

CHELSEA HOUSING AUTHORITY

HCV/PH-Family Self-Sufficiency Program

Annual Report

January 01, 2019– December 31, 2019

A. Purpose:

Family Self Sufficiency (FSS) is a HUD program that allows residents of Federal Public Housing (PH) and Housing Choice Voucher (HCV) participants to build financial assets as the household increases earned income from an increase in wages. Participation generally lasts five (5) years, during which participants identify educational, professional, and personal goals, including:

- educational advancement (e.g. GED or post-secondary)
- completion of specialized job training
- obtaining employment
- career advancement
- financial stability
- transitioning out of subsidized housing
- homeownership
- Repairing and building credit

The FSS program involves goal setting, mentoring and financial incentives to empower families in making positive life changes.

CHA's FSS Program Services

As part of the Chelsea Housing Authority's (CHA) FSS program, participants work with FSS Coordinator to develop a plan that outlines specific activities needed to achieve their various goals towards self-sufficiency. Throughout their contract, the FSS Coordinator monitors each participant's progress and helps them to achieve self-sufficiency.

As participants achieve their employment goals and have an increase in their wages, their rent increases. This allows the CHA to put an amount equitable to the monthly rent increase into an escrow savings account each month. When participants meet all their goals and have been off general assistance twelve months prior to their graduation date, then, they are eligible to graduate and receive a payout of the escrow accrued during their participation.

The primary goal of the Family Self-Sufficiency (FSS) program is to assist Section 8 and Federal Public Housing families to identify and remove barriers that keep them from achieving financial independence by using an array of resources.

2019 continued to be a successful year for the FSS program at the Chelsea Housing Authority. With the Encore Boston Harbor (Casino & Hotel) opening June of 2019 and promising 500 jobs for our Chelsea residents, the Chelsea 500 Coalition started reaching out and assisting our residents with the application process. Encore hosted a Job Fair at City Hall and we had a good turnout of Chelsea Residents. We continue to work with local agencies and regional communities seeking resources for our participants. Likewise, Coordinator makes sure that each FSS participant relates to the appropriate resources needed to achieve his/her goals. For instance, FSS Coordinator refer participants to Chelsea Restoration and NOAH (Neighborhood of Affordable Housing) for financial coaching and first-time homeowners' services. FSS Coordinator also work together with LARE Institute, CONNECT, and Bunker Hill Community College for English classes as well as Hi-SET, College Education, and even computer skills.

This year, FSS Coordinator partnered with the City of Chelsea, Chelsea Collaborative, TND/Connect, Chelsea Recreation & Cultural Affairs Division, Bunker Hill Community College and Casino Action Network, to form the Chelsea 500 Coalition. The Coalition engages the City, businesses and local non-profits to create a workforce pipeline so that 500+ residents can gain the skills and support necessary to apply for positions at Encore Boston Harbor. While Chelsea 500 capitalizes on the Casino opening, its long-term ambition is to build local workforce development capacity. Advocacy and job readiness services to improve Chelsea residents’ odds of securing employment in the near term, combined with relationship building with businesses in related industries to help diversify employment options.

Program Size:

Number of PH/HCV FSS slots:	25
Number of Families Enrolled January 1, 2019-December 31, 2019:	39

B. Family Demographics:

The CHA FSS Program serves a diverse population. The predominant group participating in the Housing Choice Voucher and Federal Public Housing FSS Program are single female head of households with minor children. Table 1 shows the ratio of demographics in our FSS program,

C. Program Components:

Table-1	
Family Demographics	Ratio
Female Head of Household	35/39
Male Head of Household	4/39
Disabled	0/39
Elderly	0/39
Race/Ethnicity:	
○ Caucasian	5/39
○ African American	3/39
○ Hispanic	31/39
○ Asian	0/39
○ Other	0/39

- Five (5) year program; two (2) year extension can be granted for circumstances beyond the family’s control
- Needs assessment conducted participants work with FSS Coordinator to identify interim and final goals.
- Service Plans developed to assist participants in meeting goals according to time frame.

- Program emphasizes employment, educational and vocational accomplishment.
- FSS Program Coordinator makes referrals for agencies to work with participants to understand their financial status, which includes their credit history, debt/loans, financial aid, and budgeting.
- Escrow accounts established.
- Participants can access accrued funds in their escrow account to pursue job training, car repair, and finish their schooling, if it’s a goal and/or helps accomplish a goal.
- Household must be welfare-free in the last year of the “Contract of Participation.”

D. Activities Carried Out Under the FSS Program:

1) Family Selection

The FSS Coordinator and Public Housing Property Managers as well as HCV Representatives, screen families and make sure that they are eligible for the FSS program, based on the listed criteria:

- eagerness and determination to become self-sufficient,
- willingness to attend FSS appointments and,
- individual counseling sessions offered by other agencies.

2) Recruitment:

The Chelsea Housing Authority is continuously promoting its FSS program, and enrollment of potential participants is ongoing for this period. Ten (10) new participants enrolled in this period of January 01, 2019- December 31, 2019, which is displayed in Table 2.

