



Guide 7: Resident Training and Self-Sufficiency Programs



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This document is part of the **Public Housing Resident Organizing and Participation Toolkit**. The full toolkit includes topical guides, customizable resident council documents and forms, tools related to tenant participation funds, and case studies of resident organizations around the country. To see the full toolkit go to: <https://www.hudexchange.info/programs/public-housing/resident-toolkit/>

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RESIDENT TRAINING AND SELF-SUFFICIENCY PROGRAMS

HUD is committed to advancing self-sufficiency and financial stability among public housing residents.

HUD, housing authorities, and community organizations offer programs to support public housing residents to become more financially self-sufficient. Your resident council can participate and advance these programs.

This guide will discuss the Resident Opportunity and Self-Sufficiency (ROSS) grants, Jobs Plus program, and the Family Self-Sufficiency program. In each program, HUD provides grants that mostly pay for service coordinators or case managers. Who can receive the grants, and what the service coordinators can do, varies among the programs.

While the general outline of each program does not change, HUD may make changes from time to time in the requirements for receiving grants for these programs. HUD publishes Notices of Funding Availability (NOFAs) that have guidance on what is required to receive funding for a specific program for the upcoming cycle. NOFAs are published on HUD's website at [hud.gov/grants/](https://www.hud.gov/grants/).



Resident Opportunity and Self-Sufficiency (ROSS)

Who can receive grants: housing authorities, tribal housing organizations, resident councils (jurisdiction-wide or property specific), or other organizations that partner with residents

What the program does: Pays for coordinators who can organize services for residents, provide case management, directly support residents, and in some cases, directly support the work of the resident council.



Jobs Plus

Who can receive grants: housing authorities, though an “implementation partner” (another organization chosen by the housing authority) can run the program

What the program does: The goal is to address poverty among residents by developing employment opportunities, promoting a community support network for work readiness, career education, and financial literacy.



Family Self-Sufficiency (FSS)

Who can receive grants: housing authorities

What the program does: When a housing authority creates an FSS program, residents can enroll voluntarily. Residents who participate create specific goals for their household and receive case management.



For more information on partnering with community organizations, see [Guide 6: Partnering with Local and Community Organizations](#), in this toolkit.

Resident Opportunity and Self Sufficiency Grant Program (ROSS)

ROSS grants give housing authorities, resident groups, tribal housing organizations, and other organizations that partner with residents funding for service coordinators. Those coordinators can provide services that benefit residents: such as case management, social work services, connections with outside resources, and even support for the resident council. ROSS is designed to allow flexibility to meet local needs, so each ROSS program can look very different.

Program Goals

Services funded by ROSS grants aim to help participants be more self-sufficient. For people who are not elderly or who do not have a disability, HUD considers several factors as moving toward self-sufficiency:

- increasing earned income (wages from work)
- reducing or eliminating the need for cash assistance, such as Temporary Assistance for Needy Families (TANF)
- progress toward achieving economic independence so that the family is not relying on government assistance programs such as the Supplemental Nutrition Assistance Program (SNAP)
- progress toward housing self-sufficiency so that the resident no longer needs public housing and can afford market rate housing,

In the case of elderly residents or residents with disabilities, HUD sets self-sufficiency goals that:

- improve living conditions
- enable residents to age-in-place
- enable residents to avoid nursing homes or other institutional facilities.

Service Coordinators

ROSS service coordinators, sometimes called program coordinators, help participants move towards their goals. They use needs assessments, case management, and referrals to services as tools. Service coordinators identify community- and internet-based services to meet residents' needs, including: transportation, child care, education, training, and work supports. ROSS can work with other service programs for public housing residents that are offered by the housing authority or a community organization by providing funds for the case management portion. However, ROSS cannot directly fund services themselves. Only residents of public and Indian housing can receive case management services from ROSS service coordinators.

ROSS may connect residents to a variety of services, including:



Employment



Disability services



Health and well-being



Basic needs



Education and youth



Financial literacy



Aging in place

Residents may be connected to a variety of services, including:

- **Employment:** assessment, job search, computer literacy, resume writing and interviewing
- **Disability services:** accessible transportation, assistance with daily living, disability services counseling
- **Health and well-being:** healthcare referrals, nutrition education, drug and alcohol treatment
- **Basic needs:** benefits enrollment, childcare, life skills
- **Education and youth:** afterschool programs, tutoring, early childhood education
- **Financial literacy:** financial coaching, long-term financial planning, money management
- **Aging in place:** health care coordination, meals services, transportation

Check the current [Notice of Funding Availability](#). Sometimes, HUD requires that certain services be offered.

