

CHELSEA HOUSING AUTHORITY

HCV/PH-Family Self-Sufficiency Program

Annual Report

January 01, 2021– December 31, 2021

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 and employed, 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 self-sufficiency by using an array of resources.

2021 was a challenging year for the FSS program at the Chelsea Housing Authority because of COVID-19. When the state went into lockdown, many businesses and industries closed. Due to the closing of educational and training institutions and unexpected layoffs, many of our participants' goals were put on hold. As Chelsea became a 'hotspot' for COVID, due to its rate of infection, participants with small children had no one to care for their small children with schools and daycare centers closing indefinitely.

FSS program continued to work with local agencies and regional communities until the focus of care shifted. Due to the impact of Chelsea's high COVID infection rates, local organizations

prioritized COVID-specific relief efforts. Networks previously established to assist our participants in accomplishing their goals, now serve as vehicles for sharing information on a multitude of services: food pantries, COVID test sites, financial support, medical supplies, rental assistance programs, etc.

Through the pandemic, the FSS Coordinator made sure that each FSS participant-maintained their commitment to his/her goals as well as inform them of any COVID-specific resources that were available to them. Groups and workshops were canceled during this crisis as agencies focused on immediate needs and minimizing exposure to residents.

Likewise, the FSS Coordinator made sure that each FSS participant stayed connected to the appropriate resources needed to achieve his/her goals. For instance, the FSS Coordinator continued to refer participants to Chelsea Restoration and NOAH (Neighborhood of Affordable Housing) for financial coaching and first-time homeowners’ services. The FSS Coordinator also continued their partnership working together with LARE Institute, CONNECT, and Bunker Hill Community College for English classes as well as Hi-SET, College Education, and even computer skills.

Program Size:

Number of PH/HCV FSS slots:	25
Number of Families Enrolled January 1, 2021-December 31, 2021:	36
Number of Families who graduated during this period	2

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, during this time there is a single father head of household with minor children. Table 1 shows the ratio of demographics in our FSS program,

Table-1	
Family Demographics	Ratio
Female Head of Household	35/36
Male Head of Household	1/36
Disabled	0/36
Elderly	0/36
Race/Ethnicity:	
○ Caucasian	5/36
○ African American	3/36
○ Hispanic	28/36
○ Asian	0/36

○ Other	0/36
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C. Program Components:

- Five (5) year program; up to 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 is a goal and/or helps accomplish a goal.
- Household must be welfare-free in the last year of the “Contract of Participation,” and employed upon graduation.

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, but the state of our public health crisis slowed our efforts. Despite the unprecedented impact of COVID-19, the FSS program still managed to enroll seven (7) new participants in this difficult period of January 01, 2021- December 31, 2021, which is displayed in Table 2.

Table -2				
Family Self Sufficiency 2021 Enrollments				
No.	Participant Name		COP Start Date	COP End Date
1	Belinda		6/1/2021	6/1/2026
2	Michelle		9/1/2021	9/1/2026
3	Elsa		9/1/2021	9/1/2026
4.	Dalia		10/1/2021	10/1/2026
5.	Bianca		11/1/2021	11/1/2026
6.	Sulmi		11/1/2021	11/1/2026
7.	Amyna		11/1/2021	11/1/2026

3) Graduates:

Despite the setback due to COVID-19, the Chelsea Housing Authority FSS Program is proud to announce that during this challenging time, two (2) participants fulfilled their contract of participation and graduated from the FSS Program. The graduation was outdoor, masks were worn, and social distancing steps were followed. Pictures were taken and the graduates were recognized for their efforts and accomplishments.

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 available on an as-needed basis. To maintain safety measures because of the COVID 19 pandemic, the FSS Coordinator was accessible by either phone, email, or virtual appointment to properly assist each participant. The FSS Coordinator is bilingual and facilitates 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 Manager 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, 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, who 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
LARE Institute	Adults, Teenagers	GED, Job Training & Computer Training
Chelsea Public Schools	Adults	English Language Courses and Literacy Programs

Chelsea Community Connections	Families	Working with families in crisis, assisting with supplies and daily items
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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 twelve(12) times this year, due to the pandemic, they were all virtual.

1. January 21, 2021 & January 28, 2021
2. February 25, 2021
3. March 18, 2021
4. April 15, 2021
5. May 20, 2021
6. June 17, 2021
7. August 30, 2021
8. September 30, 2021
9. October 28, 2021
10. November 18, 2021
11. December 16, 2021

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 challenging period, twelve (12) participants faced lay-off and are now collecting unemployment benefits, six (6) increased their earned income and/or escrows. We have eighteen (18) positive escrows, with twelve (12) monthly escrows. Ten (10) were fortunate to maintain employment during this pandemic. We assisted three (3) participants with contract extensions while they continue working toward accomplishing goals.

Below, Table 3 shows the number of families that have taken positive steps toward achieving self-sufficiency:

FSS Data on Steps Toward Self-Sufficiency

Table- 3	
Steps Toward Self-Sufficiency This Period	Families
Increase in Earned Income	6
Maintain Employment	10
Monthly Escrow	12
Escrow with Positive Balance	19
New Escrow	1
First Time Home Buyer	0

Move off Welfare/Off Food Stamps	1
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1) Program Statistics

Table-4 Program Statistics for 2021	Number of Individuals / Families
FSS Slots	25
Active	36 (1ITSP)
Pending Enrollment	2(Jan 2022)
Maintain Employment	10
Enroll in higher education or training	4
Achieve Interim Goals	11
Complete Higher Education	3
Monthly escrow	12
Drop out	0
Unemployed	10
Termination	4
Over Income	0
Successfully Complete Program	2
First Time Homebuyer	0
Move off welfare/food stamps	1
Increase in Earned Income	6
Escrow Disbursed	2
Port Out	0
Contract Extension	3
Mentoring/Case management	36

E. Summary:

We will continue to provide services and encourage our participants to take the steps to achieve their goals. In 2021, a total of thirty-six (36) families were enrolled and one ITSP was developed. Twelve (12) of those families had active monthly escrows, nineteen (19) participants with a positive balance in their escrow accounts, one (1) opened a new escrow account, seven (7) were new enrollees and two(2) graduated. 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 achieve self-sufficiency.

Our FSS Program like every other program was deeply impacted by the international COVID 19 crises. Many of our FSS participants were adversely affected health and career wise. Many became ill, quite a few with pre-existing conditions making them more vulnerable to the virus.

Many are willing and able to work, however, the hours in their field were drastically reduced. The service providers who they normally relied on, have been curtailed.

When possible, the FSS Coordinator has connected Program participants to virtual alternatives. The FSS Coordinator has set up a system to offer support and direction via pro-active communication.