Table -2				
Family Self Sufficiency 2019 Enrollments				
No.	Participant Name		COP Start Date	COP End Date
1	Dary	Romero	2/1/2019	2/1/2024
2	Wanda	Martinez	2/1/2019	2/1/2024
3	Lydia	Perez	5/1/2019	5/1/2024
4	Yilian	Romero	5/1/2019	5/1/2024
5	Jennifer	Gonzalez	7/1/2019	7/1/2024
6	Tatiana	Kanyange-Saidi	7/1/2019	7/1/2024
7	Alicia	Rodriguez	10/1/2019	10/1/2014
8	Ashley	Hernandez-Garcia	11/1/2019	11/1/2024
9	Mabel	Diaz	12/01/2019	12/1/2024
10	Topacio	Perez	12/01/2019	12/1/2024

1) Community Outreach

Publication and outreach materials are distributed and posted in community agencies' posting boards and program information is mailed to current HVC and PH families. Information material about the FSS program includes program history, program benefits, and resources that are available.

2) FSS Incentives

A. Workshops

As a part of the program's incentive, FSS Coordinator in collaboration with other coordinators put together workshops, such as life skills, education, childcare resources, consumer credit budgeting, stress management, career choices, and first-time homebuyers program. Flyers regarding job fair, scholarships, summer camps, and youth summer jobs/programs are also mailed/e-mailed to participants.

B. Case Management and Family Support

FSS participants and their families have been receiving ongoing case management, mentoring, and counseling services according to their needs. The PH/HCV FSS Coordinator addresses all needs for each household, and is always accessible by either appointment, walk-in, or by phone to properly assist each participant when needed. The FSS Coordinator conduct participant's meetings in Spanish when needed.

C. Escrow Account

In accordance with HUD requirements, once a year, participant receive a statement on the amount in the family's FSS escrow account. We also meet with the Director of Supportive Services monthly to review escrow accounts before being submitted to the Finance Department.

3) Support Services

The Chelsea Housing Authority and the Program Coordinating Committee (PCC) work together to identify resources that are available to our FSS families through local public and private agencies. For this period, the Chelsea 500 Coalition was established and includes City of Chelsea, Chelsea Collaborative, Chelsea Recreation and Cultural Affairs Division and Casino Action Network as well as TND/Connect and Bunker Hill Community College, whom were already providing resources. Other service provider agencies are listed below:

Agency	Target Population	Service Provided
The Neighborhood Developers	Adults	Real Estate Development, Social Services
Bunker Hill Community College	Adults	English as Other Language & Higher Education
Career Source	Adults	Job Counseling and Training
NOAH (Neighborhood of Affordable Housing, Inc.)	Adults	Financial Education Services & First-Time Home Buyers Classes
Metro Credit Union	Adults	Financial Services/Education
Metropolitan Boston Housing Partnership (MBHP)	Adults	Provides Affordable Housing and Services
Community Action Programs Inter-City, Inc. (CAPIC)	Adults, Children	Mentoring, Work Force Development, Child Care
Chelsea Restoration Agency	Adults	Financial Education Services & First-Time Home Buyers Classes
Chelsea 500 Coalition	Adults	Workforce and Training Program
LARE Institute	Adults, Teenagers	GED, Job Training & Computer Training
Chelsea Public Schools	Adults	English Language Courses and Literacy Programs

4) Program Coordinating Committee

The Program Coordinating Committee (PCC) plays an integral role in establishing a strong network that is helping the FSS program in accessing and coordinating services more effectively and efficiently. The Program Coordinating Committee met nine (9) times this year:

1. January 9, 2019
2. January 23, 2019
3. February 7, 2019
4. February 28, 2019
5. April 9, 2019
6. June 21, 2019
7. July 20, 2019
8. August 28, 2019
9. September 12, 2019

Our FSS participants continue to receive supportive services through this well established and organized network.

5) Effectiveness of FSS Program

Our plan is to work with the Participants of the HCV/PH FSS program to guide them to take steps that can lead to self-sufficiency by attending job trainings or have continued with their higher education to obtain higher paying jobs and achieve economic independence. Throughout this period, thirteen (13) participants increased their earned income and/or escrows, ten (10) obtained full time jobs and one (1) obtained a second job. We have twenty-five (25) escrows, and twenty-three (23)

were able to maintain employment in these ever-changing, tough economic times. Below, Table 3 shows the number of families that have taken positive steps toward achieving economic independence:

FSS Data on Steps Toward Self-Sufficiency

Table- 3 Steps Toward Self-Sufficiency This Period	Families
Increase in Earned Income	13
Maintain Employment	23
Monthly Escrow	21
Escrow with Positive Balance	25
New Escrow	4
First Time Home Buyer	1
Move off Welfare/Off Food Stamps	2

1) Program Statistics

Table-4 Program Statistics for 2019	Number of Individuals / Families
FSS Slots	25
Active	39
Pending Enrollment	0
Maintain Employment	26
Enroll in higher education or training	10
Achieve Interim Goals	29
Complete Higher Education	1
Monthly escrow	21
Drop out	0
Unemployed	13
Termination	1
Over Income	0
Successfully Complete Program	7
First Time Homebuyer	1
Move off welfare/food stamps	2
Increase in Earned Income	13
Escrow Disbursed	7
Port Out	0
Contract Extension	3
Mentoring/Case management	39

E. Summary:

We will continue to provide services and encourage our participants to take the steps to achieve their goals. In 2019, a total of thirty-nine (39) families were enrolled, one (1) termination and twenty-one (21) with monthly escrowing, but a total of twenty-five (25) participants with a positive balance in their accounts, two (2) moved off Welfare, four (4) opened new escrow accounts and seven (7) graduated, with one (1) buying a house and moving from her public housing unit. We will continue with our intensive outreach by working in collaboration with local and regional agencies for supportive services to ensure that each FSS participant relates to the appropriate resources needed to achieve his/her goals. and become self-sufficient.