

119TH CONGRESS
1ST SESSION

H. R. 4385

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

IN THE HOUSE OF REPRESENTATIVES

JULY 14, 2025

Mr. TORRES of New York (for himself and Mr. TIMMONS) introduced the
following bill; which was referred to the Committee on Financial Services

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”.

6 **SEC. 2. FAMILY SELF-SUFFICIENCY ESCROW EXPANSION**

7 **PILOT PROGRAM.**

8 Section 23 of the United States Housing Act of 1937
9 (42 U.S.C. 1437u) is amended by adding at the end the
10 following:

1 “(p) ESCROW EXPANSION PILOT PROGRAM.—

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

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

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

10 “(C) PILOT PROGRAM.—The term ‘pilot
11 program’ means the pilot program established
12 under paragraph (2).

13 “(D) WELFARE ASSISTANCE.—The term
14 ‘welfare assistance’ has the meaning given the
15 term in section 984.103 of title 24, Code of
16 Federal Regulations, or any successor regula-
17 tion.

18 “(2) ESTABLISHMENT.—The Secretary shall es-
19 tablish a pilot program under which the Secretary
20 shall select not more than 25 eligible entities to es-
21 tablish and manage escrow accounts for not more
22 than 5,000 covered families, in accordance with this
23 subsection.

24 “(3) ESCROW ACCOUNTS.—

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

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

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

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

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

5 “(i) after the covered family ceases to
6 receive welfare assistance; and

7 “(ii)(I) not earlier than the date that
8 is 5 years after the date on which the eligi-
9 ble entity establishes the escrow account
10 under this subsection;

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

19 “(III) on the date the covered family
20 ceases to receive housing assistance under
21 section 8 or 9, if such date is earlier than
22 5 years after the date on which the eligible
23 entity establishes the escrow account;

24 “(IV) earlier than 5 years after the
25 date on which the eligible entity establishes

1 the escrow account, if the covered family is
2 using the funds to advance a self-suffi-
3 ciency goal as approved by the eligible enti-
4 ty; or

5 “(V) under other circumstances in
6 which the Secretary determines an exemp-
7 tion for good cause is warranted.

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

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

18 “(4) EFFECT OF INCREASES IN FAMILY IN-
19 COME.—Any increase in the earned income of a cov-
20 ered family during the enrollment of the family in
21 the pilot program may not be considered as income
22 or a resource for purposes of eligibility of the family
23 for other benefits, or amount of benefits payable to
24 the family, under any program administered by the
25 Secretary.

1 “(5) APPLICATION.—

2 “(A) IN GENERAL.—An eligible entity
3 seeking to participate in the pilot program shall
4 submit to the Secretary an application—

5 “(i) at such time, in such manner,
6 and containing such information as the
7 Secretary may require by notice; and

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

11 “(B) GEOGRAPHIC AND ENTITY VARI-
12 ETY.—The Secretary shall ensure that eligible
13 entities selected to participate in the pilot pro-
14 gram—

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

17 “(ii) vary by size and type, including
18 both public housing agencies and private
19 owners of projects receiving project-based
20 rental assistance under section 8.

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

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

1 “(B) provide covered families with a de-
2 tailed description of the pilot program, includ-
3 ing how the pilot program will impact their rent
4 and finances;

5 “(C) inform covered families that the fami-
6 lies cannot simultaneously participate in the
7 pilot program and the Family Self-Sufficiency
8 program under this section; and

9 “(D) provide covered families with the abil-
10 ity to elect not to participate in the pilot pro-
11 gram—

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

15 “(ii) at any point during the duration
16 of the pilot program.

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

22 “(8) PILOT PROGRAM TIMELINE.—

23 “(A) AWARDS.—Not later than 18 months
24 after the date of enactment of this subsection,

1 the Secretary shall select the eligible entities to
2 participate in the pilot program.

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

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

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

16 “(9) NONPARTICIPATION AND HOUSING ASSIST-
17 ANCE.—

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

22 “(B) NO TERMINATION.—Housing assist-
23 ance may not be terminated as a consequence
24 of participating, or not participating, in the

1 pilot program under this subsection for any pe-
2 riod of time.

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

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

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

24 “(13) AUTHORIZATION OF APPROPRIATIONS.—

1 “(A) IN GENERAL.—There is authorized to
2 be appropriated to the Secretary for fiscal year
3 2026 \$5,000,000—

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

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

8 “(B) AVAILABILITY.—Any amounts appro-
9 priated under this subsection shall remain avail-
10 able until expended.”.

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