

HUD-FUNDED SERVICE COORDINATION PROGRAMS: ROSS, FAMILY SELF-SUFFICIENCY, AND SERVICE COORDINATORS IN MULTIFAMILY HOUSING FOR ELDERLY AND DISABLED

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Service coordinators are the foundation of successful affordable housing. They ensure that older adults who reside in the limited number of federally subsidized rental units can thrive in their communities instead of moving to costlier facilities that provide higher levels of care, or to inappropriate or sub-standard housing. Service coordinators in family housing understand that putting a roof over a family is just the first step to a journey of economic and personal stability that could break a cycle of generational poverty.

HUD currently has three distinct service coordinator programs, each with its own federally appropriated funding stream:

- Service Coordinators in Multifamily Housing for the Elderly/Disabled.
- The Resident Opportunities and Self-Sufficiency (ROSS) Service Coordinator Program.
- The Family Self-Sufficiency (FSS) Program.

HUD's Office of Public and Indian Housing (PIH) administers the ROSS Service Coordinator and FSS programs. The Service Coordinators in Multifamily Housing for the Elderly/Disabled program funds the work of service coordinators in Section 202 housing and is administered by HUD's Office of Multifamily Housing Programs.

A service coordinator is a social service staff person hired or contracted by a property owner, housing

management company, public housing agency (PHA), resident association (RA), or Tribal Housing entity.

In the past, a service coordinator acted as an information and referral resource for families, seniors, and persons with disabilities residing in publicly funded subsidized apartments or other affordable housing environments. However, the role of the service coordinator has evolved to a more hands-on, enhanced level of coordination, motivation, and assistance.

This model represents a proactive approach to service coordination in which the service coordinator reaches out to and engages residents, conducts non-clinical assessments of resident interests and needs, and makes referrals to service providers in the community as necessary and appropriate. The service coordinator's primary role is to coordinate the provision of supportive services and provide access to benefits and community-based resources for low-income residents. Service coordinators also empower residents to remain independent and increase their assets and self-sufficiency by influencing positive behavior changes.

History

Service coordination is a growing profession that expanded when Congress created HUD's Service Coordinator Program through Section 808 of the "National Affordable Housing Act of 1990" (also known as the "Cranston-Gonzalez Affordable Housing Act," Public Law 101-625). This law gave HUD the authority to use Section 8 funds to employ service coordinators

in Section 202 Multifamily Housing for the Elderly/Disabled. The act also enacted the FSS program.

Service coordination programs received additional authority through the 1992 “Housing and Community Development Act” (HCDA; Public Law 102-550). The HCDA Amendments of 1992 amended Section 808 through Sections 674 and 677 and added Sections 675 and 676. Section 851 of the “American Homeownership and Economic Opportunity Act of 2000” (Public Law 106-569) further amended these acts. These amendments allowed service coordinators to serve low-income elderly and disabled persons living in the vicinity of the development and expanded the program by broadening authority for funding of service coordinators in most HUD-assisted and conventional public housing (PH) developments designated for the elderly and people with disabilities. The “Consolidated Appropriations Act of 2015” authorized voluntary FSS participation for owners of private multifamily projects that have a project-based Section 8 Housing Assistance Payment contract.

As a response to the “Quality Housing and Work Responsibility Act of 1998” (the “Public Housing Reform Act”), ROSS is a redefined and restructured combination of programs funded in prior years: The Tenant Opportunities Program, Economic Development and Supportive Services Program, and Public Housing Service Coordinators Program.

Program Success

Ninety-five percent of elderly residents with service coordinators continued living independently instead of moving to facilities with higher care levels in 2024. This is significant because it means residents continued living in their communities and saved the costs associated with a move to an institutional setting. Most people in federally assisted housing do not have the financial means to support their care and must rely on Medicaid to afford long-term care, assisted living, or nursing homes. Nationally, it costs taxpayers 66% less to serve low-income older adults in affordable housing with a service coordinator than in a nursing home. Further, national research conducted in the past 30 years has chronicled the widely recognized preference

by older adults to remain independent and in their own homes and communities for as long as possible.

