



Gloucester Housing Authority

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June 15, 2017

Florence Juillard
Economic Prosperity Programs Manger
Department of Housing and Community Development
100 Cambridge St., Suite 300
Boston, MA 02114

Dear Ms. Juillard:

It is with great hope and anticipation that the Gloucester Housing Authority is applying for the A Better Life Planning Grant. Enclosed please find our grant application detailing how if awarded, we would use this funding to research, develop and prepare to launch a program that would help our tenants achieve their greatest level of self-sufficiency and financial independence. We would be honored to participate in such a program and to give our tenants this great opportunity.

If you have any questions or concerns, please do not hesitate to contact me at (978) 281-4770. I can also be reached by email at dhoulden@ghama.com.

Thank you very much for your consideration of our application.

Yours truly,

GLOUCESTER HOUSING AUTHORITY

David Houlden
Executive Director

Enclosure: Grant Application
Extract of Minutes

EXTRACT OF MINUTES

Regular Meeting

Gloucester Housing Authority

Wednesday, June 14, 2017

4:30 p.m.

(Date)

(Time)

MEMBERS PRESENT

Andrew C. Nickas ~ Chair
Barbara Snare ~ Vice-Chair
Scott B. Duffany ~ Treasurer
Dorothy M. Martins ~ Assistant Treasurer

MEMBERS ABSENT

John A. Foote ~ Member

ALSO PRESENT

David S. Houlden ~ Executive Director
Alice Sheridan ~ Assistant Executive Director
Sharon Fortado ~ Executive Assistant

MOTION:

Introduced by: Dorothy M. Martins
Seconded by: Scott B. Duffany

"I move that the Board authorize the Executive Director to submit an application for "A Better Life" Planning Grant to DHCD, as presented." ALL MEMBERS IN FAVOR

AYES

Andrew C. Nickas
Barbara Snare
Scott B. Duffany
Dorothy M. Martins

NAYS

none



David S. Houlden, Executive Director



A BETTER LIFE PLANNING GRANT – NARRATIVE

The Gloucester Housing Authority (GHA) is requesting A Better Life (ABL) Planning Grant to be used as a mandatory program with our Chapter 200 families at Riverdale Park. This development houses 158 families, many of whom would benefit greatly from this type of program. The ABL Grant would further the GHA's mission to promote adequate and affordable housing, economic opportunity and advancement and to help each of our residents to increase their self sufficiency and to progress to their greatest potential. It has always been the GHA's belief "that concern and compassion for our fellow citizens are as much a part of our heritage as the sea". This grant would significantly help us to meet that belief of concern and compassion for the families that we assist. Throughout the grant process the GHA will work closely with all stakeholders and seek input and ideas from all involved, especially our Riverdale families.

The ABL Coach/s will provide the necessary case management linking participants with supportive services and other activities and programs to assist them in attaining economic independence and self-sufficiency, increased earned income, reducing or eliminating the need for welfare assistance, and make progress toward achieving financial stability. The ultimate goal for many participants would be the ability to move out of public housing and move to either private sector housing or for some families, home ownership. The GHA will partner with service providers and programs to better meet the needs of our residents and to further the goals of the ABL Grant.

The Coach/s will work closely with ABL Grant participants, to develop an Individual Service Plan (ISP) that is attainable, reasonable and designed to permit the participant to achieve meaningful employment, and economic self-sufficiency. Once goals have been established, then a series of interim objectives will be incorporated into the ISP to allow the participant a sense of on-going accomplishment and to permit the GHA to assess the participant's performance within the program.

As required by the grant as ABL participants increase their income from employment resulting in rent increases, the difference between the baseline rent and new rent will be placed in an escrow account on their behalf. ABL participants who complete their service plan and choose to leave subsidized housing will receive the balance of their escrow account. It is our hope that many of these families will use this money toward homeownership or for opportunities that will benefit their family members such as, further education and training.

PURPOSE OF THE PLAN

The overall plan of our proposed ABL Grant is to achieve the following major objectives:

- To identify the housing, employment, and educational needs of our resident families, and to deliver a comprehensive and coordinated set of services to assist individuals to develop job skills and competencies, as well as financial literacy and understanding, that lead to full employment and economic independence; and,
- To create public-private partnerships to improve both the efficiency of assisted housing programs and the quality of life of low income families.

