

## RENTAL ASSISTANCE DEMONSTRATION (RAD)

### FACT SHEET #7: FAMILY SELF-SUFFICIENCY (FSS) & RESIDENT OPPORTUNITIES AND SELF-SUFFICIENCY (ROSS)

#### WHAT IS RAD?

The **Rental Assistance Demonstration (RAD)** is a program of the Department of Housing and Urban Development (HUD) that seeks to **preserve affordable housing**.

Public housing across the country needs more than \$26 billion in repairs and many public housing agencies (PHAs) do not have enough money to keep units in good condition. RAD provides PHAs a way to stabilize, **rehabilitate**, or replace properties.

#### HOW DOES RAD AFFECT MY FSS OR ROSS PARTICIPATION?

In public housing, your PHA could apply for funding for a Public Housing **Family Self-Sufficiency (PH FSS)** or **Resident Opportunities and Self-Sufficiency Service Coordinators (ROSS)** program. This funding helped connect you to resources and supportive services, such as education and employment programs and counseling services.

If you participated in these programs in public housing, **you may continue to participate in the FSS and ROSS programs** once your property is converted through RAD.

#### WHAT IS THE FSS PROGRAM?

The public housing FSS program helps families obtain and maintain living wage employment (jobs that provide enough income to cover a family's basic needs) by connecting residents to services such as:

- Child care
- Transportation
- Education
- Job training and employment counseling

#### FACT SHEETS FOR PUBLIC HOUSING RESIDENTS

This series of fact sheets is intended to help residents of public housing learn about RAD. All fact sheets are posted on RAD's website at [www.hud.gov/rad](http://www.hud.gov/rad), under the 'Residents' tab. This fact sheet discusses residents' participation in the Family Self-Sufficiency (FSS) and Resident Opportunities for Self-Sufficiency (ROSS) programs.

- Job placement
- Substance or alcohol abuse treatment or counseling, and/or
- Homeownership counseling.

If your PHA administered an FSS program and you chose to participate, you entered into a five-year **Contract of Participation**, which identified program rules, activities you would complete, and your program goals.

To operate the program, your PHA could have applied to HUD for one-year grants to fund a **Service Coordinator** who linked residents to resources.

Your PHA would have also established an FSS **escrow account** for you. If your income from employment increased during the program, the additional rent you paid to the PHA is placed into an "escrow" account. The funds placed in the escrow account are yours and are available to you upon successful completion of the FSS program.

#### HOW DOES RAD IMPACT FSS?

In all cases, your existing Contract of Participation will continue. If the property is converted to PBV, you'll be merged into the PHA's Housing Choice Voucher FSS program. If the property is converted to PBRA, the owner will operate a FSS program. The PHA may continue to use Service Coordinator

funds to support FSS activities. New participants can only be enrolled if the PHA (for PBV) or owner (for PBRA) wishes to continue to operate an FSS program.

Current HCV FSS rules allow a PHA to terminate your rental assistance if you do not comply with your **Contract of Participation**. However, if you convert to the HCV FSS program through RAD, your PHA may not terminate your rental assistance for this reason.

## WHAT IS THE ROSS PROGRAM?

The ROSS program provides public housing residents with coordinators to connect them to supportive services and empowerment activities. ROSS **Service Coordinators** work with:

- Families to increase income and become self-sufficient, and
- Elderly or residents with disabilities to improve living conditions to age-in-place.

In public housing, PHAs, resident councils, and nonprofit organizations can apply to HUD for three-year grants to fund ROSS **Service Coordinators**.

## HOW DOES RAD IMPACT ROSS?

The PBV and PBRA programs do not have a ROSS program. If you currently participate in the ROSS program and your property converts to PBV or PBRA, you may continue participating until the current three-year grant funding for the ROSS program is spent. Once the funds are spent, your PHA cannot apply for a new grant.

### DEFINITIONS:

- **Contract of Participation** – A five-year contract identifying the terms and conditions for you to participate in the FSS program.
- **Escrow Account** – An account for FSS participants. Your PHA makes deposits into this account when your earned income increases.
- **Family Self-Sufficiency (FSS)** – A program to help connect families to services that will lead to economic independence and self-sufficiency.
- **Resident Opportunities and Self-Sufficiency (ROSS)** – A grant that funds service coordinators to connect residents with supportive services, empowerment activities, and support in becoming self-sufficient.
- **Service Coordinator** – A person who links residents to resources and supportive services.