

ABOUT POAH

POAH's primary mission is to preserve, create and sustain affordable, healthy homes that support economic security and access to opportunity for all.

POAH specializes in the preservation of existing affordable housing that is at risk of being lost due to market pressures or physical deterioration. POAH has expertise in new construction and neighborhood-scale mixed-income development and mixed-use redevelopments.

POAH's communities serve a broad range of households, including families, seniors, and persons with disabilities.

www.poah.org

ABOUT COMMUNITY SERVICES LEAGUE

The mission of Community Services League (CSL) is to make meaningful and lasting change in people's lives by assisting communities to reach their potential and provide immediate relief to people in need, assessing their situations, and providing solutions that lead to economic stability.

www.csldcares.org



PRESERVATION OF AFFORDABLE HOUSING

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A progress report on the Family Self Sufficiency Program at Hawthorne Place Apartments, Independence, MO





Family Self Sufficiency Program at Hawthorne Place Apartments

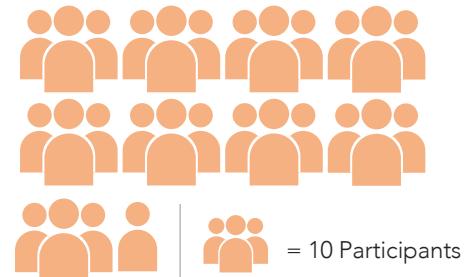
In the summer of 2017, POAH and the Community Services League (CSL) implemented the **Family Self Sufficiency (FSS) program**, a federal program to help low-income residents living in subsidized housing to increase their income, reduce their use of public assistance, and build savings, thereby enabling them to move up and out of poverty and contribute to economic growth. After just 18 months, we've seen measurable progress.

HOW FSS WORKS

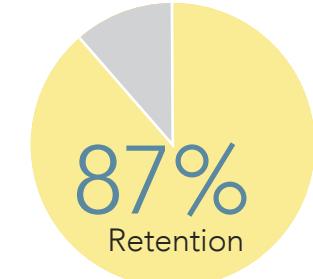
An affordable home is at the core of the American Dream, but affordable housing is only part of the solution for many American families in poverty. Federal rental assistance is targeted to the lowest-income Americans (average income for assisted households is just \$13,500), many of whom face multiple barriers and disincentives to economic progress. Building on the stable foundation that affordable housing provides, FSS overcomes those obstacles by combining financial incentives and effective support:

Hawthorne resident Phyllisha Gregory leveraged the Family Self-Sufficiency (FSS) and Community Services League (CSL) programs to get a job as a city carrier with the U.S. Postal Service.

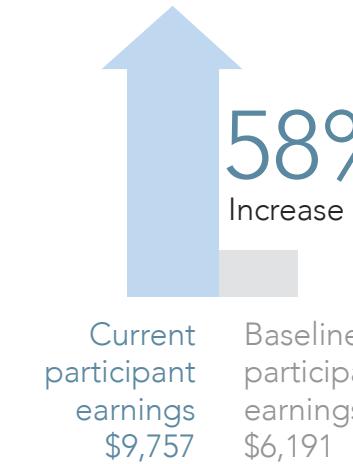
SOME EARLY RESULTS



103 Participants



16% Enrollment



=\$100

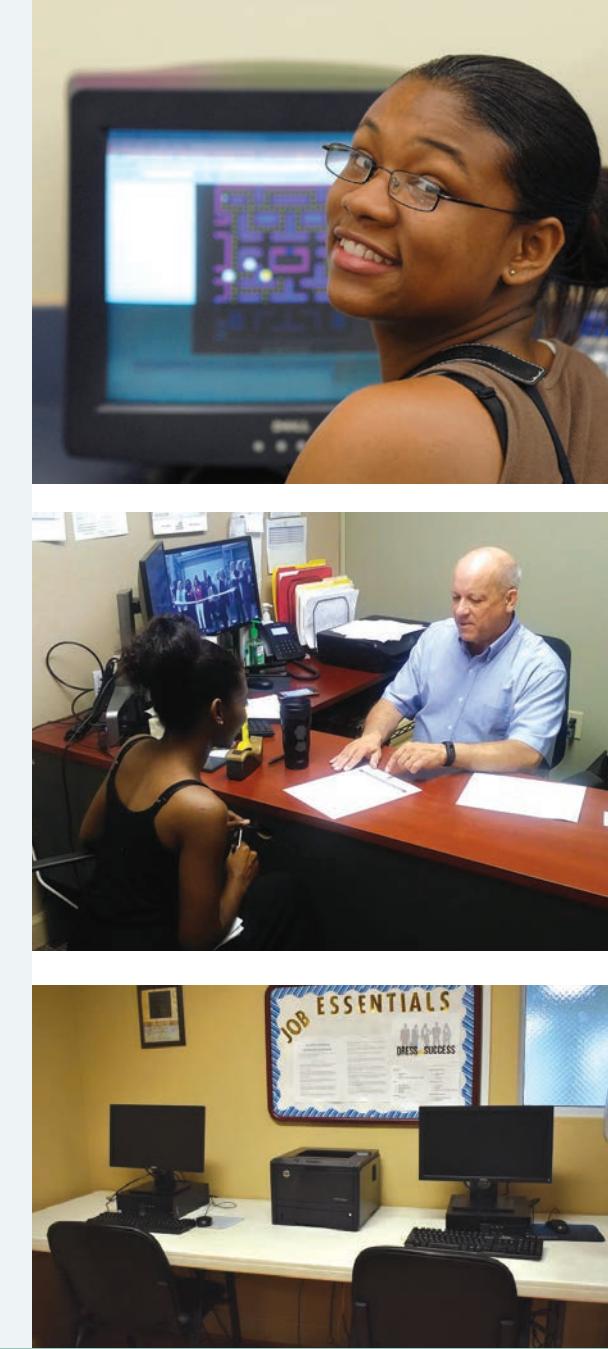
INCENTIVES

Section 8 housing assistance pays the difference between the cost of rent and what a household can afford, and so as earnings grow, housing assistance shrinks. FSS is designed to correct this earnings disincentive by allowing a participating household to save rent increases attributable to earnings growth in a special escrow account, the savings from which can be accessed for long-term financial goals like homeownership or college. In this way, FSS turns a disincentive into a powerful positive incentive for employment and earnings.

SUPPORT

FSS participants work one-on-one with financial coaches from CSL who assess their needs, work with them to define near- and long-term financial goals, help them connect to the community resources they need (training, childcare, and transportation, for example), and work with them to stay on track.

Find out more: www.poah.org/family-self-sufficiency-program



TOP SAVING GOALS

