89 participants, with a range from 21 participants to 175 participants.\textsuperscript{92} For the benchmarking PHAs with caseload information available, PHAs had between three and 17 FSS caseworkers and caseloads ranged from approximately 50 to 150 participants, though the PHA with the largest caseloads noted that ideally case managers would have fewer cases.

**Staff Time**

The staff time required to calculate and monitor participants’ escrow accounts has been identified in the literature and by benchmarking PHAs as a potential barrier to program success. HUD emphasizes that case managers should have manageable caseloads and their job responsibilities should not include non-FSS tasks.\textsuperscript{93} Along these lines, San Antonio highlighted the importance of having FSS staff who are responsible for administering the program, but do not carry a caseload: “It’s very difficult for people who have a caseload to be thinking about administrative things.” Several PHAs shared that they have reduced the burden on staff by simplifying escrow calculations. Staff in Cambridge shared, “Simplifying [escrow] by doing things like the 50% escrow model cuts down on administrative costs and allows us to reach a broader audience.” San Mateo’s MTW plan noted that the average time to calculate and post each FSS program participant’s escrow savings is 10 minutes per file or approximately 60 hours per month.

**Staff Qualifications and Skills**

The literature on self-sufficiency programs emphasizes an array of hard and soft skills that enable FSS case managers to provide effective services.\textsuperscript{94,95,96} Staff should have the ability to:

- Assess and cultivate participant motivation, self-esteem, and self-efficacy;
- Provide culturally responsive services;
- Set individualized goals with participants;
- Discern mental health or substance use diagnoses, learning disabilities, or other issues that may impede progress toward goals, including the effects of poverty on executive functioning;
- Provide financial and employment counseling;
- Understand service systems including workforce development; and
- Maintain knowledge of an array of outside resources for participants.

In HUD’s prospective study, which included 46 case managers across 14 FSS programs, case managers had prior experience in case management or social work or came from other professions such as property management.\textsuperscript{97} Benchmarking PHAs noted that they have had success training existing staff to provide high quality services to participants. For example, when San Diego expanded its self-sufficiency program to the Achievement Academy, internal staff received intensive training in financial and employment counseling through local career centers and other institutions.

\textsuperscript{92} HUD (2011).
\textsuperscript{93} HUD (2015).
\textsuperscript{94} Goldman (2009).
\textsuperscript{95} Brennan (2014).
\textsuperscript{96} Emple (2013).
\textsuperscript{97} HUD (2011).
External Partnerships

**Highlights:** All PHAs partner with outside organizations such as local educational institutions, workforce centers, social service and behavioral health agencies, community organizations, credit unions, and local banks. PHAs identified strategies for proactively building partnerships, including actively participating in local boards and coalitions, inviting organizations to sit on the Program Coordinating Committee, jointly applying for funding, and hosting community resource fairs.

HUD recommends that PHAs partner with partners in numerous fields, including education (e.g., Head Start), workforce development (e.g., Workforce Investment Boards), and health (e.g., community gardens), among others. All benchmarking PHAs highlighted the importance of building strong external partnerships to support outreach and service delivery for their FSS programs. PHAs partner with a variety of external organizations to provide services to FSS participants, including local educational institutions such as community colleges, workforce centers, credit unions and local banks, and other public agencies providing social and behavioral health services. The research literature and benchmarking PHAs discussed several key benefits of these partnerships, in addition to the outreach and marketing component discussed in the Outreach section above.

- **Expertise and credibility of partners.** External partners can help build the trust needed to help clients achieve their financial goals, as many are rooted in the same communities in which participants live. Similarly, community partners are often more familiar than the Housing Authority with local free and low-cost services and programs. In addition, some PHAs invite representatives from banks and credit unions, among other financial and educational institutions, to present and/or teach self-sufficiency workshops. Leveraging local institutions not only can reduce the financial and staffing burden on the FSS program; having “official” representatives from these institutions can also heighten the credibility of the program for participants. Having an array of community partners also allows PHAs to provide assistance to participants with varying interests, career focuses, and skill levels.

- **Mutual benefit for partners.** External partnerships can be useful for case management staff, as FSS coordinators typically have large caseloads that may not allow for the intensive support that benefits many FSS participants. Benchmarking PHAs emphasized that PHAs can also add great value to their partners; because most voucher recipients are low-income families with education and workforce needs, PHAs have a ready pool of potential participants in partners’ program. One PHA explained, “We made a business case to our workforce partners; here’s where a captive audience is and you can get some return on your investment.” In another example of the mutual benefit of partnerships, the research literature notes that several PHAs have identified residents that receive case management from other public and non-profit programs, and contracted with

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100 Ibid
these programs to provide the FSS case management for families who are enrolled in both programs. This type of partnership can serve both programs’ needs at little additional cost. 

- **Coordinated services for participants.** Service delivery partnerships also offer benefits to program participants if the agencies involved in providing support to an FSS family are able to coordinate their service delivery and communication. For housing assistance recipients who are enrolled in both the FSS and other community programs, coordinating service delivery may reduce the compliance burden for residents and may support their success in both programs.

**Strategies for Building Partnerships**

- **Proactively build relationships.** PHAs with robust community relationships noted that the most important strategy is “to go out there and introduce yourself to the key contacts of those local partnerships.” As one PHA said, “It’s over beer and dinner! A lot of relationship building is getting a little bit out of the office and the box of the office space.”
- **Formalize partnerships.** Creating memoranda of understanding (MOUs) with delineated roles and responsibilities can help to ensure clarity of roles and to institutionalize partnerships in the event of staff turnover.
- **Sit on local boards, coalitions, and committees.** San Bernardino’s PHA requires all staff to be assigned to one collaborative partner meeting, such as the Family Resource Center Coalition. San Diego and San Mateo staff sit on various coalitions such as the asthma coalition, the healthcare for homeless coalition team, and the Workforce Investment Board.
- **Invite organizations to sit on the Program Coordinating Committee.** PHAs are required to establish Program Coordinating Committees to assist in securing commitments from public and private resources to operate the FSS program and to contribute to the development of the FSS action plan and program implementation. Inviting partners to sit on the FSS Program Coordinating Committee can build community participation and buy-in.
- **Jointly apply for funding.** San Bernardino volunteers to be listed as a partner on local nonprofits’ grant applications; since the PHA has access to low-income families, this grabs the interest of many local nonprofits.
- **Host resource fairs.** San Mateo hosts a Housing and Resource Expo at one of their properties, which has offered a threefold opportunity: for the PHA to form partnerships, for participants to find out about local services, and for local partners to network with one another.

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101 Brennan (2014).
104 Brennan (2014).
Financing and Leveraging Resources

**Highlights:** PHAs have used several creative methods to fund their FSS programs beyond HUD FSS Coordinator funds. These include outside sources such as private foundations, corporate grants, university funding, and in-kind volunteer support; MTW and other internal funding; and self-funding FSS models.

In addition to traditional HUD FSS Coordinator funding, PHAs have used several creative methods to finance their FSS programs, summarized below.

- **Outside funding sources.** PHAs have received support from private foundations; the impact investing community; state and local sources; federal sources such as U.S. Department of Health and Human Services’ (HHS) Assets for Independence (AFI) program and HUD’s Resident Opportunities and Self-sufficiency (ROSS) grant; and in-kind donations such as scholarships to training and educational programs, cars, professional clothing, and volunteers from local institutions to provide workshops or mentoring. In Los Angeles, for example, the Bank of America contributed funding to cover childcare for FSS participants; other partners provided bus and taxi vouchers. In some cases, non-profit partners have received philanthropic funding to support self-sufficiency programming, which, in turn, has benefited the PHA’s FSS program. Among benchmarking PHAs, private foundations, corporate grants, and university funding in San Diego have contributed to job development and training for FSS participants. The Cambridge FSS+ program has leveraged philanthropic funding for much of its start-up costs.

