

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

Charles D. Baker, Governor ♦ Karyn E. Polito, Lieutenant Governor ♦ Chrystal Komegay, Undersecretary

## **Public Housing Notice 2017-11**

To: All Local Housing Authorities  
From: Florence Juillard, Economic Prosperity Programs Manager  
Subject: Notice of Funding Availability for A Better Life (ABL) Planning Grants  
Date May 3, 2017

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With this notice, DHCD is issuing a Notice of Funding Availability (NOFA) for A Better Life (ABL) planning grants. DHCD will award up to \$500,000 in planning grants, to be awarded to no more than five (5) Local Housing Authorities (LHAs), to research, design, and prepare to launch the ABL program in their state-aided public housing family portfolios. ABL was originally designed by the Worcester Housing Authority to help public housing residents achieve economic self-sufficiency.

### **Basic Eligibility:**

ABL planning grant funds are limited to LHAs in Massachusetts that operate at least 100 state-aided family units (Chapter 200 and 705 programs).

### **Key Deadlines:**

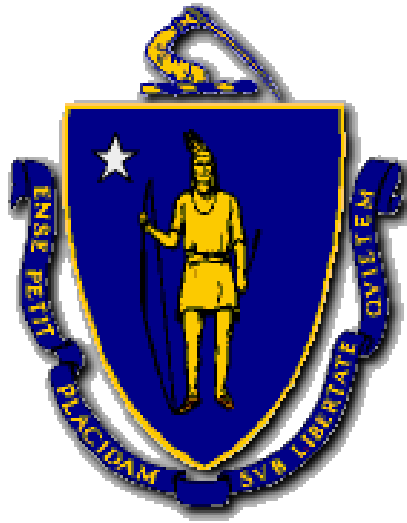
May 31<sup>st</sup>, 5PM – Applicants for this grant are due in soft copy

June 30<sup>th</sup>, 2017 – DHCD staff anticipates granting awards to up to five (5) LHAs.

### **Questions:**

If you have any questions about this Notice, please contact Florence Juillard at:

[Florence.S.Juillard@massmail.state.ma.us](mailto:Florence.S.Juillard@massmail.state.ma.us)



Commonwealth of Massachusetts  
**DEPARTMENT OF HOUSING &  
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Division of Public Housing and Rental Assistance  
**NOTICE OF FUNDING AVAILABILITY**  
A Better Life Program

Issued:  
Responses Due:

May 3<sup>rd</sup>, 2017  
May 31<sup>st</sup>, 2017

# NOTICE OF FUNDING AVAILABILITY

## Planning Grant to Implement the A Better Life Program

### I. OVERVIEW

The Department of Housing and Community Development (DHCD) will award up to \$500,000 in planning grants, to be awarded to no more than five (5) Local Housing Authorities (LHAs), to research, design, and prepare to launch the A Better Life (ABL) program in their state-aided public housing family portfolios. ABL was originally designed by the Worcester Housing Authority to help public housing residents achieve economic self-sufficiency. While the ultimate goal of moving to private sector housing may vary depending on the geographic area where a family lives, ABL focuses on economic advancement based on the potential of each individual family. If moving to private sector housing is not feasible, this could include increased earned income and building assets. ABL strives to improve outcomes for public housing residents in the areas of employment, financial literacy, and education.

The four required elements of ABL are:

1. Coaches, to be employed by the LHA and provide services on LHA property, who provide comprehensive case management for all ABL participants based on a tailored service plan created with the participant.
2. Partnerships with local service providers to provide employment, financial literacy, and education services that support ABL participants to meet desired outcomes.
3. A work, school, training, volunteer (or some combination of the above) requirement for non-exempt adult residents of state-aided public housing<sup>1</sup>. LHAs may choose to implement ABL by either:
  - a. Offering preference on the waitlist to those willing to enroll in the program; or
  - b. Mandating the program for residents at
    - i. One or more specific development(s),
    - ii. One or more chapter(s) of housing (e.g. Chapter 200 program only), or
    - iii. Across the LHA's entire state-aided family portfolio (Chapter 200 and 705 program).

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<sup>1</sup> ABL has an exemption for youth (<18 years old), older adults (>55), those with documented disabilities, and those experiencing unusual hardships as evaluated by an LHA-organized "hardship evaluation committee."

