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(Original Signature of Member)

119TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To establish a pilot program to improve the family self-sufficiency program,  
and for other purposes.

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**IN THE HOUSE OF REPRESENTATIVES**

Mr. TORRES of New York introduced the following bill; which was referred  
to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To establish a pilot program to improve the family self-  
sufficiency program, and for other purposes.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Helping More Families  
5       Save Act”.

1 **SEC. 2. FAMILY SELF-SUFFICIENCY ESCROW EXPANSION**  
2 **PILOT PROGRAM.**

3 Section 23 of the United States Housing Act of 1937  
4 (42 U.S.C. 1437u) is amended by adding at the end the  
5 following:

6 “(p) ESCROW EXPANSION PILOT PROGRAM.—

7 “(1) DEFINITIONS.—In this subsection:

8 “(A) COVERED FAMILY.—The term ‘cov-  
9 ered family’ means a family that receives assist-  
10 ance under section 8 or 9 of this Act and is en-  
11 rolled in the pilot program.

12 “(B) ELIGIBLE ENTITY.—The term ‘eligi-  
13 ble entity’ means an entity described in sub-  
14 section (c)(2).

15 “(C) PILOT PROGRAM.—The term ‘pilot  
16 program’ means the pilot program established  
17 under paragraph (2).

18 “(D) WELFARE ASSISTANCE.—The term  
19 ‘welfare assistance’ has the meaning given the  
20 term in section 984.103 of title 24, Code of  
21 Federal Regulations, or any successor regula-  
22 tion.

23 “(2) ESTABLISHMENT.—The Secretary shall es-  
24 tablish a pilot program under which the Secretary  
25 shall select not more than 25 eligible entities to es-  
26 tablish and manage escrow accounts for not more

1       than 5,000 covered families, in accordance with this  
2       subsection.

3           “(3) ESCROW ACCOUNTS.—

4               “(A) IN GENERAL.—An eligible entity se-  
5       lected to participate in the pilot program—

6               “(i) shall establish an interest-bearing  
7       escrow account and place into the account  
8       an amount equal to any increase in the  
9       amount of rent paid by each covered family  
10      in accordance with the provisions of section  
11      3, 8(o), or 8(y), as applicable, that is at-  
12      tributable to increases in earned income by  
13      the covered families during the participa-  
14      tion of each covered family in the pilot pro-  
15      gram; and

16              “(ii) notwithstanding any other provi-  
17      sion of law, may use funds it controls  
18      under section 8 or 9 for purposes of mak-  
19      ing the escrow deposit for covered families  
20      assisted under, or residing in units assisted  
21      under, section 8 or 9 of this title, respec-  
22      tively, provided such funds are offset by  
23      the increase in the amount of rent paid by  
24      the covered family.

1           “(B) INCOME LIMITATION.—An eligible en-  
2           tity may not escrow any amounts for any cov-  
3           ered family whose adjusted income exceeds 80  
4           percent of the area median income.

5           “(C) WITHDRAWALS.—A covered family  
6           shall be able to withdraw funds, including inter-  
7           est earned, from an escrow account established  
8           by an eligible entity under the pilot program—

9                   “(i) after the covered family ceases to  
10                  receive welfare assistance; and

11                   “(ii)(I) not earlier than the date that  
12                  is 5 years after the date on which the eligi-  
13                  ble entity establishes the escrow account  
14                  under this subsection;

15                   “(II) not later than the date that is 7  
16                  years after the date on which the eligible  
17                  entity establishes the escrow account under  
18                  this subsection, if the covered family choos-  
19                  es to continue to participate in the pilot  
20                  program after the date that is 5 years  
21                  after the date on which the eligible entity  
22                  establishes the escrow account;

23                   “(III) on the date the covered family  
24                  ceases to receive housing assistance under  
25                  section 8 or 9, if such date is earlier than

1           5 years after the date on which the eligible  
2           entity establishes the escrow account;

3           “(IV) earlier than 5 years after the  
4           date on which the eligible entity establishes  
5           the escrow account, if the covered family is  
6           using the funds to advance a self-suffi-  
7           ciency goal as approved by the eligible enti-  
8           ty; or

9           “(V) under other circumstances in  
10          which the Secretary determines an exemp-  
11          tion for good cause is warranted.

12          “(D) INTERIM RECERTIFICATION.—For  
13          purposes of the pilot program, a covered family  
14          may recertify the income of the covered family  
15          multiple times per year, as determined by the  
16          Secretary, and not fewer than once per year.

17          “(E) CONTRACT OR PLAN.—A covered  
18          family is not required to complete a standard  
19          contract of participation or an individual train-  
20          ing and services plan in order to participate in  
21          the pilot program.

22          “(4) EFFECT OF INCREASES IN FAMILY IN-  
23          COME.—Any increase in the earned income of a cov-  
24          ered family during the enrollment of the family in  
25          the pilot program may not be considered as income

1 or a resource for purposes of eligibility of the family  
2 for other benefits, or amount of benefits payable to  
3 the family, under any program administered by the  
4 Secretary.