- **MTW and other internal funding.** Agencies with MTW status have additional opportunities to fund FSS through MTW’s pooled funding authorization, using savings from other programs to help cover the costs of the FSS program. San Antonio, for example, uses MTW funds to cover administrative staff costs for the agency’s self-sufficiency programs, including the FSS. Cambridge’s PHA agreed to re-allocate a portion of its MTW funding to support the Compass FSS+ replication in Cambridge. Housing researchers note, however, that because HUD requires MTW agencies to serve substantially the same number of households as they would have without MTW,

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105 Emple (2013)
110 Ibid
112 Ibid
PHAs should monitor their programs to ensure that the use of pooled funds does not threaten their compliance.\textsuperscript{113}

- **Self-funding FSS models.** The research literature discusses several innovative approaches that use MTW flexibility to allow the structure of the FSS program to at least partially cover the costs of the program.\textsuperscript{114} For example, Cambridge FSS+ uses a “50/50 escrow model” where 50% of a participant’s increase in income goes to their escrow account and 50% goes back to the Housing Authority, allowing the Housing Authority to retain revenue to pay for the program. Although it is early in the implementation of the Cambridge FSS+ program, thus far a majority of FSS+ participants have seen an increase in annual income, which has resulted in escrow revenue for the Housing Authority. Another FSS modification suggested in the literature would delay escrow deposits until household income reaches a pre-determined target; rent increases prior to the target would generate revenue for the PHA. Portland Housing Authority has tried this approach, and early findings suggest that the program yields a net increase in rent revenue.\textsuperscript{115}

**Related MTW Activities**

**Highlights:** Most PHAs have other self-sufficiency related programs in addition to FSS. These include modifications to rent structure, inclusion or exclusion of income or assets from rent calculation, and programs targeted to specific populations including homeless families and children.

This section describes the self-sufficiency related MTW activities that PHAs have implemented in addition to the FSS program. Appendix B contains a table summarizing the MTW activities.

**Rent Structure and Calculations**

Most PHAs have instituted modifications to their rent structure or calculations. For example, several PHAs have tiered rent structures that allow families to increase their income within a certain bracket before their rent share increases (San Diego, San Bernardino, San Mateo). San Diego has eliminated flat rents, and HACSB has a minimum rent. Cambridge reduces families’ Housing Assistance Payment (HAP) by 10% when the family adds an adult to their household.

Several PHAs have also eliminated or simplified the Earned Income Disregard (EID); as a result, families will earn escrow more quickly (San Antonio, San Bernardino, Chicago).\textsuperscript{116} Several have also instituted full or partial asset exclusion (San Bernardino, Cambridge, Chicago, San Mateo). San Mateo excludes income from assets below $50,000, although families are ineligible for assistance if assets exceed $100,000.

\textsuperscript{113} Ibid
\textsuperscript{114} Ibid
\textsuperscript{115} Ibid
\textsuperscript{116} Several programs of Chicago Housing Authority are described, although Chicago was not included in the full benchmarking research due to differences in population and geography compared to Santa Clara County
There can be challenges related to combining FSS with other MTW initiatives. San Bernardino has implemented a streamlined lease assistance program with a tiered rent structure—families start at 21% of their income and gradually increase and cap off at 30%. San Bernardino staff noted that some families are so interested in the savings starting at 21% that they are initially unsure about transitioning to the traditional 30% required for the FSS program.

Integration of FSS with Other Self-Sufficiency Activities

Research on housing and self-sufficiency suggests that PHAs can enhance families’ economic security by combining the FSS with other HUD/MTW programs that promote self-sufficiency. The literature suggests that by integrating multiple initiatives or programs, PHAs can provide more comprehensive assistance to voucher holders. Integrating FSS with other programs may also help reach higher-need populations. For example, HUD has reported on two PHAs that coordinated their HUD Veterans Affairs Supportive Housing (HUD-VASH) program with their Family Self-Sufficiency (FSS) program (Housing Authority of the City of Long Beach and Cecil County Housing Agency) in order to reach homeless veterans. The integration of FSS with other PHA activities also speaks to financing and leveraging resources, which is discussed in greater detail in the section on Financing below.

A number of benchmarking PHAs have self-sufficiency departments or teams in which their FSS programs are housed. Tacoma recently created an Employment and Asset-Building team run by staff with an employment services background. San Diego operates the Achievement Academy, a one-stop service center following the Financial Opportunity Center model. The Achievement Academy offers a broad range of one-on-one services and workshops geared toward workforce preparation and financial literacy and is aligned with San Diego’s Path to Success rent reform activity. Among the benchmarking PHAs, San Antonio’s self-sufficiency programs operate on the largest scale, serving over 1,900 residents. In fact, San Antonio operates the traditional FSS program without modifications, and instead has used MTW flexibility to create an array of other self-sufficiency programs that form San Antonio’s Community Development Initiatives (CDI) department. Staff shared,

We’ve been seeing an increase in graduation and I think it’s a result of staff being in one department and working together; we’re not limited to just FSS resources, we benefit from other MTW efforts under CDI.

Population-Specific Programs

Many PHAs have designed programs that target specific populations. Several PHAs offer assistance to homeless families (San Bernardino, San Mateo, San Diego), including emergency shelter and services, transitional project-based subsidies for homeless families, time-limited supportive housing for homeless families, and school-based programs for homeless children and transitional age youth.

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PHA programs for youth include a Workforce College Savings Program and Summer Youth Internship Program (Cambridge, San Antonio). Tacoma offers several innovative programs focusing on particular neighborhoods or schools. Their Children’s Match Savings Program offers children’s savings accounts to the children of New Salishan from kindergarten through high school. The program is aimed at developing a habit of saving money among students and their families, as well as improving academic achievement, graduation rates, and college preparation and enrollment. Cambridge offers assistance to survivors of domestic violence, while Chicago provides assistance to members of the reentry population who are reunifying with a voucher holder.

Findings: Measuring Success

Highlights: Most PHAs follow standard HUD outcome measures, including measuring increases in income and savings, employment and public assistance outcomes, and reductions in tenant rent shares. In addition, PHAs have developed measures focused on asset development, such as increased credit scores and decreased debt; as well as employment outcomes including movement from part-time to full-time employment, average hourly wage, and job retention.

In addition to HUD’s set of standard outcome measures for FSS programs, the benchmarking research asked PHAs to define what additional outcomes they track. FSS programs collect and track a number of different outcomes. San Antonio emphasized the value of reviewing the program’s logic model and defining outcome measures accordingly. Tacoma referenced a need for a solid database to accurately track outcomes. Table 6 demonstrates the standard HUD measures alongside additional outcome measures that benchmarking PHAs collect.