4. An escrow account for all ABL participants. As ABL participants increase income from employment and their rent increases, the difference between the baseline rent and new rent is placed in an escrow account on their behalf. ABL participants who complete their service plan and choose to leave subsidized housing receive the balance of their escrow account.

## **II. ELIGIBLE APPLICANTS**

ABL planning grant funds are limited to LHAs in Massachusetts that operate at least 100 state-aided family units (Chapter 200 and 705 programs).

## **III. ELIGIBLE USES OF FUNDS**

Planning grants are intended to enable LHAs to design, plan, and prepare to implement the ABL program, inclusive of all four required program elements which are listed above. Planning grant funds may go toward staffing, consultants, and fringe benefit costs; materials, equipment, travel, and other soft costs associated with ramp up.

**Grantees who successfully complete the planning process, upon DHCD approval, will receive up to three (3) years of implementation funding. Programs must be launched with one year of receipt of funding<sup>2</sup>.**

## **IV. GRANT DELIVERABLES**

In order to fulfill the requirements of the grant, grantees must produce the following deliverables:

- A program implementation plan including a timeline for ramp up over the possible three years of implementation funding
- A final plan for data collection and performance management of the program
- A list of committed service provider partners and services to be offered

## **V. PROGRAM METRICS**

Grantees who go on to receive up to three (3) years of implementation funding will be required to measure the following metrics after programs are implemented<sup>3</sup>:

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<sup>2</sup> The final definition of “launch” will be finalized in the contracts.

<sup>3</sup> Note that final metrics and outcome goals will be finalized in program contracts.

<b>Employment</b>
Number of unemployed participants who obtain a job
Number of participants who retain that job they obtained through ABL (90 days, 180 days and year)
Number of participants who increase earnings through earned income (average increase)
<b>Financial Capability</b>
# of participants who reduce debt (average debt reduction)
# of participants who increase savings (average increased savings)
# of participants who establish or increase their credit score (average score increase)
# of participants who open a bank account
<b>Education</b>
# of participants without a HSE diploma who get an HSE diploma
# of participants who enroll in post -secondary education
# of participants who complete post-secondary education (Associates, Bachelor's, Master Degree, Vocational training course or certificate program)

## **VI. BACKGROUND: Worcester Housing Authority's ABL Program**

Below, DHCD has briefly summarized the ABL program at the Worcester Housing Authority. LHAs applying for a planning grant are encouraged to be creative in considering the needs of their residents and how ABL might be successful in their unique community. Applicants should also consider the elements of the program that are feasible to implement in first, second and third year of funding.

### **Worcester ABL Participant Support**

Worcester Housing Authority provides ABL participants with Family Life Coaches (FLC) who conduct a comprehensive assessment of resident needs and co-create a “family development plan” with participants, which outline short and long term goals in the ABL focus areas of employment, financial literacy, and education. The FLC and participant meet on a bi-weekly basis to discuss residents’ goals and progress. FLCs connect participants to services provided on site by partner service providers through a set of regular course offerings and through individual appointments. FLCs also refer participants to offsite services. Finally, ABL employs a full time employment manager who develops relationships with employers and focuses on preparing participants for job opportunities.

### **Worcester ABL Partnerships**

The ABL program maintains over twenty local partnerships with vocational schools, job readiness programs, community colleges, financial coaching and education providers

and health providers who provide onsite courses to ABL participants on a regular schedule. Partners also accept ABL participants at their locations and can provide individualized services. Partnerships are developed and maintained by the WHA Director of Resident and Family Services. FLCs manage participant enrollment and completion of service offerings.

### **Worcester ABL Data**

In order to collect baseline data and track the progress of ABL participants, the Worcester Housing Authority partnered with The Health Foundation of Central Massachusetts. The WHA also collected their own participant data and used administrative data from participant annual recertification to verify employment and income.

### **Worcester ABL Work /Education Requirement Evolution**

In 2011, the Worcester Housing Authority launched the first phase of ABL, providing services to residents of family housing, who volunteered to participate. In 2014, the program was expanded throughout the state-aided portfolio. To increase enrollment, in this second phase of the ABL program, families on Worcester Housing Authority's waitlist would receive an admission preference if they agreed to participate in ABL. Once an applicant agreed to participate and signed a lease and program agreement, at least one adult household member was required to go to work, attend school, or provide community service and participate in ABL as defined by creating a family development plan, meeting regularly with a family life coach and following up on the plan's steps toward long term and short term goals; failure to meet the program requirements would result in lease enforcement up to and including eviction.

