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The CHA manages 914 public housing units and administers over 750 leased housing vouchers. Our state family housing consists of 294 units in three developments. We are currently redeveloping 96 units in our 200-3 development under a Partnership to Enhance Housing Opportunities (PEHO) grant. The CHA proposes to implement A Better Life Program in our 200-1 and 200-2 state family developments, which are located adjacent to each other, and have a total of 198 units.

The ABL program will be a new CHA data-driven initiative that will deepen and enhance our pre-existing partnerships with The Neighborhood Developers and their CONNECT program, CAPIC Inc. and LARE Institute.

The CHA will consider using the Worcester Housing Authority (WHA) as one of our consultants as we design and develop our Chelsea ABL program. Their experience with ABL will be invaluable to establishing a successful program along with input from other interested parties such as our LTO, the Massachusetts Union of Public Housing Tenants (MUPHT), the Chelsea Collaborative and Greater Boston Legal Services (GBLS). We want to ensure that our program will be in compliance with all state and federal requirements including fair housing. Based on gathered research, surveys and feedback we will explore extending ABL through both a preference for applicants and enrolling current residents.

If the CHA is funded for A Better Life planning grant, the funds will be used to plan and prepare to implement an ABL program that will be designed for Chelsea Housing Authority residents which will include family coaches; partnerships with local service providers; a work, school, training or volunteer component; and an escrow account for all ABL participants.

Total Planning Funds Requested: \$100,000

Albert R. Ewing
Executive Director
617-409-5320
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**EXTRACT MINUTES OF THE REGULAR MEETING of the
CHELSEA HOUSING AUTHORITY
May, 10 2017**

The Regular Meeting of the Chelsea Housing Authority was held on Wednesday, May, 10, 2017 at the main administrative office of the Chelsea Housing Authority, Chelsea, MA. The meeting was called to order at 8:32 AM by the Chelsea Housing Authority Treasurer Bertram Taverna. Those additional members present and forming a quorum, were, Donald Kingsbury and Juan Vega. Deputy Director, Diane Cohen, Greg Beatrice, Iris Perez-Feliciano, Paul Nowicki, Rich Russell and Arnaldo Velazquez were in attendance. GBLS Staff Attorney Lauren Song was in attendance. Thomas Standish arrived at 8: 35 am.

5. New Business

D) Notice of Funding Availability for **A Better Life (ABL)** planning grants; Deputy Director updated the Board on the recent notice on the planning grant to research, design, and prepare to launch the ABL program in state-aided public housing family developments. She reminded the Board that The Executive Director has discussed this pilot program with the Board after attending a meeting at DHCD and with the Executive Director of the Worcester Housing Authority, where the ABL program was conceived. To be eligible to apply for the planning grant, Board approval is necessary prior to the May 31, 2017 deadline.

Move DK Second BT Vote 4-0

VOTED: To authorize the CHA to apply for the ABL planning grant as discussed.

I, Diane Cohen, the Deputy Director of Chelsea Housing Authority attest that the forgoing is a true and correct copy of the Minutes of subject meeting.

Signature: _____

Date: _____

Diane Cohen
6/19/2017

Overview

As a Gateway City, located just across the Mystic River from Boston, Chelsea is home to a large immigrant and multi-cultural population with 45% of Chelsea's 35,500 residents foreign born. Chelsea is a low-income city with 25% of residents living in poverty. The average monthly market rate rent in Chelsea for a two bedroom apartment is \$1350. Based on a rent burden of 35 percent, a household must earn \$49,000 to afford this rent. Currently, 50% of Chelsea's residents do not meet this income threshold. Chelsea families manage high housing costs by accessing subsidized housing (17% of Chelsea's housing stock is subsidized), doubling up with other families (11% of Chelsea's housing units are overcrowded), or living in substandard apartments with lower rents. We currently have 1,127 families on our state family waiting list.

The CHA has a long history of housing extremely low, and very low income applicants that arrive in Chelsea looking for "A Better Life" for them and their families. Over the years Chelsea has been a melting pot for newly arrived immigrants, and the CHA is the city's largest landlord and safe haven for those in need of "A Better Life"

The Chelsea Housing Authority has long had an interest in ABL as evidenced by the Executive Director, Al Ewing, visiting the Worcester Housing Authority on December 2, 2016 to see first-hand how ABL worked. He also attended a meeting at DHCD on February 1, 2017 to discuss how the program could be replicated at other housing authorities. The CHA Board of Commissioners and the senior staff strongly supports the concept of providing opportunities to our families to become self-sufficient as evidenced through our federal programs.

The CHA has a strong track record of successful programs and partnerships, such as the federally funded Resident Opportunity Self-Sufficiency (ROSS) program, which served over 139 residents and partnered with over 20 health-care and non-profit organizations to provide our residents with a wide variety of services. The Family Self-Sufficiency (FSS) program is another federally funded program that focused on economic independence and self-sufficiency for our federal public housing and housing choice voucher program families. This program has been successful because of our case management skills and our partnerships, specifically with The Neighborhood Developers and their CONNECT program, CAPIC Inc. and LARE Institute. Our focus for ABL will be building on what we have learned from our FSS program with these same partners.