<table>
<thead>
<tr>
<th>Standard HUD FSS Outcome Measures</th>
<th>Additional Outcome Measures</th>
</tr>
</thead>
<tbody>
<tr>
<td>• SS #1: Increase in Household Income</td>
<td>• Increase in Credit Score (Cambridge, San Diego)</td>
</tr>
<tr>
<td>• SS #2: Increase in Household Savings</td>
<td>• Percent Reduction in Subsidy (Cambridge)</td>
</tr>
<tr>
<td>• SS #3: Increase in Positive Outcomes in Employment Status</td>
<td>• Decreased, or maintained zero, total debt (Cambridge)</td>
</tr>
<tr>
<td>• SS# 4: Households Removed from Temporary Assistance for Needy Families (TANF)</td>
<td>• Enrollment and completion of education and training services (San Bernardino, San Diego)</td>
</tr>
<tr>
<td>• SS# 5: Households Assisted by Services that Increase Self-sufficiency</td>
<td>• Percent gaining new employment (San Bernardino)</td>
</tr>
<tr>
<td>• SS# 6: Reducing Per Unit Subsidy Costs for Participating Households</td>
<td>• Percent moving from part-time to full-time employment (San Bernardino)</td>
</tr>
<tr>
<td>• SS# 7: Increase in Tenant Rent Share</td>
<td>• Dollars and in-kind resources leveraged (San Bernardino)</td>
</tr>
<tr>
<td>• SS #8: Households Transitioned to Self-Sufficiency</td>
<td>• Hardship requests granted (multiple)</td>
</tr>
<tr>
<td></td>
<td>• Average hourly wage (San Diego)</td>
</tr>
<tr>
<td></td>
<td>• 30, 90, 180, and 365 day job retention (San Diego)</td>
</tr>
</tbody>
</table>
Program Outcomes

It is well known that there has been little rigorous evaluation of the FSS program’s direct impact on participants, and the studies that do exist have been limited by their design.\(^{119}\) One of the few longitudinal studies of the FSS—the HUD tracking study mentioned throughout this report—followed 170 participating families across different housing authorities between 2006 and 2011. To summarize the results of that study:

- 24% graduated in four years;
- 39% were still participating (to be expected given that the program has a five-year term);
- 37% left for voluntary and involuntary reasons; and
- Those who graduated received average escrows of over $5,000.

Among benchmarking PHAs, outcome reporting has also been scarce. While PHAs are required to report on HUD standard measures, this data is not available in some PHAs’ annual reports. Furthermore, because the duration of the FSS program is five years, most participants have not been enrolled long enough to accurately estimate graduation rates. In light of these limitations, it is difficult to pinpoint program outcomes. Some PHAs have produced reports that include a more detailed review of their program’s outcomes. Cambridge produces the most detailed reports, as their outcome evaluation is conducted by a university partner.\(^{120}\)

\(^{119}\) Emple (2013).

\(^{120}\) See Compass Financial Stability and Savings Program Pilot Evaluation: https://iasp.brandeis.edu/pdfs/2014/compass.pdf
Table 7 below summarizes the outcomes reported by three of the benchmarking PHAs of greatest interest to HACSC. One interesting finding is that in at least two cases, Cambridge and San Bernardino, average HAP payments are higher for FSS families compared to non-FSS families (or higher for local FSS families compared to traditional FSS participants in the case of San Bernardino). San Bernardino hypothesizes that higher HAPs can be attributed to the number of new families joining the local FSS program, as new families generally have higher HAPs than families that have participated in the FSS program for at least one year.
<table>
<thead>
<tr>
<th>Cambridge FSS+</th>
<th>San Bernardino Local FSS</th>
<th>San Diego FSS</th>
</tr>
</thead>
</table>
| • 81% of clients have accrued savings in their FSS account with average savings of $1,769*  
• 62% of clients have increased annual income, with an average increase of $8,600*  
• 73% of clients have increased their credit score by an average of 48 points*  
• 54% of clients have decreased, or maintained zero, total debt, with an average reduction of $4,564*  
• 32 participants experienced a reduction in subsidy** | • Average escrow account balance: $1,677  
• Percentage of work-able households with full-time employment: 28%  
• Percentage of work-able households with part-time employment: 35%  
• Percentage of work-able enrolled in an educational program: 10% (6/63).  
• Percentage of work-able enrolled in job training program: 5%  
• Percentage of work-able unemployed: 37%  
• Number of households receiving TANF: 38%  
• 1 household transitioned to self-sufficiency (FY 2014) | • 64% had an increase in earnings  
• 21% increased their credit score  
• 48% obtained employment  
• 37% retained employment at 180 days |

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*As of July 2015, among families enrolled in the program for at least two years
**FY 2015, among participants enrolled for at least six months
Discussion and Considerations

Drawing from a review of the literature and targeted benchmarking research, this report has identified numerous actual and potential strategies for modifying FSS programs to fit varying demographic, financial, and housing market landscapes. Among others, these include identifying populations for targeted outreach, using creative outreach strategies, modifying escrow calculations, and leveraging external partnerships and resources to support the program’s success.

In Santa Clara County, families face low vacancy rates and one of the most expensive housing markets in the nation, and HACSC has historically faced challenges engaging participants in the FSS. As HACSC moves forward in the program design process, what are critical considerations to ensure that the new Focus Forward Program (FFP) will meet the needs of HACSC families, HACSC staff, and leverages the network of partners in Santa Clara County? The sections below contextualize HACSC’s current FSS program with the benchmarking research and literature review, and identify key areas for consideration in the planning process according to the domains of inquiry included in the previous report sections.

Participants and Outreach

The voluntary nature of HACSC’s FSS program aligns with most other PHAs. Some PHAs, like Cambridge, are piloting an opt-out FSS program for participants in select project-based sites. In line with research findings that successful FSS graduates tend to have higher levels of income and education at program entry, some PHAs target their recruitment to families fitting particular employment or education criteria. Data on the HACSC FSS program shows that FSS households have higher incomes compared to non-FSS households with at least one working adult; because HACSC does not currently measure the education level of incoming participants, we do not know the extent to which HACSC FSS participants enter the program with higher levels of education compared to non-FSS participants. Compared to HACSC families overall, HACSC’s FSS program also generally sees families with more children and bigger households, and fewer Asian participants. While most PHAs included in the benchmarking research maintain the traditional FSS requirement of allowing only heads of household to enroll, San Diego—which has a similarly expensive rental market—has expanded to include non-heads of household.

PHAs across the country commonly face challenges in recruiting and maintaining engagement of program participants. Among HACSC voucher holders, the burden of outreach falls largely on HACSC staff, as well as on prospective participants themselves to self-identify and apply for the program. The literature suggests a number of promising options for outreach. PHAs have found effective outreach strategies including targeted mailing campaigns, hiring FSS graduates as community liaisons, and holding FSS open houses or orientations. Further, PHAs have engaged community partners in outreach efforts in order to leverage pre-existing relationships that these partners often have with prospective FSS participants.
Considerations for Planning Process

- **Achieving racial and ethnic representation in FSS program.** Given that the FSS program has fewer Asian participants compared to HACSC families overall, it will be useful to explore how the new FFP can recruit, retain, and successfully graduate participants that are reflective of HACSC’s diversity.

- **Targeting recruitment to families likely to experience success.** Since the literature and HACSC’s FSS program demographics point to participants having higher incomes and higher education levels upon enrollment, HACSC might explore the use of targeted recruitment to prospective participants who may be more likely to succeed in the FSS program.

- **Including non-heads of household.** In light of the high rents in Santa Clara County, along with findings that more than half of non-heads of household in the overall HACSC population and over 80% in the FSS population are work-able, HACSC may consider allowing non-heads of household to apply for the FFP.

- **Leveraging community partnerships for outreach.** Both the literature and benchmarking research highlighted the role of community organizations in successfully reaching potential program participants. HACSC might consider transferring more of the responsibility for outreach to existing and/or new partners.