HUD has invested in a new reporting model called Standards for Success (SfS) that all Multifamily Service Coordinators and ROSS Service Coordinators began using in 2019. For the first time in program history, HUD can track outcomes that may be related to service coordinator-led programming and assistance using resident-level data in addition to aggregate data. HUD PIH has created a data dashboard that allows ROSS grantees to track outcomes and compare their programs with others using the SfS data.

National data about service coordination is also currently available from the American Association of Service Coordinators’ AASC Online documentation system, which has shown the benefits of service coordination in terms of providing access to services and supports, increased length of independent living, and improved health outcomes for elderly residents through wellness and healthy habits programs, health status checks, and other services arranged for and brought to the property by the service coordinator. Additionally, the AASC Online system has identified cost savings for residents through their access to needed services, benefits, and supports and for property owners/managers by preventing evictions, intervening faster when tenancy issues arise, and keeping the property “leased up.”

HUD’s Office of Policy Development and Research evaluated satisfaction among property managers in multifamily housing properties with the provision of service coordination. The report, *Multifamily Property Managers’ Satisfaction with Service Coordination*, was based on a survey of property managers in multifamily developments who have or did not have a service coordinator program in place.

The report details a high level of overall satisfaction among property managers regarding the service coordinator program, as well as a strong belief that service coordinators improve the quality of life for residents in their housing properties. The report also describes longer resident occupancies in properties with a service coordinator when compared to properties without the position. Specifically, the length of

occupancy in developments with a service coordinator was 10% longer than at developments without a service coordinator. This increased length of independent living serves to reduce the long-term care costs for this population.

The value of service coordination was underscored during the coronavirus pandemic. Surveys of service coordinators conducted in 2020 separately by the Joint Center for Housing Studies at Harvard University (JCHS) and Johns Hopkins University Bloomberg School of Public Health found that service coordinators played an especially critical role in the health and safety of older adults during the pandemic. As trusted leaders in their communities, service coordinators were a source for reliable information, ensured supports were in place when services were disrupted, and facilitated on-site vaccination clinics during COVID-19. As a result of the pandemic, service coordinators also increased their focus on preventing social isolation and helping residents use the internet and devices to remain connected to their communities and manage chronic conditions through telehealth during this time. A follow-up survey by JCHS informed a 2021 paper published in the *Journal of Gerontological Social Work* that further details the important ongoing role of service coordination in affordable housing settings.

Program Summaries

SERVICE COORDINATORS IN MULTIFAMILY HOUSING FOR THE ELDERLY/DISABLED AND RESIDENT OPPORTUNITIES AND SELF-SUFFICIENCY SERVICE COORDINATORS

On average, service coordinators assist each of the residents they serve more than 30 times per year. Most of that assistance addresses social determinants of health, including access to meals, transportation, and positive social interaction. Service coordinators also regularly help residents understand medical plans and billing, access translation services, and adhere to care plans once they return to the property from hospital, rehab or long-term care stays.

Service coordinators also collaborate with community providers to host regular programs that inform residents

about managing chronic health conditions such as diabetes and Chronic Obstructive Pulmonary Disease (COPD). Preventive programs are even more common, with service coordinators bringing to the property fall prevention instructors and mobile podiatrists and dentists. They also partner with nursing schools to host blood pressure checks and flu vaccine clinics. Service coordinators reporting through the AASC online case management system organized more than 28,000 wellness programs in 2024.

