

# **CHELSEA HOUSING AUTHORITY**

## **HCV/PH-Family Self-Sufficiency Program**

**Annual Report**  
**January 01, 2016 – December 31, 2016**

**A. Purpose:**

Family Self Sufficiency (FSS) is a HUD program that allows residents of Federal Public Housing 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, which includes:

- 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 a part of the Chelsea Housing Authority's (CHA) FSS program, participants work with an 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 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 of their goals, and have been off general assistance twelve months prior to their graduation date, they then 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 families residing in Federal Public Housing Developments to identify and remove barriers that keep them from achieving financial independence by using an array of resources.

2016 has proved to be a successful year for the FSS program at Chelsea Housing Authority. We continue to work on (1) share resources with local agencies and regional communities for supportive services and workshops, (2) ensure each FSS participants is connected with appropriate resources needed to achieve his/her goals. For instance, the FSS coordinators interact with FSS participants and Chelsea Restorations, NOAH (Neighborhood of Affordable Housing) for financial coach and first time home owners' services. FSS coordinators also collaborate with LARE Institute, CONNECT, and Bunker Hill Community College for assistance with English as other language classes, as well as completing the Hi-SET and/or pursuing his/her college education. (3) This year, FSS coordinator also met with Chelsea Chamber of Commerce to present our FSS program and they are considering our FSS participants when a job opening originated, as well as offering free business English classes. Furthermore, the organization

Found in Translation, which only serves women, volunteered an excellent and detailed presentation in our CHA site while their open enrollment period for Medical Interpreter -Job Training Program.

**B. Program Size:**

Number of PH/HCV S8 FSS slots: 75  
 Number of Families Currently Enrolled as of December 31, 2016: 72

**C. Family Demographics:**

The FSS Program serves a diverse population. The predominant group participating in the Public Housing FSS Program reflects single female head of households with minor children; Hispanics, African Americans, and one Caucasian family; as well as three disabled households. Table 1 shows the ratio of demographics in our FSS program,

**D. Program Components:**

| <b>Table-1</b>                  |              |
|---------------------------------|--------------|
| <b>Family Demographics</b>      | <b>Ratio</b> |
| <b>Female Head of Household</b> | 65/72        |
| <b>Male Head of Household</b>   | 7/72         |
| <b>Disabled</b>                 | 3/72         |
| <b>Elderly</b>                  | 0            |
| <b>Race/Ethnicity:</b>          |              |
| o Caucasian                     | 7/72         |
| o African American              | 14 /72       |
| o Hispanic                      | 49/72        |
| o Asian                         | 1/72         |
| o Other                         | 1/72         |

- Five (5) year program; two (2) year extension can be granted for circumstances beyond the family’s control
- Needs assessment conducted—participants work with a 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, as long as it’s a goal and/or helps accomplish a goal.
- Household must be welfare-free in the last year of the “Contract of Participation.”

**E. Activities Carried Out Under the FSS Program:**

**1) Family Selection**

The FSS Coordinator and Public Housing Property Manager 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 on until all slots are filled. For this period, ten (10) new participants enrolled in this program, which is displayed in Table 2.

| <b>Table-2</b>                     |                          |           |                       |                     |
|------------------------------------|--------------------------|-----------|-----------------------|---------------------|
| <b>2016 New Enrolments</b>         |                          |           |                       |                     |
| <b>CHA-Family Self Sufficiency</b> |                          |           |                       |                     |
| <b>No.</b>                         | <b>Participants Name</b> |           | <b>COP Start Date</b> | <b>COP End Date</b> |
| 1                                  | Esther                   | Vatalaro  | 1/2/2016              | 12/31/2021          |
| 2                                  | Erica                    | Ferreira  | 2/1/2016              | 1/30/2021           |
| 3                                  | Nellie                   | Ramos     | 3/1/2016              | 2/27/2021           |
| 4                                  | Beatriz                  | Gonzalez  | 4/1/2016              | 3/31/2021           |
| 5                                  | Maria                    | Rodriguez | 4/1/2016              | 3/31/2021           |
| 6                                  | Stephanie                | Urena     | 4/1/2016              | 3/30/2021           |
| 7                                  | Glendaliz                | Rodriguez | 11/1/2016             | 10/31/2021          |
| 8                                  | Yumeri                   | Gonzalez  | 1/1/2017              | 12/31/2021          |
| 9                                  | Stephanie                | Steven    | 1/1/2017              | 12/31/2021          |
| 10                                 | Miguel                   | Torres    | 1/1/2017              | 12/31/2021          |

**3) Community Outreach**

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

**F. Summary:**

We will continue to provide services and encourage our participants to take the steps to achieve their goals. In total we have seventy-two (72) enrollees, eight (8) terminations and fifty-five (55) with monthly escrow accounts.

