



Commonwealth of Massachusetts
**DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT**

Charles D. Baker, Governor ◆ Karyn E. Polito, Lieutenant Governor ◆ Jennifer D. Maddox, Undersecretary

**Guidance on Self Sufficiency Program (SSP) Escrow Funds for State-Aided Public Housing and MRVP
April 28, 2021**

This guidance aims to clarify the treatment of SSP participants' escrow funds in determining public housing and MRVP eligibility and costs.

Public Housing

When an SSP participant cashes out funds in their escrow account, these funds would be excluded from the calculation of the participant's income for the purposes of public housing rent determination.

MRVP

When an SSP participant's escrow account is disbursed to a household, the amount of the escrow will not be counted as income when determining MRVP program eligibility.

Furthermore, as there is no asset limit for existing MRVP participants, the disbursed escrow will not disqualify an MRVP participant when considered as an asset. However, any interest earned from assets, such as when held in an interest-bearing account, will be counted as income when determining MRVP eligibility.

Local housing authorities (LHAs) can direct additional questions regarding SSP to Emily Moss (emily.moss@mass.gov). Regional Administering Agencies (RAAs) with MRVP participants can direct additional questions regarding SSP to Richard Sullivan (richard.sullivan2@mass.gov).