**Service Delivery**

Most PHAs maintain the traditional FSS model of internal case managers who refer participants to external partners for support services. Like Cambridge, HACSC also contracts out the provision of case management. In addition to a combination of workforce and financial services, the literature cites the importance of family-focused services and coordinated case management to provide holistic support to families. HACSC is working to build external partners who can provide these comprehensive services. PHAs identified strategies for proactively building partnerships, including actively participating in local boards and coalitions, inviting organizations to sit on the Program Coordinating Committee, jointly applying for funding, and hosting community resource fairs.

PHAs have also developed a variety of escrow calculation methods, including traditional income-based escrow, incentive-based escrow, or a combination of income- and incentive-based. The research literature points to the effectiveness of including at least some component of incentives in the calculation; “early wins” are key to maintaining participant engagement over time. HACSC’s desire to consider interim withdrawals is also in line with best practices, as nearly all PHAs allow interim withdrawals that can be used for self-sufficiency related expenses. PHAs have found that simplifying escrow calculations—for example, by moving to an incentive-based system or excluding assets from rent calculations—can also reduce the burden on staff and make the program easier for potential participants to understand.

With regard to program completion requirements, HACSC recognizes that due to the rental and housing markets in Santa Clara County, it is unlikely that participants will be able to be fully independent from rental assistance even after completing the FSS program. HACSC’s quest to define completion
requirements that are reasonable and attainable given the local housing climate also aligns with the practices of other PHAs; most PHAs do not require participants to terminate housing assistance at the end of their FSS term, and some, like San Diego, recognize that this is an unlikely possibility. Given the challenging employment and housing markets in Santa Clara County, the full five-year FSS term allows participants as much time as possible to improve their employment status and increase their income. Maintaining the five-year term is in line with the practice of most other FSS programs, with the exception of San Diego. Some other PHAs allow participants to graduate early if they successfully complete their ITSP.

Considerations for Planning Process

- **Developing partnerships for service delivery.** To ensure that FFP participants link to necessary support services, it is likely that the success of the FFP will be contingent upon strong partnerships with other service providing organizations. HACSC might create MOUs with local educational institutions, workforce development centers, and public agencies whereby HACSC and partner agencies would each proactively identify and refer potential participants to one another. HACSC might also consider coordinating case management with other public assistance programs in which participants are enrolled, such as CalWORKs, in order to improve coordination and reduce duplication of case management.

- **Modifying the escrow model to include incentives and simplified calculations.** In light of the research on behavioral economics and the importance of “early wins,” adding short-term incentives might support participant motivation and engagement over time. Furthermore, if the percentage of current FSS participants who are accruing escrow is low (e.g., because participants have faced barriers to finding employment), an incentive-based model would increase the percentage of families who can earn escrow. HACSC might also look into opportunities to simplify escrow calculations, which would both incentivize asset-building and reduce the staff time needed for escrow calculations. In moving toward allowing interim withdrawals, HACSC should consider placing restrictions on the amount and use of interim funds.

- **Setting program completion requirements that promote participant engagement and success.** Recognizing that terminating housing assistance will not be a realistic goal for most HACSC FFP participants, HACSC might consider following the lead of other PHAs in defining the program’s goal as economic stability, rather than self-sufficiency. Core program goals might include paying off debt, repairing credit, and improving employability through education and skills development. With regard to program length, HACSC may consider several possibilities to promote participant engagement over time, including allowing early graduation for participants who complete their ITSP and wish to graduate before the end of the FFP term, requiring participants to re-affirm their interest in the FFP at regular intervals (e.g., annually), and permitting re-enrollment for participants who voluntarily or involuntarily exit the program due to personal setbacks.
Program Capacity and Resources

Both the literature review and benchmarking research highlighted the importance of external partnerships to support program outreach and service delivery. Benchmarking PHAs emphasized that these partnerships are often mutually beneficial; partner organizations not only benefit the PHA, but the PHA also serves as a resource to the partners, since the families receiving housing assistance are often the very families these organizations are seeking for their programs.

Considerations for Planning Process

- **Developing a network of formalized partnerships.** As mentioned in the Service Delivery section above, external partnerships are key to successful outreach and service delivery for participants. External partners also serve as a key resource to the Housing Authority and can help reduce the burden on FSS staff. Because HACSC already contracts out its case management, it will be important to consider how HACSC might further leverage existing and new community partners in its FFP efforts. In order to promote engagement of partners, it will also be important for HACSC to clearly define the mutual benefit of these partnerships to the partner organizations that can come from sharing clients and coordinating service delivery.

Measuring Success

While most PHAs follow standard HUD outcome measures—including measuring increases in income and savings, employment and public assistance outcomes (e.g., TANF), and reductions in tenant rent shares—PHAs have developed additional measures to assess the outcomes of their unique FSS programs. For example, programs that include a focus on asset development have incorporated measures including increased credit scores and decreased debt. Other PHAs have included more detailed employment measures, such as movement from part-time to full-time employment, average hourly wage, and job retention.

Considerations for Planning Process

- **Defining outcome measures that support continuous program improvement.** HACSC currently tracks a number of useful measures to assess the outcomes of the FSS program. The FFP should develop and collect outcome measures that allow for understanding of program successes and inform program improvements. For example, HACSC might consider regular collection and use of data on improvements and changes over time, such as the rates at which FSS participants gain employment, average increases in income levels over time, rates at which FSS participants gain educational degrees, changes in levels of public assistance, and improvements in credit scores and debt payments. In addition, tracking the details of which participants were referred to outside support services, and which services they accessed, would be especially helpful in understanding which services are the most useful and to whom.
## Appendix A: Terms and Definitions

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contract of Participation (CoP)</strong></td>
<td>The contract FSS families are required to sign, that includes a commitment to seek and maintain employment, work toward the goals of the Individual Training and Services Plan, and meet annually with a case manager to review progress toward self-sufficiency goals.</td>
</tr>
<tr>
<td><strong>Eligible families</strong></td>
<td>Current residents of Project-Based housing or current Housing Choice Voucher holders</td>
</tr>
<tr>
<td><strong>Escrow Account</strong></td>
<td>An asset-building tool that participating families add to as their incomes increase</td>
</tr>
<tr>
<td><strong>Fair Market Rent (FMR)</strong></td>
<td>A HUD term that indicates the amount of money that a given property would command if leased on the open rental market. HUD sets the FMR for each region.</td>
</tr>
<tr>
<td><strong>Focus Forward Program (FFP)</strong></td>
<td>The planned FSS enhancement pilot program at HACSC.</td>
</tr>
<tr>
<td><strong>Head of Household (HoH)</strong></td>
<td>The official head of a HUD-assisted family household</td>
</tr>
<tr>
<td><strong>Housing Assistance Payment (HAP)</strong></td>
<td>The PHA’s rental subsidy, which is the remainder from the household’s total rent less their contribution payment (typically 30% of their household income). For FSS households, the HAP does not change as their household income increases; it stays the same as it did at the time of enrollment. The difference goes into escrow.</td>
</tr>
<tr>
<td><strong>HUD</strong></td>
<td>Federal Department of Housing and Urban Development, the authority that oversees public housing authorities like HACSC.</td>
</tr>
<tr>
<td><strong>Individual Training and Services Plan (ITSP)</strong></td>
<td>The service plan included in each participating family’s CoP, including a service needs assessment, short and long-term goals toward self-sufficiency, interim goals, and a timeline for completion dates.</td>
</tr>
<tr>
<td><strong>PHA</strong></td>
<td>Public Housing Authority</td>
</tr>
<tr>
<td><strong>Self-sufficiency</strong></td>
<td>(HUD definition) Family no longer relies public housing benefits, welfare assistance, or homeownership subsidies (does NOT include earned income tax credit, food stamps, SSI/SSDI, childcare benefits)</td>
</tr>
<tr>
<td><strong>Supportive Services</strong></td>
<td>Childcare, transportation, education, employment, personal welfare, household skills &amp; management, counseling for obtaining housing, housing rights, and money management, and other services to include case management, disability accommodations, etc.</td>
</tr>
<tr>
<td><strong>Tenant Total Payment (TTP)</strong></td>
<td>The tenant household’s contribution to their rent, which is typically 30% of the household’s total income. The PHA provides the remainder of the rent in the form of a rent subsidy (i.e. “voucher”).</td>
</tr>
</tbody>
</table>
## Appendix B: Summary of FSS and MTW Modifications