PAST PERFORMANCE

Family Self Sufficiency (FSS)

The GHA has operated a Family Self Sufficiency program for the Section 8 Housing Choice Voucher Program for over twenty five (25) years. Our experienced GHA staff has many years of administering and overseeing this self sufficiency program. In the last year alone, the FSS program has provided support and assistance to 43 households as they work towards building escrow funds to eliminate their need for assistance and move towards homeownership. 12 participants obtained employment in 2016, 2 participants increased from part-time to full-time employment, 4 participants received job promotions and 8 participants continued in full-time jobs. This program placed a strong emphasis on money management using tools from the Consumer Financial Protection Bureau, which resulted in several participants increasing their credit scores. 3 participants received certifications from technical schools in the hospitality, home care and medical assistant career fields. The majority of participants have increased their household earnings and 3 participants achieved their program goals and graduated the program receiving an average final escrow payment of \$5,853.00. Since its' inception over 10 program participants have completed their ISP's (Individual Service Plan) and moved onto the GHA's Section 8 Homeownership program after having completed our financial literacy counseling and homeownership classes. In 2015 the GHA FSS program expanded to include our Federal Public Housing (FPH) families which has proven to be extremely helpful to a number of families in helping them with not only their goals of self sufficiency, but also the FPH requirement that adult household members that are not elderly or disabled, must be working a minimum of 20 hours per week or must contribute eight hours of community service per month, or participate in an economic self-sufficiency program for 8 hours per month. In the past five years, four families have been able to buy their own home using FSS escrow funds.

Housing First Initiative/Transitional Housing (HFI)

The GHA has had a successful Housing First Initiative/Transitional Housing (HFI) program for the last ten years. The HFI program assists homeless families to transition into permanent housing with intensive case management supports for nine to twelve months at the beginning of a tenancy. Program participants receive an eligibility/needs assessment, service plan development/monitoring, service referral, home visits, supportive counseling, crisis intervention, conflict resolution, and group workshops. Participants work on financial literacy, budgeting and economic self-sufficiency, job training and placement, skills development, communication and neighbor relations, and housekeeping skills.

GHA - Cape Ann Homeownership Center

The GHA is proud to support Cape Ann area families that want to pursue the American Dream of owning their own home. In 2004 the GHA established the Cape Ann Homeownership Center to provide educational

opportunities that promote responsible and sustainable homeownership. Our Homeownership Center currently offers the following programs: Pre-purchase & Post-purchase Counseling, Financial Literacy, Foreclosure Prevention, Mortgage Counseling, and Section 8 Homeownership Option. The Cape Ann Homeownership Center has served over 1,700 households.

FACILITY

The GHA's Riverdale Park Development has an independent Resident and Support Services building as well as, a centrally located community center. The Resident Services Building houses our current Resident Service staff and has offices, a small group meeting space, a resource and literature area and food storage and kitchen prep area. The community center is currently used for a variety of community based programs such as 'Cool Kids Club' an afterschool enrichment program, a summer lunch program for school aged children, tenant meetings etc. Both of these buildings have the ability to add additional staffing and resources and activities.

GHA PARTNERSHIPS

Work Force Investment Board: GHA is in partnership with the North Shore Workforce Investment Board (NSWIB) is composed of knowledgeable and influential business and community leaders representing the nineteen communities that make up the North Shore region. The board serves as the oversight and policy-making body for federally funded employment and training services in the region. The board also has the broader role of addressing critical labor market issues and developing strategic partnerships with local leaders in economic development, the K-12 and higher education system, government agencies, chambers of commerce, community-based, and labor organizations. The board charters and oversees a one-stop career center, North Shore Career Center, located in Salem, with a satellite offices located in Gloucester Ma.

North Shore Career Center: GHA has had a long term collaborative relationship with the North Shore Career Center. The North Shore Career Center has been maintaining a strong local workforce development system in our area for many years. They work with area businesses, community organizations, educational institutions and the Local workforce Development Board to help our tenants remain competitive in today's workforce. The center has an office located in Gloucester and offers the following programs and services to our tenants: Computerized job bank, career counseling, job referral and placement assistance, access to Internet, job placement tools, local and regional labor market information, job search reference library, veteran services, information on training opportunities job search workshops and assistance, resume developing and counseling, job referral/placement Assistance in developing a career action plan, Career guidance; Career Resource Library Education and Training Opportunities: information and financial aid Information on Unemployment Insurance, Walk-in Unemployment Insurance, Unemployment Insurance orientation Staff assisted resource room services including newspapers, professional journals, business directories, education/training catalogs, job postings, computers, telephones, fax machines, and copiers, publications on job search activities and careers local and statewide labor market data

Compass Working Capital (CWC): GHA is in a partnership with the Compass Working Capital FSS Program. We have been working together to promote economic security for families by building on asset development strategies. The key program features are Outreach, Financial Education Workshops, Financial Coaching and Asset Development. CWC assists families in setting goals, taking control of their finances through budget plans, understanding credit reports and scores, creating saving and linking to resources.