We will continue with our goals which are to continue with intensive outreach by working in collaboration with local and regional agencies for supportive services and workshops; to ensure that each FSS participant is connected with the appropriate resources needed to achieve his/her goals; working in collaboration with local and regional agencies for supportive services and workshops; ensure that each FSS participant is connected with the appropriate resources needed to achieve his/her goals; continue to provide support for each FSS family on their various needs; and to make certain that each participant successfully completes the FSS program and become self-sufficient.

**FSS Data on Steps Toward Self-Sufficiency**

| <b>Table- 3</b><br><b>Steps Toward Self-Sufficiency This Period</b> | <b>Families</b> |
|---|-----------------|
| Increase in Earned Income   | 38              |
| Maintain Employment   | 62              |
| Monthly Escrow  | 55              |
| Escrow with Positive Balance  | 62              |
| New Escrow  | 35              |
| First Time Home Buyer   | 0               |
| Move off Welfare/Off Food Stamps                                    | 4               |
| Successfully Completed FSS Program                                  | 2               |

1) Program Statistics

| <b>Table-4</b><br><b>Program Statistics As of December 31, 2016</b> | <b>Number of<br/>Individuals / Families</b> |
|---|---|
| FSS Slots   | 25  |
| Active  | 29  |
| Pending Enrollment  | 0   |
| Maintain Employment   | 21  |
| Enroll in higher education or training                              | 9   |
| Achieve Interim Goals   | 4   |
| Complete Higher Education   | 0   |
| Monthly escrow  | 54  |
| Drop out  | 2   |
| Unemployed  | 17  |
| Termination   | 8   |
| Over Income   | 0   |
| Successfully Complete Program                                       | 2   |
| First Time Homebuyer  | 0   |
| Move off welfare/food stamps  | 4   |
| Increase in Earned Income   | 38  |
| Escrow Disbursed  | 0   |
| Port Out  | 0   |
| Contract Extension  | 1   |
| Mentoring/Case management   | 72  |

|                                    |                   |  |
|------------------------------------|-------------------|--|
|                                    |                   |  |
| <b>Century Bank</b>                | Adults            | Financial Services & Homeownership Education   |
| <b>Lare Institute</b>              | Adults, Teenagers | GED, Job Training & Computer Training          |
| <b>Chelsea Public Schools</b>      | Adults            | English Language Courses and Literacy Programs |
| <b>Chelsea Chamber of Commerce</b> | Adults            | English Classes for Business and Job Placement |

**6) 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. For this period, two new members were added to the existing PCC committee: NOAH (Neighborhood of Affordable Housing, Inc.) and Chelsea Chamber of Commerce. The Program Coordinating Committee met eleven (11) times this year:

1. February 18, 2016
2. March 24, 2016
3. April 21, 2016
4. May 19, 2016
5. June, 23, 2016
6. July 21, 2016
7. August 18, 2016
8. September 15, 2016
9. October 20, 2016
10. November 17, 2016
11. December 15, 2016

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

**7) 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 in order to obtain higher paying jobs and achieve economic independence. Throughout this period, thirty-eight (38) participants increased their earned income and/or escrows, ten (10) obtained full time jobs and three (3) obtained a second job. We have sixty-two (62) escrows, and sixty-two (62) 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:

4) **FSS Incentives**

A. Workshops

As a part of the program’s incentive, the 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 FSS Coordinator addresses all needs for each household, and is always accessible by either appointment, walk-in, or by phone in order to properly assist each participant when needed. The PH FSS Coordinator conducts participant’s meetings in Spanish when needed.

C. Escrow Account

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

5) **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. Our current 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 Chamber of Commerce                        | Adults            | English Classes and Job opportunities                         |
| Found in Translation                               | Women             | Medical Interpreter Job Training Program                      |
| Chelsea Restoration Agency                         | Adults            |   |





**U.S. Department of Housing and Urban Development**

Public and Indian Housing

Family Self-Sufficiency Program

FR-6000-N-04

Application Due Date: 04/20/2016

Family Self-Sufficiency Program

FR-6000-N-04

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