<table>
<thead>
<tr>
<th>Self-Sufficiency Practices in Benchmarking PHAs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Domain</strong></td>
<td><strong>FSS Program</strong></td>
</tr>
<tr>
<td><strong>Requirements for participation</strong></td>
<td>• Required FSS enrollment (HACSM)</td>
</tr>
<tr>
<td></td>
<td>• FSS enrollment required for participants in other MTW programs (SAHA)</td>
</tr>
<tr>
<td></td>
<td>• Auto-enroll in FSS with opt-out for heads of household in select public housing sites (CHA FSS+)</td>
</tr>
<tr>
<td><strong>Target population</strong></td>
<td>• High school diploma or GED (HACSB)</td>
</tr>
<tr>
<td></td>
<td>• Young adults ages 18-24 (SDHC)</td>
</tr>
<tr>
<td></td>
<td>• Youth (CHA, SAHA, THA)</td>
</tr>
<tr>
<td></td>
<td>• Reentry population reunifying with a voucher holder (Chicago)*</td>
</tr>
<tr>
<td><strong>Service delivery model</strong></td>
<td>• PHA case management; referrals to community partners for services (HACSB, HACSM, THA, SAHA)</td>
</tr>
<tr>
<td></td>
<td>• PHA case management and most services (SDHC)</td>
</tr>
<tr>
<td></td>
<td>• Community partners case management and services (CHA)</td>
</tr>
<tr>
<td><strong>Types of services provided</strong></td>
<td>• Financial workshops and counseling/coaching (all)</td>
</tr>
<tr>
<td></td>
<td>• Workforce counseling/coaching (all; emphasis of SDHC)</td>
</tr>
<tr>
<td></td>
<td>• Referrals to childcare, transportation, behavioral health services (all)</td>
</tr>
<tr>
<td></td>
<td>• Required workshops (CHA, SDHC, Chicago)</td>
</tr>
<tr>
<td></td>
<td>• Education support programs including children’s matched savings program (THA)</td>
</tr>
<tr>
<td>Table Component</td>
<td>Details</td>
</tr>
<tr>
<td>------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Preferential waiting list for time-limited assistance for working households (SAHA)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Homeownership program (SAHA)</strong></td>
<td></td>
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<tr>
<td><strong>Security deposit loan program (HACSM)</strong></td>
<td></td>
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<tr>
<td><strong>Jobs-Plus program (SAHA)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>External partnerships</strong></td>
<td>• Partnerships with education and workforce organizations (all)</td>
</tr>
<tr>
<td><strong>Not included in research</strong></td>
<td></td>
</tr>
<tr>
<td><strong>External resources</strong></td>
<td>• Foundation funding (CHA, SDHC)</td>
</tr>
<tr>
<td><strong>Not included in research</strong></td>
<td>• Corporate funding (SDHC)</td>
</tr>
<tr>
<td><strong>Escrow and incentives</strong></td>
<td>• Escrow caps (SDHC, HACSM)</td>
</tr>
<tr>
<td><strong>EID opt-out, simplification, or removal (Chicago, SAHA, HACSB)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Include additional income sources for rent (HACSB)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Full or partial asset exclusion (HACSB, CHA, Chicago, HACSM)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Tiered rent structure (SDHC, HACSB, HACSM)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Flat rent elimination (SDHC)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>HCV Rent Simplification (SAHA)</strong></td>
<td></td>
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<tr>
<td><strong>Increased minimum rent (HACSB)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>10% HAP reduction when family adds an adult to household (CHA)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Increased affordable rent cap for HCVs to above 40% of household income (HACSM)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Payment Standard above 110% (Chicago)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>2 years (SDHC)</strong></td>
<td></td>
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<tr>
<td><strong>5 years (all others)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Hardship extensions (all)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>5 year time-limited housing assistance for working families (HACSB)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program completion requirements</strong></td>
<td>• Termination of housing assistance (HACSM, THA)</td>
</tr>
<tr>
<td><strong>Escrow restrictions if participant remains on housing assistance (CHA)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Forfeit escrow if participant remains on housing assistance (HACSB)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Not included in research</strong></td>
<td></td>
</tr>
</tbody>
</table>

*Table includes several programs of Chicago Housing Authority, although Chicago was not included in the full benchmarking research due to differences in population and geography compared to Santa Clara County.*
Appendix C: FSS Program Snapshots
Cambridge Housing Authority FSS+ Program

Program Model and Services

Participants work with Compass to develop goals in five areas: 1) income and employment; 2) credit and debt; 3) savings; 4) utilization of financial products; and 5) asset development. Upon completion, participants must have improved employment and no cash welfare for 12 months.

<table>
<thead>
<tr>
<th>CHA FSS+ PROGRAM MODEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case management provider</td>
</tr>
<tr>
<td>Service providers</td>
</tr>
<tr>
<td>Services provided</td>
</tr>
<tr>
<td>Services required</td>
</tr>
<tr>
<td>Staff and caseloads</td>
</tr>
<tr>
<td>Frequency of meetings</td>
</tr>
</tbody>
</table>

Escrow and Incentive Calculations

A simplified escrow calculation removes income limits from the calculation. Occasional withdrawals from the account are permitted for goals related to financial security. Upon program completion, participants who remain in the MTW HCV program may use their escrow savings only to meet further financial goals. Participants who voluntarily transition to homeownership or market rate housing may use their escrow account without restriction to advance household economic independence.

External Partnerships and Resources

Partnerships: Compass Working Capital designed and administers the FSS+ program.

Outreach and marketing: Postcard campaign; FSS graduate liaison. Participants enroll via Compass directly or through CHA referral.

Financial resources: Compass manages the program with a combination of HUD-allocated FSS coordinator funds; additional MTW funding; a shared escrow model; and foundation funding.

<table>
<thead>
<tr>
<th>Select Program Outcomes</th>
<th>Related MTW Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 32 households transitioned to self-sufficiency as measured by reduction in subsidy</td>
<td>• Workforce College Savings Program</td>
</tr>
<tr>
<td>• 81% accrued savings in their FSS account with an average balance of $1,729</td>
<td>• Youth workforce educational enrichment and work-readiness program</td>
</tr>
<tr>
<td>• 62% increased annual income with an average of over $7,000 in increased earnings</td>
<td>• Heading Home program to build credit and build assets</td>
</tr>
<tr>
<td>• 73% increased their credit score and 54% decreased or maintained zero total debt</td>
<td>• 10% HAP reduction when family adds an adult to household</td>
</tr>
</tbody>
</table>

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San Antonio Housing Authority

Program Model and Services

FSS is part of SAHA’s broader Community Development Initiatives (CDI) Department, which includes 50 staff dedicated to self-sufficiency programs. SAHA offers quarterly financial literacy classes and numerous self-sufficiency related events. FSS case managers conduct monthly updates—including meeting participants in their homes and at their place of work (“FSS On The Go”—to follow up on participants’ ITSPs.

