

**Why We Use FSS: Debbie Nutter**

DEBBIE NUTTER: Hi. I'm Debbie Nutter, and we're a much smaller organization based out of Massachusetts. We're just in New England, and we have 1,700 units of affordable housing all over New England.

A long time ago in 2003, we bought one of our largest developments, and it was a HUD preservation. Well, we bought and we paid off the HUD mortgage. And because we did that, the residents were all given preservation vouchers. And we approached the local housing authority, trying to get them to think outside the box, and figure out how we could sign our residence up for-- get our residence linked to their FSS program.

We'd paid for the coordinator time, because I knew that was going to be huge on

them. But that didn't work, so we've been watching and watching this, and trying to figure it out. We have service coordinators at all of our properties. We don't buy a property unless we can build a community room if there isn't one there, so that we have space for our residents, and places to provide programs for them. We've run GED programs, and CNA classes, and connected people with courses, and everything else.

And so I was reading a local paper one day, probably three years ago now, and saw an article about Compass Working Capital, and what they were doing with the Lend Housing Authority, which is the next town over. So we set up a couple meetings with Compass, and spent about a year putting a program together. They looked at the demographics of our properties and chose two, one is a section eight property in Willimantic, Connecticut, and one is in Gloucester, Mass. [? Great ?] tax credit, but lots of residents with vouchers.

So we approached our board two years ago, and came up with a budget of about \$250,000 that we'd need to pay for Compass Working Capital's work at the two different properties, and be able to match residence savings not knowing that we were going to have such luck, and such great results through Danielle's work at HUD in Washington, and be able to have this FSS program get launched. So we asked our board for the money, and asked them if we could invest in our residents. And our board agreed, and told us to go ahead and do it.

And we've been doing it. And we've had a couple graduates down in Willimantic now that got some HUD match money. A woman bought a house for the first house in the family. The family had never owned a house before.

And in Gloucester, we've had a few graduates. And we've actually successfully approached the Gloucester Housing Authority now, who's one of the voucher providers, and they're going to let us link our residents to their FSS program. We'll still pay for the Compass and the coordinator time, they'll let our residents sign up

for it. And we're looking, Marianne, our director of development, and I are looking into funding sources to be able to provide the coordinator time and money at other section eight properties, so we can get the rest of our properties signed up for FSS.

And it's just been wonderful watching the faces, and going and meet these people, and deliver checks, and a few people have moved out of the property. One [? got ?] [? us ?] a tax credit property isn't income eligible anymore. She connected with a better job, and it's just been wonderful watching these people that didn't have much hope turn their lives around, and really become very successful in their own lives.

JEFFREY LUBELL: Debbie, let me ask you the same question that I asked Aaron. In your view, what's the number one reason, or the number two or three reasons that owners should think about offering FSS programs to their residents?

DEBBIE NUTTER: Well, we've been offering service coordinator since we started. We didn't start without one. And just connecting residents to ways that they can-- there's so many of them that are stuck on a cliff, because they get a job, and then their rent goes up, and then they lose their health insurance, and then they do this, and then they do that. And then they quit their job, so their rent goes back down, and they get free medical care, and they get free food and free everything else.

And you don't have a success everywhere, but just watching the successes and being able to show somebody that, yes, you can. You can do it if you really, really try. And now with FSS, their rent's not going up. It's going in a savings account.

Their credit's being repaired through Compass' efforts. And they can see that there is a light at the end of the tunnel, and they're going to be able to get out and make a living wage, and send their kids to college, go to college themselves, buy a car, because they actually are getting a real paycheck. That's what we do, and that's what we're all about.