The service coordinator position is funded to carry out the following activities:

- Assess each elderly resident's needs in Activities of Daily Living and determine their respective service needs.
- Assist residents with obtaining needed community-based services and/or public benefits.
- Motivate residents to adopt self-directed care options that maximize independence and promote wellness.
- Monitor and evaluate the effectiveness of the supportive services provided to residents individually and collectively.
- Identify and network with appropriate community-based supports and services.
- Advocate on behalf of residents individually and collectively to ensure their needs are met.
- Assist residents with establishing and working with RAs/ Resident Councils, as requested.
- Assist residents in setting up informal support networks.
- Assist heads of family households with removing barriers to gainful employment and self-sufficiency.
- Assist residents with resolving problems with their tenancy.
- Develop and update a profile of the property through resident capacity and needs assessments to acquire appropriate health, wellness, education, and other programs for the housing community.
- Develop and acquire appropriate health and wellness programs for the housing community.

- Develop after-school youth, job readiness, literacy, volunteer, and financial management programs for residents and their families.
- Develop health/wellness and other property-wide outcomes to promote improved health conditions among residents as well as increased independence and financial self-sufficiency.
- Perform other functions to eliminate barriers to enable frail and at-risk low-income elderly, people with disabilities, and families to live with dignity and independence.

Eligible applicants for Service Coordinator in Housing for the Elderly and Disabled funds include owners of HUD-assisted multifamily housing, namely developments built with or subsidized by the following programs: Section 202, project-based Section 8, Section 236, and Section 221(d)(3) Below-Market Interest Rate. All housing must be designed or designated for sole occupancy by elderly persons aged 62 and older, or by people with disabilities aged 18 to 61. Before FY14, funds were distributed by national competitive grant processes through HUD Notices of Funding Availability (NOFAs).

In 2025, new Multifamily Service Coordinator grants were awarded for the first time in more than a decade. More than 700 properties applied for \$40 million to hire new service coordinators. HUD announced 107 awardees, which are set to receive funding in 2026. Beginning with FY14, federal appropriations have been insufficient to allow for new grants in the Service Coordinator in Housing for the Elderly and Disabled program. While these new grants will provide three years of funding, all existing grants are extended annually based on congressional appropriations.

Although HUD allows service coordinators to be funded through a property's residual receipts funds or to be incorporated into the property's operations budget, most federally assisted properties and PHAs do not have sufficient resources in their operating budgets or are unable to complete a modest rent increase to staff service coordinators.

Eligible applicants for ROSS Service Coordinator funds include PHAs, Tribes/Tribally designated

housing entities, RAs such as resident management corporations, resident councils, and intermediary resident organizations and nonprofit organizations supported by residents and/or PHAs. In 2023, ROSS grants were made available for the first time to PHAs and multifamily owners to continue to serve or restart service to residents of projects with assistance converted from public housing to Rental Assistance Demonstration (RAD) Project-Based Voucher (PBV) or RAD Project-Based Rental Assistance (PBRA). ROSS funds are distributed by national competitive grant processes through annual HUD NOFOs. Grants cover program costs for three years.

As of 2024, only renewal applicants have been awarded ROSS grants. Not enough funding is available to provide grants to new applicants.

FAMILY SELF-SUFFICIENCY

The FSS program helps Housing Choice Voucher (HCV) holders and residents of public and multifamily housing to build assets, increase their earnings, and achieve other individual goals including homeownership, if desired. FSS supplements stable, affordable housing in two ways: (1) with case management to help families overcome barriers to work and develop individualized skills training and services plans and (2) with escrow accounts that grow as families' earnings rise. The program is voluntary and allows participants up to five years to achieve their goals and "graduate" from the program.

The FSS program is administered through PHAs that elect to participate in FSS by filing an FSS Action Plan with HUD. Housing agencies may apply for funding for FSS coordinator costs as part of an annual competitive grant process. In recent years, HUD has expanded the FSS program to include owners of privately-owned HUD-assisted Project-Based Rental Assistance housing with Section 8 contracts. These owners can voluntarily establish and operate an FSS program at their housing sites.