### SAHA PROGRAM MODEL

<table>
<thead>
<tr>
<th>Case management provider</th>
<th>SAHA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service providers</td>
<td>Community partners</td>
</tr>
<tr>
<td>Services provided</td>
<td>Financial education workshops; financial coaching</td>
</tr>
<tr>
<td>Services required</td>
<td>Pre-enrollment orientation</td>
</tr>
<tr>
<td>Staff and caseloads</td>
<td>Nine staff for HCV FSS; eight staff for public housing FSS</td>
</tr>
<tr>
<td></td>
<td>Maximum caseload of 75</td>
</tr>
<tr>
<td>Frequency of meetings</td>
<td>Monthly</td>
</tr>
</tbody>
</table>

Escrow and Incentive Calculations

SAHA uses the traditional FSS escrow calculation model. Interim withdrawals are permitted.

External Partnerships and Resources

**Partnerships**: Community partners, including the City’s financial empowerment center, a law school, and credit unions/banks, teach classes as part of the Early Engagement Program. SAHA partners with the community college district and workforce centers to link participants with services.

**Outreach and marketing**: SAHA outreaches to potential participants through its Early Engagement Program, a mandatory MTW initiative for all new entries into the SAHA system that includes a five-hour orientation consisting of financial literacy, tenant’s rights, and housekeeping classes.

**Financial resources**: Supervisors and managers oversee the administrative side of FSS; their positions are funded using other MTW funds.

<table>
<thead>
<tr>
<th>Select Program Outcomes</th>
<th>Related MTW Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>40% of participants in all SAHA CDI self-sufficiency programs were employed</td>
<td>Participation in HUD rent study, including rent reforms, deduction eliminations, asset income elimination, simplified utility allowance, etc.</td>
</tr>
<tr>
<td>Other outcome data not available</td>
<td>Homeownership program</td>
</tr>
<tr>
<td></td>
<td>Summer Youth Internship Program, Project Storm, Community Coaches Program</td>
</tr>
</tbody>
</table>

Voluntary program
- Head of Household only
- Term: Five-years
- Escrow model: Income-based
- Housing assistance termination at end of term: not required
- Number enrolled HCV FSS: 538
Housing Authority of the County of San Bernardino Local FSS Program

Program Model and Services

HACSB designed a local FSS program with MTW flexibility. HACSB continues to administer a traditional FSS program to compare participant outcomes in the two models. Case managers provide coaching and referrals to outside services. To be eligible for the HACSB local FSS, participants must have a high school diploma or GED.

<table>
<thead>
<tr>
<th>HACSB PROGRAM MODEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case management provider</td>
</tr>
<tr>
<td>Service providers</td>
</tr>
<tr>
<td>Services provided</td>
</tr>
<tr>
<td>Services required</td>
</tr>
<tr>
<td>Staff and caseloads</td>
</tr>
<tr>
<td>Frequency of meetings</td>
</tr>
</tbody>
</table>

Escrow and Incentive Calculations

Families will have access to their accrued escrow balances funds during their contract term, if used for self-sufficiency purposes. At the end of their FSS contract, local FSS program participants will only be eligible to receive the remaining balance if they voluntarily terminate their assistance from the Housing Choice Voucher or Public Housing program due to self-sufficiency efforts.

External Partnerships and Resources

**Partnerships**: Referrals to IDAs; educational institutions; all staff are assigned to one collaborative partner meeting (e.g., Family Resource Center Coalition); Loma Linda University conducts research.

**Outreach and marketing**: Move-in briefings with fliers about FSS for new HCV participants; referrals from housing services specialists; presentations at community meetings and advisory boards.

<table>
<thead>
<tr>
<th>Select Program Outcomes</th>
<th>Related MTW Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Average escrow account: $1,677</td>
<td>• Elimination of Earned Income Disallowance</td>
</tr>
<tr>
<td>• 27% had full-time employment and 36% had part-time employment</td>
<td>• Asset exclusion from rent calculations</td>
</tr>
<tr>
<td>• Other outcome data not available</td>
<td>• Pilot Work Requirement program</td>
</tr>
<tr>
<td></td>
<td>• 5 year lease assistance program</td>
</tr>
<tr>
<td></td>
<td>• Minimum rent activity, biannual reexamination</td>
</tr>
<tr>
<td></td>
<td>• Tiered rent structure</td>
</tr>
<tr>
<td></td>
<td>• Emergency shelter and services</td>
</tr>
</tbody>
</table>
San Diego Housing Commission

Program Model and Services

SDHC’s FSS is part of its Achievement Academy, a Financial Opportunity Center model where employment supports, financial counseling, and income supports are co-located and most services are provided on site. Participants enroll in multiple services at once. Services include one-on-one coaching and workshops geared toward workforce preparation and financial literacy. To graduate, participants must be working 32 hours a week and be welfare-free for six consecutive months.

<table>
<thead>
<tr>
<th>SDHC Program Model</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Case management provider</strong></td>
</tr>
<tr>
<td><strong>Service providers</strong></td>
</tr>
<tr>
<td><strong>Services provided</strong></td>
</tr>
<tr>
<td><strong>Services required</strong></td>
</tr>
<tr>
<td><strong>Staff and caseloads</strong></td>
</tr>
<tr>
<td><strong>Frequency of meetings</strong></td>
</tr>
</tbody>
</table>

Escrow and Incentive Calculations

In addition to the traditional income-based escrow calculations, SDHC has added one-time awards for completing specific self-sufficiency milestones. SDHC has placed a $10,000 maximum on total escrow accumulation. To encourage asset development, SDHC has eliminated assets from rent calculations.

External Partnerships and Resources

**Partnerships:** Partners provide training to staff; SDHC serves on the Workforce Investment Board and offers to market the programs to participants who live in SDHC housing.

**Outreach and marketing:** Every time a voucher recipient reports an increase in income, they receive a flyer for the Achievement Academy.

**Financial resources:** SDHC has leveraged foundation and corporate funding; a LISC grant funded the Financial Opportunity Center model.

<table>
<thead>
<tr>
<th>Select Program Outcomes</th>
<th>Related MTW Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>64% had an increase in earnings</td>
<td>Flat rent elimination for Path to Success</td>
</tr>
<tr>
<td>21% increased their credit score</td>
<td>Programs for homeless families and students</td>
</tr>
<tr>
<td>48% were placed in employment; 37% retained employment at 180 days.</td>
<td></td>
</tr>
</tbody>
</table>
Housing Authority of the County of San Mateo

Program Model and Services

All new program applicants from the HACSM wait list enter the MTW Self-Sufficiency Program, a five-year, time-limited program. All MTW Self-Sufficiency participants are required to participate in the HACSM Family Self-Sufficiency (FSS) program. HACSM staff meet quarterly with families using a coaching/mentoring model.

<table>
<thead>
<tr>
<th>HACSM PROGRAM MODEL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Case management provider</strong></td>
</tr>
<tr>
<td><strong>Service providers</strong></td>
</tr>
<tr>
<td><strong>Services provided</strong></td>
</tr>
<tr>
<td><strong>Services required</strong></td>
</tr>
<tr>
<td><strong>Staff and caseloads</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Frequency of meetings</strong></td>
</tr>
</tbody>
</table>

Escrow and Incentive Calculations

HACSM’s escrow calculation includes income increases as well as incentives for participation in self-sufficiency activities. Escrow is calculated upon graduation (there are no interim withdrawals); maximum escrow payout is $3,500.