5 “(5) APPLICATION.—

6 “(A) IN GENERAL.—An eligible entity  
7 seeking to participate in the pilot program shall  
8 submit to the Secretary an application—

9 “(i) at such time, in such manner,  
10 and containing such information as the  
11 Secretary may require by notice; and

12 “(ii) that includes the number of pro-  
13 posed covered families to be served by the  
14 eligible entity under this subsection.

15 “(B) GEOGRAPHIC AND ENTITY VARI-  
16 ETY.—The Secretary shall ensure that eligible  
17 entities selected to participate in the pilot pro-  
18 gram—

19 “(i) are located across various States  
20 and in both urban and rural areas; and

21 “(ii) vary by size and type, including  
22 both public housing agencies and private  
23 owners of projects receiving project-based  
24 rental assistance under section 8.

1           “(6) NOTIFICATION AND OPT-OUT.—An eligible  
2           entity participating in the pilot program shall—

3                   “(A) notify covered families of their enroll-  
4                   ment in the pilot program;

5                   “(B) provide covered families with a de-  
6                   tailed description of the pilot program, includ-  
7                   ing how the pilot program will impact their rent  
8                   and finances;

9                   “(C) inform covered families that the fami-  
10                  lies cannot simultaneously participate in the  
11                  pilot program and the Family Self-Sufficiency  
12                  program under this section; and

13                  “(D) provide covered families with the abil-  
14                  ity to elect not to participate in the pilot pro-  
15                  gram—

16                           “(i) not less than 2 weeks before the  
17                           date on which the escrow account is estab-  
18                           lished under paragraph (3); and

19                           “(ii) at any point during the duration  
20                           of the pilot program.

21           “(7) MAXIMUM RENTS.—During the term of  
22           participation by a covered family in the pilot pro-  
23           gram, the amount of rent paid by the covered family  
24           shall be calculated under the rental provisions of sec-  
25           tion 3 or 8(o), as applicable.

1 “(8) PILOT PROGRAM TIMELINE.—

2 “(A) AWARDS.—Not later than 18 months  
3 after the date of enactment of this subsection,  
4 the Secretary shall select the eligible entities to  
5 participate in the pilot program.

6 “(B) ESTABLISHMENT AND TERM OF AC-  
7 COUNTS.—An eligible entity selected to partici-  
8 pate in the pilot program shall—

9 “(i) not later than 6 months after se-  
10 lection, establish escrow accounts under  
11 paragraph (3) for covered families; and

12 “(ii) maintain those escrow accounts  
13 for not less than 5 years, or until the date  
14 the family ceases to receive assistance  
15 under section 8 or 9, and, at the discretion  
16 of the covered family, not more than 7  
17 years after the date on which the escrow  
18 account is established.

19 “(9) NONPARTICIPATION AND HOUSING ASSIST-  
20 ANCE.—

21 “(A) IN GENERAL.—Assistance under sec-  
22 tion 8 or 9 for a family that elects not to par-  
23 ticipate in the pilot program shall not be de-  
24 layed or denied by reason of such election.



1           “(B) NO TERMINATION.—Housing assist-  
2           ance may not be terminated as a consequence  
3           of participating, or not participating, in the  
4           pilot program under this subsection for any pe-  
5           riod of time.

6           “(10) STUDY.—Not later than 8 years after the  
7           date the Secretary selects eligible entities to partici-  
8           pate in the pilot program under this subsection, the  
9           Secretary shall conduct a study and submit to the  
10          Committee on Banking, Housing, and Urban Affairs  
11          of the Senate and the Committee on Financial Serv-  
12          ices of the House of Representatives a report on out-  
13          comes for covered families under the pilot program,  
14          which shall evaluate the effectiveness of the pilot  
15          program in assisting families to achieve economic  
16          independence and self-sufficiency, and the impact  
17          coaching and supportive services, or the lack thereof,  
18          had on individual incomes.

19          “(11) WAIVERS.—To allow selected eligible en-  
20          tities to effectively administer the pilot program and  
21          make the required escrow account deposits under  
22          this subsection, the Secretary may waive require-  
23          ments under this section.

1           “(12) TERMINATION.—The pilot program under  
2           this subsection shall terminate on the date that is 10  
3           years after the date of enactment of this subsection.

4           “(13) AUTHORIZATION OF APPROPRIATIONS.—

5                   “(A) IN GENERAL.—There is authorized to  
6           be appropriated to the Secretary for fiscal year  
7           2026 \$5,000,000—

8                           “(i) for technical assistance related to  
9                   implementation of the pilot program; and

10                           “(ii) to carry out an evaluation of the  
11           pilot program under paragraph (10).

12                   “(B) AVAILABILITY.—Any amounts appro-  
13           priated under this subsection shall remain avail-  
14           able until expended.”.