Each family participating in the FSS program works with an FSS coordinator who assists the family in developing an individual training and services plan and helps the family access work-promoting services in the

community, such as résumé building, job search, job counseling, and education and training. The nature of the services varies based on families' needs and local program offerings.

A significant component of the FSS program is the escrow account that serves as both a work incentive and an asset-building tool. Like most families in public or assisted housing, participants in the FSS program must pay higher rental payments if their incomes increase. FSS participants, however, have an opportunity to obtain a refund of some or all of these increased rent payments. As the rent of an FSS participant increases due to increased earnings, an amount generally equal to the rent increase is deposited into an escrow account monthly. Upon graduation, the participant receives escrowed funds to meet a need they have identified. If the housing agency agrees, the participant may also make an interim withdrawal when needed to meet expenses related to work or other goals specified in the participant's FSS plan. A participant who fails to successfully complete the FSS program loses the funds in his or her escrow account.

Congress has appropriated funds for FSS grants, but private multifamily projects that have a project-based Section 8 Housing Assistance Payment contract are not eligible. However, owners who participate in FSS may now use residual receipts to hire FSS coordinators.

Funding

In fiscal year 2025, the "Full-Year Continuing Appropriations and Extension Act" (H.R. 1968) provided level, ongoing funding for all service coordinator programs.

This includes level funding of \$112 million for the Service Coordinators in Multifamily Housing for the Elderly and Disabled grant program. This was an \$8 million decrease from FY23 funding and was able to fund existing grantees. The House's FY26 appropriations bill seeks to increase funding to \$115 million for existing grants while the Senate has requested \$122 million to bring funding in line with prior years' levels.

The FSS program saw a notable funding increase in FY24 to \$140.5, which was up from \$125 million from

FY23. Based on proposed funding levels at the time of this guide's writing, the program could see level funding from the House or would receive another increase to \$156.4 million from the Senate bill.

The ROSS program saw its first increase in many years in FY24 when Congress appropriated \$40 million. This was a \$5 million increase from a total that had remained stagnant for a number of budgets. The House is proposing to bring the program total back down to \$35 million for FY25, while the Senate has requested an increase to \$45 million.

In August 2025, Congressman Adam Smith (D-WA), Joyce Beatty (D-OH) and Suzanne Bonamici (D-OR) reintroduced the Expanding Service Coordinators Act (H.R. 5057), which would authorize \$225 million for Multifamily service coordinators in each fiscal year for five years. It would also provide \$45 million for ROSS coordinators each year for the same time period. The measure also includes provisions that would create a \$2,500 set aside for training for each Multifamily service coordinator and make service coordinators eligible for the Public Student Loan Forgiveness program.

Forecast for 2026

SERVICE COORDINATORS IN MULTIFAMILY HOUSING FOR THE ELDERLY AND DISABLED GRANT PROGRAM

There continues to be a need for a multifaceted strategy for funding service coordinators that includes maintaining the service coordinator grant programs and increasing the ability for routine staffing of service coordinators from a property's operating budget through modest rent adjustments or through the property's residual receipts. Although statutory authority exists to allow HUD-subsidized properties to fund service coordinators, many senior housing facilities continue to be unable to secure the necessary rent adjustments to accommodate them. Currently, fewer than half (approximately 5,000) of the eligible properties have a service coordinator on staff. Service coordinators are critically needed to aid with accessing benefits and supportive social and health/wellness services to

maintain independence as well as improve the health outcomes for these low-income elderly tenants.

There is also a need to expand the funding for community-based service coordinators to assist frail older adults and non-elderly people with disabilities in the surrounding community where the property is located. Even though Section 851 of the “American Homeownership and Economic Opportunity Act of 2000” (Public Law 106-569) granted authority to enable service coordinators to assist residents in the surrounding community, there are insufficient funds to enable service coordinators to effectively assist these residents, especially as the needs of this population are increasing as residents age in place.