Pathways for Children: GHA has had a long term collaborative relationship with Pathways for Children. This program provides daycare and Head Start services to many of our families. We are partners on the Cape Ann Resource Committee and have collaborated on recruitment strategies for their programs as well as on site learning initiatives. Our tenants utilize the following programs at Pathways for Children: Family Enrichment Program provides free community outreach and comprehensive wrap around services to our tenants and community members. The program offers the following: The Nurturing Program is a nationally registered evidence based 15 week family education curriculum that is offered to families with children birth to age 12, a Parent Mentor Program, the Teen Mentor Program, and Parent Connection. We also work with Pathways for Children Coordinated Family and Community Engagement Program. This program provides local family focused activities, services and support to families of the Gloucester community. The goal of this program is to strengthen families with literacy enrichment activities, parenting and child development knowledge and community resources. This program works to ensure that parents can best enable the education, emotional and social success of their child.

Wellspring: GHA has had a long term collaborative relationship with Wellspring House. We are partners on the Cape Ann Resource Committee and have collaborated on recruitment strategies for their programs as well as on site learning initiatives that better meet the needs of our tenants. Wellspring provides the following services to our community and tenants: Career and Education Planning, the Wellspring Educational and Resource Collaborative (WERC), English Language Learners Program, Adult Learning Initiative, Education Scholarships, One Family Scholars Program, Job Training WCE, the MediClerk Training Program and the Learning Resources Library.

Big Brother Big Sister of Massachusetts /Endicott College: GHA works collaboratively with the Big Brother Big Sister of Massachusetts Bay and Endicott College. Endicott College students are trained as mentors and paired with children in our family housing developments. The program enables the children from our developments access to the Endicott College Campus through a series of planned activities with their mentors. The program fosters positive student role models and exposes GHA families to the potential of post-secondary education.

Cape Ann Resource Exchange (CARE) The Executive Director and members of the Resident Services staff meet bimonthly with representatives from over 30 Cape Ann Area social service providers to discuss issues facing low income household of Cape Ann and to share community resources that will assist these families. The Assistant Director of Resident Services is a member of the Cape Ann Resource Exchange Steering Committee and co-facilitates the CARE meeting with other members of the steering committee.

Action Inc. GHA has an established partnership and collaborative relationship with Action Inc. Action is a Community Action Agency that works to address the causes and effects of poverty on the local level. As partners we help low income people access to better opportunities and gain self-sufficiency through programs including Job Training and Education, Client and Housing Services, Compass Youth Program, Energy Services and Home Care Services. Action Inc.'s main office is located in Gloucester.

Other Partners: Catholic Charities, The Open Door Food Pantry, North Shore Community College, St Vincent de Paul, YMCA, DV Coalition, Hoarding Task Force, Gloucester Health Department, The Healthy Gloucester Collaborative, The Health Project.

BUDGET

PROJECT EXPENSES	
<i>Expense</i>	<i>Budget Amount</i>
Consultant	\$45,000
Salaries - Staff, Asst. Executive Director, Asst. Director of Resident & Support Services, Asst. Director of Housing & State Public Housing Manager	\$20,000
Research, Training & Outreach	\$10,000
Office Expense/Marketing	\$ 3,000
Mileage Travel	\$ 1,500
Insurance	\$ 5,000
Employee Benefits	\$13,700
Accounting Fees	\$1,800
Total Project Expenses	\$100,000

TIMELINE

Month 1

- Meet with stakeholders to obtain input regarding needs, interest and ideas for program
- Research best practices of other entities providing similar programs
- Develop RFP (Request for Proposal) for Consultant
- Issue RFP for Consultant Services