External Partnerships and Resources

**Partnerships:** HACSM has developed a network of County and community partners; HACSM staff participate in various coalitions, including Workforce Investment Board and Healthcare for Homeless Coalition. Housing and Resource Expo at HACSM property provides information about resources.

**Outreach and marketing:** Online pre-application for MTW program contains information about the time-limited program.

<table>
<thead>
<tr>
<th>Select Program Outcomes</th>
<th>Related MTW Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>• During 2014, HACSM saw 86 households successfully graduate from the program with an average escrow of $2,198.</td>
<td>• Rent reform including tiered subsidies based on $3,000 income brackets</td>
</tr>
<tr>
<td>• 24 of these households were planning to remain in the same unit paying full rent after graduation.</td>
<td>• Three-year supportive housing for homeless families</td>
</tr>
<tr>
<td></td>
<td>• Increased affordable rent cap for HCVs to above 40% of household income</td>
</tr>
<tr>
<td></td>
<td>• Income from assets below $50k excluded</td>
</tr>
<tr>
<td></td>
<td>• Security deposit loan program</td>
</tr>
</tbody>
</table>
Tacoma Housing Authority

Program Model and Services

The Tacoma FSS is housed within the PHA’s Employment and Asset-Building Team. FSS case workers provide coordination, navigation, employment coaching, and goal setting. Case workers provide service referrals to outside organizations based on participants’ individualized plans, including training, behavioral health, childcare, among other services. Five-year time limit matches the Housing Authority’s MTW voucher program, wherein all new tenant-based vouchers are time limited to five years.

<table>
<thead>
<tr>
<th>THA PROGRAM MODEL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Case management provider</strong></td>
</tr>
<tr>
<td><strong>Service providers</strong></td>
</tr>
<tr>
<td><strong>Services provided</strong></td>
</tr>
<tr>
<td><strong>Services required</strong></td>
</tr>
<tr>
<td><strong>Staff and caseloads</strong></td>
</tr>
<tr>
<td><strong>Frequency of meetings</strong></td>
</tr>
</tbody>
</table>

Escrow and Incentive Calculations

THA uses a “pay point” approach in lieu of the traditional income-based escrow system; participants receive monetary incentives for completing goals in their Individual Training and Service Plan (ITSP). The maximum pay point credit and pay out at graduation is $8,500 per family. Interim withdrawals are permitted for expenses related to completing their ITSP.

External Partnerships and Resources

**Partnerships:** A local technical colleges provides a GED class onsite at a THA property; referrals for training, mental health, substance abuse, childcare, and other support services.

**Outreach and marketing:** THA offers monthly FSS orientations; referrals from housing specialists; and is planning to begin move-in visits for new families within 45 days after joining the MTW program.

Select Program Outcomes

- 10 households graduated from FSS
- Other outcome data not available

<table>
<thead>
<tr>
<th>Related MTW Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education support programs including children’s matched savings program</td>
</tr>
<tr>
<td>MTW Seed Grants</td>
</tr>
</tbody>
</table>
Appendix D: Charts and Figures

Participation Information

Figure 9: Approximate locations of FSS households, by zip code  
(n=187 households)

Figure 10: Distribution of FSS Household Sizes  
(n=187 households, 601 individuals, μ=3.2 individuals/household)
Figure 11: Distribution of HACSC Household Sizes
(n=39,107 individuals, 15,983 households, \( \mu = 2.3 \) individuals/household)

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Number of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>5,804</td>
</tr>
<tr>
<td>2 people</td>
<td>4,429</td>
</tr>
<tr>
<td>3 people</td>
<td>2,227</td>
</tr>
<tr>
<td>4 people</td>
<td>1,732</td>
</tr>
<tr>
<td>5 people</td>
<td>988</td>
</tr>
<tr>
<td>6+ people</td>
<td>868</td>
</tr>
</tbody>
</table>

Figure 12: FSS household race/ethnicity
(n=187 households)

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Number of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Native Hawaiian/Other Pacific Islander</td>
<td>0</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>0</td>
</tr>
<tr>
<td>Other Hispanic/Latino</td>
<td>7</td>
</tr>
<tr>
<td>Black/African American</td>
<td>52</td>
</tr>
<tr>
<td>White - not Hispanic/Latino</td>
<td>23</td>
</tr>
<tr>
<td>White - Hispanic/Latino</td>
<td>77</td>
</tr>
<tr>
<td>Asian</td>
<td>28</td>
</tr>
</tbody>
</table>

Figure 13: HACSC household race/ethnicity
(n=15,983 households)

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Number of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Native Hawaiian/Other Pacific Islander</td>
<td>32</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>238</td>
</tr>
<tr>
<td>Other Hispanic/Latino</td>
<td>347</td>
</tr>
<tr>
<td>Black/African American</td>
<td>2,125</td>
</tr>
<tr>
<td>White - Not Hispanic/Latino</td>
<td>2,719</td>
</tr>
<tr>
<td>White - Hispanic/Latino</td>
<td>4,681</td>
</tr>
<tr>
<td>Asian</td>
<td>6,188</td>
</tr>
</tbody>
</table>
Service Delivery Information

Figure 14: Ages of individuals receiving FSS services
(13/14 n=235 individuals, 14/15 n=236 individuals)

Figure 15: Services utilized by FSS households in Q3 and Q4 of FY 14/15
### Table 8: Work ability of FSS HoH (n=185 HoHs)

<table>
<thead>
<tr>
<th>Work ability</th>
<th># HoHs</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disabled</td>
<td>16</td>
<td>7%</td>
</tr>
<tr>
<td>Elderly</td>
<td>13</td>
<td>5%</td>
</tr>
<tr>
<td>Elderly &amp; Disabled</td>
<td>3</td>
<td>2%</td>
</tr>
<tr>
<td>Neither (work able)</td>
<td>159</td>
<td>86%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>185</td>
<td>100%</td>
</tr>
</tbody>
</table>

### Table 9: Work ability of other FSS adults (non-HoH) (n=116 adults)

<table>
<thead>
<tr>
<th>Work ability</th>
<th># Other adults</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disabled</td>
<td>8</td>
<td>7%</td>
</tr>
<tr>
<td>Elderly</td>
<td>6</td>
<td>5%</td>
</tr>
<tr>
<td>Elderly &amp; Disabled</td>
<td>5</td>
<td>4%</td>
</tr>
<tr>
<td>Neither (work able)</td>
<td>97</td>
<td>84%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>116</td>
<td>100%</td>
</tr>
</tbody>
</table>

38% of FSS households have other adults that are work able (72 of 185 households)

### Table 10: Work ability of HACSC HoHs (n=15,983 HoHs)

<table>
<thead>
<tr>
<th>Work ability</th>
<th># HoHs</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disabled</td>
<td>2,520</td>
<td>16%</td>
</tr>
<tr>
<td>Elderly</td>
<td>1,412</td>
<td>9%</td>
</tr>
<tr>
<td>Elderly &amp; Disabled</td>
<td>5,479</td>
<td>34%</td>
</tr>
<tr>
<td>Neither (work able)</td>
<td>6,572</td>
<td>41%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>15,983</td>
<td>100%</td>
</tr>
</tbody>
</table>