CONNECT, our lead partner, is widely recognized as an innovative Financial Opportunity Center for its multi-party program model. The five CONNECT partners are Bunker Hill Community College, Metropolitan Boston Housing Partnership, Metro Credit Union, Career Source (part of the state's One-Stop employment center system) and The Neighborhood Developers. By co-locating and integrating workforce development and financial capability services, CONNECT leverages the expertise and resources of five organizations to deliver a more holistic system for addressing the economic

challenges of disadvantaged populations. The service mix at CONNECT is designed to help our clients, who are primarily low-skilled low-wage individuals, find a job, improve employment skills, manage household finances and build aspiration for a better economic future. Between 2012 and 2016, CONNECT served 13,599 individuals. Connect also has the ability to build out the project's data collection and evaluation functions.

LARE Institute specializes in business training, educational opportunities and job readiness programs. LARE will provide basic office skills training in addition to their various training programs such as medical assistant, pharmacy technician, HiSet prep etc. They are experts in job development and job placement and will assist with contacts and arranging interviews.

CAPIC Inc. the region's largest anti-poverty, homeless and workforce development program in Chelsea, Revere and Winthrop provides day care, Head Start and Family Network parenting services, as well as resume preparation and job placement. CAPIC can also serve as a job training site for our various training classes.

The Chelsea ABL program's three partners, along with the CHA, are experienced in providing the four key elements of the ABL program including coaching, comprehensive case management, employment, financial capability and education services in order for the program to be successful for our residents. All programs are located within the 1.8 sq. miles of the City of Chelsea and are able to be reached by public transportation.

The design phase of the Chelsea ABL will need to answer a number of questions. Will the program be for applicants? Will it be for current residents? Or will ABL be for both? With the high cost of housing in Chelsea and the surrounding area, along with the \$15,000 cap on escrow accounts, is moving to the private sector realistic? Should our goals be building assets, skills, educational credentials and increased earned income? How do we address mandatory from voluntary aspects of the program while respecting the rights of protected classes? How do we incentivize participants and reward achieving short and long term goals? How do we remove some of the impediments to FSS such as the lack of childcare services? In addition to placements by CAPIC can we give priority to ABL clients in our on-site 33 slot daycare center which is run by the East Boston Social Center? What will we learn from our pilot program of 5-10 participants? Our planning phase will address these issues and others raised by our partners and other interested parties.

Capacity to Measure Metrics

The Chelsea ABL program will be a data driven process that will be shared by the CHA and Connect. Connect has extensive experience tracking performance measurements as noted in the attached letter of support (Attachment A). The CHA too is proficient at tracking activities and performance through our federal FSS logic model. At a minimum the metrics outlined in section V of the ABL NOFA will be tracked on a quarterly basis.

Data collection and evaluation are central to the Chelsea ABL program as the initiative is founded on principles of collective impact. A component of the overall program is pooling data sets, where feasible, from each of the collaborating partners to contribute to program management and evaluation of what works and to identify emerging issues. The partners will establish shared goals, pilot and measure results, then analyze and redesign the approach as we learn what is working. The planning period will allow time to hone the goals, outcomes, and intermediate outputs, as well as build out the partner's existing databases to support the work. The partners plan to track all participant activity and outcomes in a shared database. The program's partners have deep experience managing sophisticated data systems. Further, the partners have already established nationally recognized data-driven programming. ABL will build off of these existing exemplary data and evaluation systems

Budget & Use of Funds –

\$33,204	For Lead Partner Connect. - See Attachment B; Detailed Connect Budget
\$20,000	Salary to Hire PT CHA ABL Coordinator
\$25,000	Consultants - Worcester Housing Authority - Program consultant
\$2,500	ABL Partners CAPIC & LARE
\$5,000	Resident surveys, development & printing of program materials, postage & office supplies
\$14,296	CHA Administration (legal, accounting, travel, equipment, translation & misc. etc.)
\$100,000	Total

CHA List of Staff

Al Ewing, Executive Director, will have the overall responsibility of the planning, compliance and implementation of the Chelsea ABL program. He will also meet with each participant enrolling in the ABL program.

Diane Cohen, Deputy Director and Compliance Officer, will be responsible for ensuring the Chelsea ABL implementation is consistent with applicable fair housing laws, including but not limited to M.G.L.c.151B, the federal Fair Housing Act, the Americans with Disabilities Act, Title VI of the Civil Rights Act of 1964, and Section 504 of the Rehabilitation Act of 1973, as amended, and that Chelsea ABL will incorporate fair housing considerations into the planning process. She will also interact with Connect on data tracking and reporting.

Paul Nowicki, Director of Operations, will be the liaison with our program partners and supervise the Chelsea ABL Coordinator. He will be responsible for the day to day operations of the program.

Arnaldo Velasquez, Director of Finance and Administration, will be responsible for managing the escrow accounts and program finances.

New Hire, ABL Coordinator, Recruitment and coaching, and data collection.