Additionally, Section 515 of the “American Housing Act of 1949” (Public Law 81-171) provided preliminary language for the use of service coordinators at rural multifamily housing developments administered by the U.S. Department of Agriculture (USDA). In the 515 program, the service coordinator can be funded through the property’s operations budget. Again, lack of sufficient resources in the operations budgets at these properties has prevented many of them from staffing a service coordinator. If a Section 515 Rural Housing property has a Section 8 contract, they are also eligible to apply for Service Coordinators in Multifamily Housing for the Elderly/Disabled new grant funds, if available, and are eligible for one-year extension funding for existing grants.

RESIDENT OPPORTUNITIES AND SELF-SUFFICIENCY SERVICE COORDINATOR GRANT PROGRAM

The need for service coordination in PHAs continues to be a critical concern as older adults are becoming the predominant residents of public housing properties. For the past few funding cycles, the Operating and Capital Funds appropriated to PHAs have decreased to the point that funds are insufficient to meet PH operating and repair needs, much less fund a service coordinator. It is imperative that PHA residents have access to the information, assistance, and case management of a service coordinator that would enable them to gain or maintain their independence, improve their health

outcomes, and achieve economic self-sufficiency. If a \$55 million funding level could be achieved without any carve-outs for other initiatives, there would be a modest amount available to fund new ROSS Service Coordinators in additional PHAs.

HUD must continue to consider the impact of refinancing on the ROSS program. The 2023 NOFO was a good first step as it allowed projects that previously funded a ROSS coordinator to seek grant funds once again even if it repositioned and is no longer eligible for the program. As HUD encourages PHAs to take advantage of recapitalization tools that provide operational financial security, it may need to expand the types of properties that are eligible for a ROSS service coordinator. Losing a service coordinator is devastating to properties and it’s important that any refinancing decisions at the ownership level don’t prevent residents from realizing the benefits of service coordination.

FAMILY SELF-SUFFICIENCY GRANT PROGRAM

For the FSS program, the key issue is expansion and making effective use of the program to help families build assets and make progress toward self-sufficiency. There is no limit to the number of families that may be enrolled in FSS, so one key goal for local advocacy is expansion of current programs to serve additional families. For housing agencies without an FSS program, advocates may wish to focus on starting a new FSS program at a multifamily property operated by a nonprofit housing organization.

At the same time, the number of families that can be effectively served with a given number of coordinators is limited. HUD generally uses 50 families per coordinator as a rule of thumb. Caseloads vary dramatically from agency to agency, and in some cases, it may be more important to add FSS coordinator staff to reduce caseloads to manageable levels at the outset and then work to expand the number of enrolled families. Advocates should work collaboratively with local housing agencies to find local in-kind or cash resources to expand the number of FSS program coordinators to serve additional families.

The key federal advocacy issue related to FSS is funding stability, principally for FSS coordinators. Congress should renew and expand funding for FSS coordinators. AASC continues to advocate for a change in the program's funding restrictions and an increase in funding for FSS coordinators to cover the costs of training, computer equipment, and case management software for FSS coordinators. It should be noted that shortfalls in Section 8 and PH funding hurt FSS by making it more difficult for housing agencies to rely on HUD funding to cover the costs of escrow deposits for FSS participants.

What To Say To Legislators

SERVICE COORDINATORS IN MULTIFAMILY HOUSING FOR THE ELDERLY AND DISABLED GRANT PROGRAM

Advocates are encouraged to contact their members of Congress with the message that Service Coordinators in Multifamily Housing for the Elderly/Disabled save taxpayer dollars by keeping frail, low-income older adults living independently in cost-effective housing instead of being placed in costly institutional care. They are also playing a vital part in nationwide goals to improve health outcomes and reduce healthcare costs by addressing social determinants of health. Funding for service coordinators remains very limited despite the critical need in eligible properties without a service coordinator on staff.