### Table 11: Work ability of other HACSC adults (non-HoH) (n=9,044 adults)

<table>
<thead>
<tr>
<th>Work ability</th>
<th># Other adults</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disabled</td>
<td>940</td>
<td>10%</td>
</tr>
<tr>
<td>Elderly</td>
<td>582</td>
<td>6%</td>
</tr>
<tr>
<td>Elderly &amp; Disabled</td>
<td>1,696</td>
<td>19%</td>
</tr>
<tr>
<td>Neither (work able)</td>
<td>5,826</td>
<td>64%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>9,044</td>
<td>100%</td>
</tr>
</tbody>
</table>

- 65% of all HACSC households with other adults have at least one adult that is work able (4,487 of 6,894 households)
- 28% of all HACSC households have other adults that are work able (4,487 of 15,983 households)
**Figure 16** Average FSS household incomes
(n=185 households)

**Figure 17**: Average HACSC household incomes
(n=15,559 households)

**Figure 18**: Education service activities

<table>
<thead>
<tr>
<th>Service Activity</th>
<th>FY 13/14</th>
<th>FY 14/15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participation in Adult Basic Education</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>Participation in ESL classes</td>
<td>0</td>
<td>7</td>
</tr>
<tr>
<td>Participation in High School/GED program</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Participation in Post secondary classes</td>
<td>17</td>
<td>20</td>
</tr>
</tbody>
</table>
Figure 19: Financial literacy service activities

- Escrow accounts established: FY 13/14 - 20, FY 14/15 - 19
- Tax Preparation assistance provided: FY 13/14 - 0, FY 14/15 - 0
- IDA accounts (not escrow) established: FY 13/14 - 0, FY 14/15 - 0
- Individualized Counseling: FY 13/14 - 0, FY 14/15 - 76
- Classroom Setting Financial Education (participation): FY 13/14 - 10, FY 14/15 - 39

Number of Individuals
Appendix E: Participant Survey Results

FSS Participant Survey

Figure 20: Reasons for joining FSS

- Find other resources to help my family: 22 participants
- Learn about financial strategies to budget and save: 20 participants
- Work on financial goals with CM support: 16 participants
- Employment Help: 15 participants
- Work towards moving out of Section 8: 13 participants
- Connect with other families in a similar position: 4 participants

Figure 21: Favorite element of FSS

- Savings Program: 9 participants
- Encouragement: 8 participants
- Working with my Case Manager: 6 participants
- Don't know: 3 participants

Figure 22: Suggested improvements

- Better communication from Case Managers: 7 participants
- More focus on jobs: 4 participants
- Better explanation of program: 3 participants
- My rent increased: 2 participants
- Ability to meet other families: 2 participants
- Took too long to get started: 2 participants
- More recognition for participants: 1 participant
- More flexibly goals: 1 participant
Figure 23: Further assistance needed

- More incentives: 16
- Education: 15
- Job Training: 14
- More counseling and planning from my CM: 11
- Personal Finance Counseling: 11
- Personal Development Skills: 11
- Transportation: 11
- Child Care: 10
- Employment Counseling: 10

Figure 24: Relationship with case manager

- Very interactive: 8
- Interactive: 4
- Sometimes Interactive: 5
- Rarely able to reach: 2
- I don’t know who they are or how to contact them: 5

Figure 25: Case manager knows about FSS

- Knowledgeable: 11
- Not Knowledgeable: 2
- I have not been able to reach them: 3
- I was not informed when I got a new Case Manager: 5

Figure 26: Newsletter

(Do you think a monthly FSS newsletter is a good way for HACSC to communicate with participants?)

- Yes, 24, 96%
- No, 1, 4%
### Figure 27: What to include in the newsletter

<table>
<thead>
<tr>
<th>Topic</th>
<th>Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schedule of classes/trainings/groups</td>
<td>15</td>
</tr>
<tr>
<td>Resources for families and referrals</td>
<td>5</td>
</tr>
<tr>
<td>FSS success stories</td>
<td>13</td>
</tr>
<tr>
<td>Job postings</td>
<td>3</td>
</tr>
<tr>
<td>Credit Repair information</td>
<td>3</td>
</tr>
</tbody>
</table>

### Figure 28: What would make more families join and complete FSS?

<table>
<thead>
<tr>
<th>Incentives</th>
<th>Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Better incentives (such as obtaining a GED)</td>
<td>14</td>
</tr>
<tr>
<td>Job skill trainings at HACSC</td>
<td>14</td>
</tr>
<tr>
<td>Community events</td>
<td>12</td>
</tr>
<tr>
<td>Lower rents for FSS participants</td>
<td>10</td>
</tr>
</tbody>
</table>

### Figure 29: How likely are you to recommend this program to other families?

<table>
<thead>
<tr>
<th>Likelihood</th>
<th>Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely likely</td>
<td>8</td>
</tr>
<tr>
<td>Very likely</td>
<td>8</td>
</tr>
<tr>
<td>Likely</td>
<td>8</td>
</tr>
<tr>
<td>Not Likely</td>
<td>2</td>
</tr>
</tbody>
</table>
HACSC Head of Household Well-Being Survey Results

Sent to 1,700 Non-elderly Non-disabled Head of Households. N=352, 21% response rate.

Economic Well-Being

Figure 30: It is hard for me to live on my income

- Strongly Agree: 27
- Disagree: 29
- Agree: 113
- Strongly Agree: 159

Figure 31: I establish financial goals

- Strongly Agree: 28
- Disagree: 87
- Agree: 157
- Strongly Agree: 42

Figure 32: I save money

- Strongly Agree: 74
- Disagree: 113
- Agree: 112
- Strongly Agree: 27

Figure 33: I cannot afford education and training
Figure 34: I worry about losing housing assistance

Figure 35: Expect to support my family without housing assistance in the future

Figure 36: Services or resources to help my family’s economic security or quality of living

- job training: 149
- computer skills: 113
- affordable healthcare: 109
- transportation: 98
- job placement: 97
- post-secondary education: 93
- credit counseling: 91
- job search: 82
- high school diploma/GED: 76
- financial security workshops: 72
- legal counseling: 68
- ESL: 64
- childcare: 64
- nothing: 36
- substance abuse/mental health counseling: 23
Figure 37: Have you received housing assistance for more than 5 years?

- Yes, 301, 86%
- No, 49, 14%

Participant Information

Figure 38: Gender

- Male, 36%
- Female, 236%

Figure 39: Head of Household

- Yes, 271, 100%
- No, 1, 0%

Figure 40: Marital Status

- Single: 31
- Married: 90
- Divorced: 67
- Separated: 41
- Widowed: 110

Number of participants

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>31</td>
</tr>
<tr>
<td>Married</td>
<td>90</td>
</tr>
<tr>
<td>Divorced</td>
<td>67</td>
</tr>
<tr>
<td>Separated</td>
<td>41</td>
</tr>
<tr>
<td>Widowed</td>
<td>110</td>
</tr>
</tbody>
</table>
Figure 41: Number of children in household

Figure 42: Age

Figure 43: Highest level of education

Figure 44: Currently employed
Figure 45: Hours worked per week

- > 35 hours: 38%
- 20 to 35 hours: 44%
- < 20 hours: 18%

Figure 46: If not currently employed, employed at least part of the year

- Yes, 60: 39%
- No, 93: 61%

Figure 47: Annual Household income

- $0: 26
- $1 - $9,999: 89
- $10,000 - $19,999: 85
- $20,000 - $29,999: 66
- $25,000 - $49,000: 43
- $50,000 and up: 3
Figure 48: Other forms of public assistance received

- Medicaid/Medicare: 102 participants
- SNAP: 95 participants
- TANF: 45 participants
- SSI: 28 participants
- WIC: 17 participants