In 2015, WHA launched phase three of ABL throughout the state-aided program to include all state-aided local housing authority households with the exception of elderly developments. Currently, all adult residents of state-aided units within the Worcester Housing Authority, unless determined to be unable to participate due to advanced age, disability, or hardship, are required to work, apprentice or volunteer for at least 1200 hours per year, attend school fulltime, or engage in a combination of the above adding up to at least 1200 hours per year. Failure to meet the program requirements will result in lease enforcement up to and including eviction.

The work requirement is viewed by WHA staff as a way to help residents with complex lives and competing priorities to prioritize achieving economic self-sufficiency and take advantage of ABL services to create concrete goals and navigate service provider offerings as well as receive support to achieve their goals. Enforcement of program requirements are a collaboration between residents and the WHA with a focus on supporting residents to advance economically rather than taking punitive action.

### **ABL Escrow**

All participants in ABL have an opportunity to accrue savings in an escrow account managed by the WHA. As a participant's earned income increases, the participant will continue to pay rent in accordance with any increase in income and based on the LHA's rent calculation formula as would any other LHA tenant for the appropriate housing program type. However, the equivalent of the rent increase resulting from an increase in earned income of the participant (and including other household members in a participant's household) is placed into an escrow account held by the Participant's LHA. The participant is eligible for this escrow amount upon completion of the program. There is a \$15,000 cap on escrow savings accounts.

## **VII. APPLICATION REQUIREMENTS**

**Please submit an application no longer than seven single-spaced pages with the following information:**

1. **A one-page cover letter** transmitting the application, signed by the Housing Authority Executive Director.
2. **A board vote** of application approval, as evidenced by a certified extract from the minutes of the board meeting.
3. **A brief narrative** describing why your housing authority is interested in and well-suited to develop a plan to implement ABL, including the four key components, in your state-aided family portfolio. Applicants should highlight their prior experience:
  - a. Implementing social service / economic prosperity programs;
  - b. Leveraging outside partners and resources to provide services to residents at their housing authority.
4. **A draft budget** showing how the requested funds would be spent to develop a plan to institute your program. This could include money for consultants, resident needs assessments, partnership developments, staff, fringe benefit costs; materials, equipment, travel, and other soft costs associated with ramp up.
5. **A timeline** detailing the planning process. Draft implementation plans must be complete and ready to be launched within one year of receiving planning grant funds. Note that DHCD staff will establish a regular check in schedule with

grantees. DHCD staff will be available throughout the process to answer questions and offer guidance.

6. **A description of capacity to measure** the metrics outlined in section V. Please explain how you will collect and store information as well as produce reports and use those reports to drive performance. You may plan to use internal staff or a third party evaluator (or some combination) to measure your outcomes.
7. **A list of staff**, current or to be hired, who would be assigned to this project, their roles in developing the plan and in program implementation and their relevant experience with providing the type of supportive services in your proposal for implementing the A Better Life program.

### VIII. EVALUATION CRITERIA

Applications will be reviewed to determine overall consistency with the goals of the program and with DHCD goals and objectives. Applications will be evaluated on the following criteria:

#### Threshold Criteria

- Application completeness
- Applicant eligibility (see Section II)

Once these threshold criteria are met, DHCD will arrange a phone call with each applicant and then the application will be scored.

#### Scoring Criteria

Applications will be evaluated to determine how well the proposed activities will prepare an LHA to launch and meet the ABL program requirements and priorities. Points will be given based on how well the application meets the criteria below. An application can score a maximum of 10 points.

<b>1. Scope and Schedule (3 points):</b> Demonstrates reasonableness of the proposal, readiness to proceed, and feasibility of overall planning timeline
<b>2. Capacity to Undertake Activity (4 points):</b> Demonstrates experience of applicant and/or partners to oversee/manage specific tasks and overall activity (e.g., examples of other similar projects successfully completed)
<b>3. Community Factors (3 points):</b> Ability to partner with quality service providers and extent of previous efforts to foster community involvement and/or evidence of local commitment.



## **IX. DEADLINE AND RESPONSE**

**Applications for this grant are due to DHCD in soft copy by May 31, 2017 at 5pm.**

Applicants should e-mail their applications to [Florence.S.Juillard@massmail.state.ma.us](mailto:Florence.S.Juillard@massmail.state.ma.us).

DHCD staff will review the applications and anticipate granting awards to up to five (5) LHAs by June 30, 2017.