

HOUSE No. 4568

The Commonwealth of Massachusetts

PRESENTED BY:

Manny Cruz and Hannah Bowen

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to expanding access to the Family Self-Sufficiency Program in the commonwealth.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Manny Cruz</i>	<i>7th Essex</i>	<i>7/16/2025</i>
<i>Hannah Bowen</i>	<i>6th Essex</i>	<i>7/28/2025</i>
<i>John Francis Moran</i>	<i>9th Suffolk</i>	<i>7/24/2025</i>
<i>Samantha Montaño</i>	<i>15th Suffolk</i>	<i>7/29/2025</i>

HOUSE No. 4568

By Representatives Cruz of Salem and Bowen of Beverly, a petition (subject to Joint Rule 12) of Manny Cruz, Hannah Bowen and John Francis Moran for legislation to expand access to the family self-sufficiency program. Housing.

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

An Act relative to expanding access to the Family Self-Sufficiency Program in the commonwealth.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Section 16G.5 of Chapter 6A of the General Laws is hereby amended by
2 inserting after subsection (c) the following subsection: -

3 (d) (1) The secretary shall use the office’s flexibility as a moving to work housing
4 authority granted by the U.S. Department of Housing and Urban Development to implement a
5 universal asset-building accounts pilot program. The pilot program shall establish and manage
6 Family Self-Sufficiency (FSS) escrow accounts for no more than 1,000 eligible families. In
7 accordance with FSS program rules, the office shall place into the account an amount equal to
8 any increase in the amount of rent paid by each covered family that is attributable to increases in
9 earned income by the covered families during the participation of each covered family in the
10 pilot program.

11 (2) Families may opt-out of participating in the universal asset-building accounts pilot
12 program at any time after enrollment. Assistance for a family that elects not to participate in the
13 pilot program shall not be delayed or denied by reason of such election. Housing assistance shall
14 not be terminated because of participating, or not participating, in the pilot program for any
15 period of time.

16 (3) Regional administering agencies that are contracted by the office to manage federal
17 housing choice vouchers are eligible to apply to participate in the demonstration in accordance
18 with criteria established by the secretary.

19 (5) The secretary shall seek to partner with philanthropic and non-profit entities to fund
20 the costs of administering, technical assistance related to implementation, and evaluating the
21 effectiveness of the pilot program on financial and other outcomes for participating families and
22 their engagement with financial coaching and other services.

23 (6) The universal asset-building accounts pilot program shall begin by no later than
24 January 1, 2027 and operate for no less than 5 years.

25 (7) Not later than 2 years after the universal asset-building accounts pilot program
26 concludes the secretary, in collaboration with the pilot program's philanthropic and non-profit
27 partners, shall conduct a study and provide to the speaker of the house, president of the senate,
28 the chairs of the joint committee on housing, the chairs of the house and senate committee on
29 ways and means, and the house and senate clerks a report on outcomes for covered families
30 under the pilot program. The report shall evaluate (i) the effectiveness of the pilot program in
31 assisting families to achieve economic independence and self-sufficiency; and (ii) the impact
32 coaching and supportive services had on individual incomes.