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Louisville Metro Housing Authority awarded \$461,726 HUD grant to help families achieve self-sufficiency

Award marks the 6th consecutive year agency selected for grant

(Louisville, KY---) For the sixth consecutive year, the Louisville Metro Housing Authority (LMHA) was selected to receive a grant aimed at helping more public housing residents and Housing Choice voucher participants move toward self-sufficiency and reduce their dependence on government support services. The latest round of funding will provide LMHA with \$461,726.

The U.S. Department of Housing and Urban Development (HUD) grant, which supports families in HUD's Family Self Sufficiency (FSS) Program, has benefitted more than 543 LMHA families since January 2015. The new grant will support an estimated 325 residents who are expected to participate in the FSS program during 2020.

"This is a validation of LMHA's work to ensure more Louisvillians have access to the resources and tools needed to achieve their goals and improve their family's quality of life," said Mayor Greg Fischer. "As more families move toward self-sufficiency, the result is a stronger and more vibrant community."

Public housing residents and Section 8 recipients who enroll in the FSS program will work with a social worker or "coach" for five years to establish long-term and short-term goals that will boost their income and build wealth. Whether it is returning to school or working toward homeownership, those enrolled in the FSS program will attend classes and work with various agencies to achieve each goal.

"The goals that the participants develop are detailed in individual service plans that serve as a contract for their enrollment in the program," said Lisa Osanka, executive director of LMHA. "This contract allows participants and staff to track their progress and provides clear metrics that we can use to measure the success of our efforts."

As part of the FSS program, an interest-bearing escrow account is established for each family. As the participant's earned income increases, periodic deposits are made into the account. Those who successfully graduate from the FSS program will receive the funds that have accumulated in their family's account over the five-year period.

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“The escrow account funding not only helps incentivize participants to graduate from the program, but it also serves as the seed money they can use to pursue their goals and further support their efforts to move toward self-efficiency,” said Dan Farrell, Director of Special Programs with LMHA. “It also supports many of the fundamental components of the program, including the importance of savings, goal-setting, planning, and the many other principles that are essential to becoming self-sufficient.”

Farrell said that while the value of the escrow accounts varies, on average FSS graduates receive \$6,000 upon graduation.

For participants like Leah Pugh who graduated from the FSS program in 2017, the funds she earned helped her to pursue one of the most important goals she established for her family – the purchase of a new home. Pugh said that in addition to providing information on the homeownership process, the program helped her re-tool her thinking and focus on the importance of saving and developing a budget.

“The way I thought about my finances and the information I was using to make decisions led me to be in a situation where homeownership would have been impossible,” said Pugh. “The FSS program provided new sources of information, helped me to identify ways that I could save and gave me the confidence I needed to be on the path of purchasing my own home.”

And while the five-year commitment may seem daunting, said Pugh, she believes the time is well spent and worth the sacrifice.

“The five years you commit are going to pass regardless of whether you decide to enroll in FSS or not,” said Pugh, who is now enrolled at a local university and is pursuing her bachelor’s degree. “What it really gets down to is where do you want to be in five years and what steps do you need to take to get there.”

Public housing residents and Housing Choice voucher recipients interested in learning more about FSS can call (502) 569-3462 or (502) 569-3439.

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