Resident Eligibility

When a property has a service coordinator all public housing residents are eligible for services. If your development has some units that are public housing and others that receive assistance from some other program (like Section 8), those residents will not qualify to receive support from ROSS service coordinators.



Resident Councils and ROSS

A unique feature of ROSS is that resident groups may apply for and receive funding.

Housing authorities, resident councils, tribally-designated housing entities, and nonprofit organizations can receive ROSS grants. Nonprofit organizations must have a letter of support from the local housing authority or a resident council. A resident council can support a nonprofit's application for a service coordinator that will be assigned full-time to their property. By law, at least 25% of ROSS grant money must go to resident councils, as long as there are enough applications.

As part of the application review process, your resident council's capacity to manage grant funding and implement the program will be evaluated. If your resident council does not yet have the experience and skills to manage the grant, you have several options. You can seek training to build the necessary skills or partner with your housing authority or local community organizations to implement community programs. You can also work with local nonprofits or the housing authority to support their applications for ROSS funding.

Even if the resident council does not receive funding directly, resident councils and resident leaders can help make a ROSS program successful. Some ways you can do this include:

- Working with the service coordinator to design a program that meets residents' needs
- Including the service coordinator in resident council meetings
- Using resident council communication (emails, social media, bulletin boards) to encourage residents to take advantage of the ROSS service coordinator or information they want to present
- Introducing new residents to the ROSS program or the service coordinator
- Conducting surveys of resident council members on what needs they see

Many service coordinators work closely with the resident council and can help the resident council conduct outreach. As long as the resident council and the service coordinator share the same goals, collaboration can help each side.



In Cincinnati, the jurisdiction-wide resident council, J-RAB, receives ROSS funding directly from HUD. J-RAB uses ROSS, tenant participation funding, and some outside funding for its programs. J-RAB has several service coordinators working in public housing buildings. One service coordinator works out of J-RAB's office, which also serves as the Business and Service Coordination Center (offering services for residents through ROSS service coordinators).



In Los Angeles County, service coordinators report that “empowerment is key” to self-sufficiency—and resident councils are an important tool for resident empowerment. Resident service coordinators there may help a resident council and its members with capacity building and skills. Additionally, Lynette Johnson, a resident service coordinator at the Los Angeles County Development Authority (the local housing authority) points out that participating in a resident council builds many skills that are also important for finding a job or advancing in your career. Budgeting, public speaking, outreach, meeting facilitation, consensus building, and administrative experience, are all skills that resident leaders need to be successful. An effective service coordinator can encourage residents to build those skills within a resident council, and translate them into success in the job market.

Jobs Plus

The Jobs Plus Initiative provides a strategy, which has been shown to work, for increasing the employment opportunities and earnings of public housing residents. A key component to the Jobs Plus model is that it supports entire properties rather than individual households, encouraging work throughout the community—this ensures that everyone in the development has equal access to work readiness resources.

The program can vary depending on local needs but has three main components:

- 1. Employment-related services:** services such as work-readiness training, connecting residents with employers, financial counseling, educational advancement, job placement, and employment counseling. Residents enroll in these services to help attain sustainable long-term employment at a livable wage.
- 2. Financial incentives:** Participants in the Jobs Plus program can choose to enroll in the “Earned Income Disregard.” Normally, an increase in your wages could also increase your public housing rent. This program allows the housing authority to “disregard” increased wages earned while participating in the program, so that your rent does not increase because you earn more money.
- 3. Community support for work:** Housing authorities must advertise the program so that all residents know they can participate. Sites are required to hire residents as community coaches who recruit participants. As resident leaders engaged directly with the Jobs Plus program, community coaches help shape program offerings and outreach efforts based on their intimate knowledge of the needs and strengths of the community. Informal interactions between staff and residents is a key part of the program. Housing authorities must partner with local work development boards, and can partner with other organizations too.

Housing authorities receive Jobs Plus grants and usually implement the program. However, they can work with “implementation partners” for some or all of the implementation. Housing authorities are also required by HUD to show they have “Community Support for Work.” Before beginning a Jobs Plus program, housing authorities are expected to work with local organizations—government agencies, nonprofits, and employers—in designing their approach. Resident councils are also part of this effort. Housing authorities are expected to work with the resident council, if one exists.