Members of Congress should be urged to:

- Deploy service coordinators to all federally subsidized housing properties serving older adults. An additional \$100 million for new, three-year HUD multifamily service coordinator grants would be an incremental approach to this long-term goal.
- Explore innovative approaches to placing service coordinators in community settings with the goal of improving wellness outcomes and increasing the number of residents capable of aging in place, particularly in rural communities.
- Recognize the opportunity for service coordinators to be a workforce solution as the nation faces a social worker shortage and a sharp increase in the number of older adults who must age in place because of a severe lack of senior housing.
- Fully fund Section 8, Project Rental Assistance Contracts, other rent subsidies, and project operating funds to permit the staffing of a service coordinator as a routine part of the housing property's operating budget. Just like the property manager and maintenance person, the service coordinator should be considered essential staff for the operation of affordable housing for the elderly. The service coordinator position not only saves funds for the residents on fixed incomes but also saves taxpayer dollars by keeping residents in less costly, independent living environments as opposed to assisted living or even more costly nursing home care.
- Appropriate a minimum of \$10 million to fund a competitive grant for service coordinators in Section 514, 515, and 516 programs under USDA.
- Direct HUD and its regional hub offices to provide necessary budget adjustments and regulatory relief to remove any barriers restricting the staffing of service coordinators through a property's operating budget.

RESIDENT OPPORTUNITIES AND SELF-SUFFICIENCY SERVICE COORDINATOR GRANT PROGRAM

Advocates are urged to contact their members of Congress with the message that service coordination in public housing is as critical a need as it is in multifamily housing for the elderly. Residents of PHAs should be afforded access to information, assistance, and linkages to community-based supports and services afforded by a service coordinator to enable them to gain or maintain their independence, improve health and wellness outcomes, and achieve economic self-sufficiency.

Members of Congress should be urged to increase the funding level for ROSS Service Coordinator grants to \$55 million without any carve-outs for other programs. This would ensure that existing ROSS grants are maintained and would allow more PHAs to have access to grant funds for service coordinators.

FAMILY SELF-SUFFICIENCY COORDINATORS GRANT PROGRAM

Advocates should speak to the person in the office of their member of Congress who deals with housing policy with the message that HUD's FSS program is critical for helping families in subsidized housing to build assets and make progress toward self-sufficiency and economic independence.

To support FSS, Congress should appropriate additional funding for FSS program coordinators to include training for FSS coordinators as well as needed case management tools and equipment as allowable expenses.

For More Information

American Association of Service Coordinators, 614-848-5958, www.servicecoordinator.org

HUD's Office of Public and Indian Housing's ROSS website, https://www.hud.gov/program_offices/public_indian_housing/programs/ph/ross/about

HUD's Office of Public and Indian Housing's FSS website, https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/fss

HUD's Office of Multifamily Housing Program's Service Coordinator's website, https://www.hud.gov/program_offices/housing/mfh/scp/scphome

Running ROSS Step-By-Step, <https://tr.ee/U0PzAd>

The HUD report Multifamily Property Managers' Satisfaction with Service Coordination, <http://bit.ly/XoZo5d>

Joint Center for Housing Studies Report: Service Coordinators Helped Older Adults who live in Publicly Funded Housing Response to COVID-19, <https://tr.ee/Bv5vnR>

Journal of Gerontological Social Work Paper: Service Coordination in HUD Housing During the COVID-19 Pandemic: Bridging the Gap, <https://tr.ee/pPFEXH>

Johns Hopkins Bloomberg School of Public Health Report: Impact of COVID-19 on Residents Living in Federally-Assisted Housing, <https://tr.ee/EqYjq8>

Many links and resources may have been changed or removed from federal websites before this guide was finalized. As a response, this guide provides full URLs to support your web-based research. Please utilize a web archival tool like <https://archive.org> to view links that may not currently be working and research any recent changes and funding cuts to ensure that you have the most current information.

Please contact outreach@nlihc.org with any questions.