All above employees have experience with the federal FSS program.

Planning Grant Timeline

	Month											
	1	2	3	4	5	6	7	8	9	10	11	12
Receive Grant	x											
Resident Surveys	x	x										
Design Phase	x	x	x	x								
Develop Q&A Materials				x								
Update waitlist preference				x	x							
Outreach to applicants & residents					x	x						
Recruit Participants							x	x	x	x	x	x
Pilot Program									x	x	x	
Establish partner MOUs and 3 year program												x



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● A PARTNERSHIP

Bunker Hill
Community College

Career Source

Metro Credit Union

Metropolitan Boston
Housing Partnership

The Neighborhood
Developers

June 20, 2017

Mr. Albert R. Ewing, Executive Director
Chelsea Housing Authority
54 Locke Street
Chelsea MA 02150

Dear Mr. Ewing:

It is our pleasure to confirm that The Neighborhood Developers, as the lead agency of CONNECT, is fully committed to working with the Chelsea Housing Authority on the A Better Life program. This program will allow for the existing partnership between CHA and CONNECT to expand in support of achieving economic outcomes for low-income families and individuals benefitting from CHA's state-aided housing.

CONNECT applauds the program design of A Better Life that places one-on-one financial coaching at the center of client engagement. Our experience shows that financial coaching is a proven method for assisting clients who face multiple barriers to find employment and financial resilience. Between 2012 and 2016, 650 CONNECT clients worked one-on-one with a financial coach. Of these, 389 clients worked with a coach to find a job. The results: 83% (323) found a new job with an average wage of \$13.16 per hour, working 35.5 hours per week. From 2012-2016, the average annual income for the 650 coached clients at intake was \$19,044; the median gain in net income for coached clients was \$8,220 per year, while the median credit score improvement was 52 points and the median increase in net worth was \$3,037. These are truly "game-changing" results for a disadvantaged family!

CONNECT is widely recognized as an innovative Financial Opportunity Center for its multi-party program model. The five CONNECT partners are Bunker Hill Community College, Metropolitan Boston Housing Partnership, Metro Credit Union, Career Source (part of the state's One-Stop employment center system) and The Neighborhood Developers. By co-locating and integrating workforce development and financial capability services, CONNECT leverages the expertise and resources of five organizations to deliver a more holistic system for addressing the economic challenges of disadvantaged populations. The service mix at CONNECT is designed to help our clients, who are primarily low-skilled low-wage individuals, find a job, improve employment skills, manage household finances and build aspiration for a better economic future. Between 2012 and 2016, CONNECT served 13,599 individuals.

The CONNECT client profile is much like those served by the Chelsea Housing Authority. The average household income for our free tax preparation clients (the group for which we have the most accurate data) is \$23,140, while for our financial coaching clients, it is \$19,046. Here's more of a snapshot of clients when they first arrive at CONNECT:

High Poverty:	57% are in households that earn less than \$20,000/year;
Unemployed:	58% are unemployed;
Language Barrier:	31% speak little or no English;
Unbanked:	21% do not use banks to pay bills or to build savings;
Low Education:	30% without high school degree; 31% have no more than high school

We look forward to participating in the A Better Life planning process to fine tune delivery of CONNECT's services to the CHA A Better Life population.

Sincerely,



Ann Houston
Executive Director
ahouston@tndinc.org



Stefanie Shull
CONNECT Director
sshull@tndinc.org

ATTACHMENT B

CONNECT; Chelsea Housing Authority - A Better Life Planning Budget, includes a pilot

Expenditure	Planning		Pilot		
	Hours	Cost	Hours	Cost	Total
CONNECT Director	120	\$ 5,562	40	\$ 1,854	\$ 7,416
CONNECT Coach(es)	20	\$ 644	100	\$ 3,219	\$ 3,863
Financial Capabilities Manager	5	\$ 132	50	\$ 1,322	\$ 1,454
TND Director of Data & Evaluation	65	\$ 2,253	10	\$ 347	\$ 2,600
Accountant	28	\$ 957	28	\$ 957	\$ 1,913
Subtotal Salaries		\$ 9,548		\$ 7,698	\$ 17,246
Fringe		\$ 2,864		\$ 2,309	\$ 5,174
Total Personnel		\$ 12,412		\$ 10,008	\$ 22,420
Partner Agency Stipends		\$ 2,500		\$ 2,500	\$ 5,000
Client Stipends (focus group)				\$ 250	\$ 250
Overhead @ 20%		\$ 2,982		\$ 2,552	\$ 5,534
TOTAL EXPENDITURE					\$ 33,204

NOTES

- 1 Pilot phase assumes that partners will pilot the effort for a maximum of 10 CHA clients screened and referred to CONNECT for services. The screening criteria will be determined during the planning phase to identify "CONNECT-ready" clients; i.e. those who demonstrate interest in financial capability and employment services.
- 2 Partner agency stipends assumes that during the planning or piloting stage CONNECT partners will be brought into the discussion. Each engaged partner would receive a stipend for their time.
- 3 Overhead pays for rent, supplies and general overhead.