In Jobs Plus, services should match participating residents’ individual needs. The goal is to be “place based” and offer services on-site at public housing developments, but referral services can also be offered. Employment services are provided at a job center on the property and referrals are made to complementary services in the community, such as childcare.

For participants who are unemployed, case managers help identify short and long-term employment goals and create plans to accomplish them. Employed participants can also work with case managers to advance their careers and learn new skills. Program services may be provided directly by the housing authority or by a partner, for example a community organization that provides job training and case management.

Family Self-Sufficiency (FSS) Program

The Family Self-Sufficiency Program promotes increased earnings and savings for families receiving HUD-funded rental assistance, including public housing residents. The program supports participants in finding employment that will allow them to move off of federal or state cash assistance, sometimes called welfare, and reduce their need for rental assistance. They may remain in other government programs such as SNAP or Medicaid.

In order to successfully complete FSS, participants must become independent of federal and state cash-assistance for at least 12 months, and a household member must seek and maintain suitable employment.

Housing authorities must apply to HUD for funds to participate in FSS. For residents, participation in FSS is voluntary. If the local housing authority has an FSS program, and there is space available, interested public housing residents can apply to participate. The program generally lasts five years, though families can complete the program early by meeting certain goals.

FSS service coordinators provide assessment, case management and coaching to support participants in developing goals, accessing services to overcome barriers to employment, strengthening their financial capability, and addressing other challenges.

A key feature of FSS is that participants identify their own financial and employment-related goals.

FSS participants may access services and supports in the areas of:

- Employment: resume building, job search assistance, and job training
- Educational programs: skills development, GED preparation, college courses, and job training
- Financial capability: credit counseling, financial education, savings programs
- Wrap-around services: health and mental health services, child care, transportation

Resident Involvement in FSS Decisions

FSS programs must be run by housing authorities directly. Housing authorities create a Program Coordinating Committee which secures resources, develops the FSS action plan and procedures, identifies service gaps, and works to implement the program. This group may include community organizations, local government agencies, local colleges, and public housing residents. If your housing authority has an FSS program, check to see if resident voices are already included in the Program Coordinating Committee. If not, see if the housing authority would invite a representative of the resident council to the Committee.

For communities that do not have FSS, residents and resident councils could advocate with the housing authority, for example using the PHA Plan process, to encourage an application for FSS funds.



Resources

About the Resident Opportunities and Self-Sufficiency (ROSS) Grant: General information about ROSS. Published by HUD. https://www.hud.gov/program_offices/public_indian_housing/programs/ph/ross/about

Running ROSS Step-by-Step: An online training for any organization that receives ROSS grants. Available on HUD Exchange. <https://www.hudexchange.info/programs/ross/guide/introduction/>

Basic Facts About HUD's Family Self-Sufficiency Program: Article covering the history of FSS, the program requirements, how residents benefit, and the effectiveness of the program. Published by the nonpartisan Center for Budget and Policy Priorities. <https://www.cbpp.org/research/housing/basic-facts-about-huds-family-self-sufficiency-program>

Family Self-Sufficiency (FSS) Program: A fact sheet with general information about FSS. Published by HUD. https://www.hud.gov/sites/documents/FSSFACTSHEET_FEB2016.PDF

Family Self Sufficiency (FSS) Program Training: An online training for any organization that receives FSS grants. Available on HUD Exchange. <https://www.hudexchange.info/trainings/fss-program-online-training/contents.html>

HUD's Jobs Plus Pilot Program for Public Housing Residents: Ongoing Implementation Experiences: A report on the early implementation of the Jobs Plus Initiative. Published by MDRC. <https://www.mdrc.org/sites/default/files/JobsPlusReport.pdf>

Building Public Housing Authority Capacity for Better Resident Services: Research article discussing the way public housing can be a "platform" for services. Published by the nonpartisan Urban Institute. <https://www.urban.org/sites/default/files/publication/65441/2000333-Building-Public-Housing-Authority-Capacity-for-Better-Resident-Services.pdf>

The National Alliance of Resident Services in Affordable and Assisted Housing (NAR-SAAH): An organization that provides technical assistance to Resident Services staff and Resident Councils through training, advocacy, and leveraging funding. <https://www.narsaah.today/>