Month 2 to 3

- Receive and Review Consultant Proposals and Award Contract

Month 3 to 12

- Conduct Resident Survey to gather program planning input
- Meet with area service providers to develop partnerships and opportunities for ABL participants
- Convene at least two tenant meetings to review Program Plan and Development Progress
- Develop Program and Staffing Plan with Job Descriptions
- Develop resources, programming and materials for families participating in “A Better Life” program
- Develop video on managing your home, household finances and career and educational advancement opportunities.
- Continue meeting with all stakeholders to gather input and to assess progress

Month 10 to 12

- Prepare grant application for A Better Life program funding

CAPACITY to MEASURE

The GHA uses PHAWeb software as a database for our housing programs, including FSS the Federal Community Service requirement. The ABL program would use this program to record, calculate and maintain income/employment, rent and escrow information for program participants.

Each participant would have an initial intake assessment/interview. Using information from the intake assessment, participants would work with their program coach to develop short and long term individual goals and develop a household budget. Participants and coaches would meet regularly to assess progress and plan for individual programs and activities to further the participant's goals.

Individual participant progress notes would be used to measure program success and would be maintained as an ongoing case management record. We anticipate that these records would be updated monthly and be maintained in individual case files.

STAFF – CURRENT AND TO BE HIRED

Consultant – to be hired. The GHA would be looking for an individual that has extensive experience in program development, specifically with non-profits and expertise in the area of self sufficiency and life skills coaching.

Alice Sheridan, Assistant Executive Director has worked at the GHA since 2010, and was the Executive Director of Topsfield and Groveland Housing authorities before joining the GHA. Alice would be responsible for hiring, oversight and direction of the program. Alice has worked in a managerial position in housing for over fifteen years and has developed and/or implemented both the federal FSS and ROSS self sufficiency programs.

Elizabeth Auwerda, Assistant Director of Resident Services is an experienced manager and social worker. She is the GHA FSS program manager and has fostered both enrichment and depth of program for the GHA existing FSS program when she joined our staff in 2012. Elizabeth would work closely with both our team and a consultant to develop the ABL program.

Karen Carter, Assistant Director of Housing has been a GHA employee for thirteen years and has years of experience in many aspects of the authority including, tenant selection, housing management and staff management. She is a valued employee and as part of the ABL team, Karen would direct all housing management aspects of the program.

Jodi Wall, Public Housing Manager is the GHA housing manager for our state public housing residents. As part of the ABL team Jodi will supply valuable insights into the individual family attributes and needs as observed in her close work with each household. Additionally, she will provide technical support regarding income and rent calculations.

If awarded the ABL grant the GHA would work with a consultant to develop a program plan that would serve residents through comprehensive case management, services, and escrow accounts. It would be our expectation that this consultant would use evidence based best practices in helping us design our ABL program.

AFFIRMATIVELY FURTHERING FAIR HOUSING STATEMENT

The A Better Life Planning Grant (ABL) would support the Gloucester Housing Authority's (GHA) mission to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. The GHA's mission promotes fair housing rights and fair housing choice.

It is the policy of the Gloucester Housing Authority to comply fully with all Federal, State, and local nondiscrimination laws; the Americans with Disabilities Act; and the U. S. Department of Housing and Urban Development regulations governing Fair Housing and Equal Opportunity. The GHA is a lead participant in the Gloucester Affordable Housing Coalition which assists Community leaders in developing policies which create additional affordable housing opportunities for all populations.

Although a political subdivision of the Commonwealth of Massachusetts, the GHA operates under the Consolidated Plan of the City of Gloucester, Massachusetts. The City of Gloucester has adopted the analysis of impediments to fair housing choice that were identified by the North Shore HOME Consortium. The GHA believes that the ABL Program would address many of the following impediments identified by the Consortium.

All ABL participants would be informed on an ongoing basis of fair housing rights and obligations. The ABL Coordinator would be trained to perform intake on discrimination complaints for the GHA's Fair Housing Officer. The GHA will ensure that each participant that is advised to file a fair Housing complaint is given the toll-free number for the Housing Discrimination Hotline: 1-800-669-9777.

No person shall, on the ground of race, color, sex, religion, gender, sexual orientation, national or ethnic origin, familial status, or disability be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under the Gloucester Housing Authority housing programs.

Most importantly, the GHA's ABL Program's mission would be to deliver a comprehensive and coordinated set of services through Public and Private programs to assist individuals to learn skills that lead to full employment and economic independence allowing participants to improve their quality of life, increase their personal and economic self-sufficiency and increase their housing options.