

BHA Enhanced FSS Program Process and Implementation Report

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John T. Gorman Foundation
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INTRODUCTION

This report presents findings on the implementation and service delivery of the Bangor Housing Authority's (BHA) Enhanced Family Self-Sufficiency program (FSS).

Recognizing the need to address the increasing vulnerability of families in Bangor's public-housing communities, BHA has developed a potentially higher impact model for the U.S. Department of Housing and Urban Development (HUD) FSS program, with a focus on helping families overcome barriers to work, improve their financial stability, and build assets. The standard HUD Family Self-Sufficiency (FSS) program is designed to help families living in public housing and those using Housing Choice Vouchers (HCV, formerly Section 8) progress toward self-sufficiency by reducing disincentives to working and assisting low-income families to acquire valuable savings over a five-year period. While building upon the basic elements of the FSS program, BHA's enhanced model aligns FSS with key asset development and work advancement strategies through strategic collaborations with partners in the Bangor community.

The goal of this study of the Bangor Housing Authority's Enhanced FSS program is to address three main questions. First, does BHA's enhanced focus on asset development and work advancement strategies produce greater participant outcomes in employment, income, and accumulated savings? Second, what processes and systems are essential to ensure seamless program delivery and coordinated access to services provided by partner agencies? And third, how do staff and participants perceive the effectiveness of service delivery and participants' early progress on key measures?

This study is being conducted by the Institute on Assets and Social Policy (IASP), a research institute at the Heller School for Social Policy and Management, Brandeis University. IASP's work is dedicated to improving the economic well-being and social mobility of individuals and families, particularly those left out of the economic mainstream. Working in collaborative relationships, IASP bridges the worlds of academic research, government policy-making, and the interests of organizations and constituencies.

For this project, IASP has worked closely with BHA to research and evaluate the BHA Enhanced FSS Program Pilot. In the initial stages of the project, IASP joined BHA in strategic planning sessions with an interested funding partner. In 2013, IASP conducted the BHA FSS Program Development Assessment to help illuminate the challenges and successes of BHA's existing FSS program and to explore the program's potential for expansion. IASP continues to stay abreast of BHA FSS program developments, and provides technical assistance and consultation regarding implementation issues and new program discoveries through regular contact with BHA staff.

The institute's three-year study will include process and outcome evaluations on participants' progress toward meeting program objectives. This first report begins by introducing the HUD FSS program and BHA's enhanced and expanded new approach. The second part of the report is the process analysis section that describes how the project evolved, the critical steps taken to launch the program, issues encountered, and early experiences of the first enrolled participants in the program.

I. HUD Family Self-Sufficiency Program

a. Overview

The HUD Family Self-Sufficiency (FSS) program is designed to help families living in public housing and those using Housing Choice Vouchers progress toward self-sufficiency by reducing disincentives to working and assisting low-income families to acquire valuable savings over a five-year period. The FSS program was enacted by Congress in 1990 and is administered by state and local public housing agencies (PHAs). FSS combines (a) stable affordable housing with (b) case management services to help families access services needed to pursue employment and achieve other goals, and (c) an escrow account that grows as families' earnings grow. The escrow account functions as both an asset-building vehicle and a tangible financial incentive for families to increase their earnings. It creates a structure for residents to save the money that would otherwise go toward increased rent triggered by increased earnings. Participants can withdraw the money in the escrow account upon successful completion of their goals and of the program and are not restricted in its use. HUD reimburses PHAs for FSS escrow costs and, through an annual application process provides limited funding for FSS coordinator positions based on enrollment patterns at the PHA. Housing authorities are expected to cover other costs associated with recruitment, ongoing communications with FSS clients, and any additional programming. Historically, HUD has operated two FSS programs: one within the HCV program and the other within the public housing programs. Recently, the funding streams for both programs were combined¹, and taken together the FSS program serves roughly 57,087 families, nationally.²

Research from the field indicates that FSS is a promising employment enhancing and asset-building tool. To date, FSS studies have been observational, rather than experimental, in nature and based on an analysis of administrative reports submitted to HUD. Program success has been documented in four main areas: increased earnings, higher employment levels, asset growth, and homeownership. On average, FSS participants graduate with \$5,300 in savings from their escrow account.³ Despite the well-documented escrow-accumulation advantages of the FSS program, preliminary data indicates that the program is still vastly underutilized nationally and in Maine. Although working-eligible adults and families with children make up nearly half of the 5 million low-income households receiving housing assistance⁴, which is the ideal population target for FSS, it is estimated that nationally only 1% of housing residents are currently enrolled in the FSS program.

In addition, only 42% of PHAs offer FSS programs⁵. Most agencies that do offer FSS only reach a small fraction of potential participants. Maine data mirrors national data, which indicates that only

¹ HUD.GOV. U.S. Department of Housing and Urban Development. Family Self-Sufficiency (FSS) Program. http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/fss.

² FY14 FSS HUD Congressional Justification. Public and Indian Housing Family Self-Sufficiency Program: 2014 Summary Statement and Initiatives. <http://portal.hud.gov/hudportal/documents/huddoc?id=FAMSELSUFFPROG.pdf>

³ de Silva, Lalith et al. (2011). Evaluation of the Family Self-Sufficiency Program. Prospective Analysis. Prepared by Planmatics and Abt Associates for the U.S. Department of Housing and Urban Development.

⁴ Center on Budget and Policy Priorities, "Policy Basics: Federal Rental Assistance," July 7, 2015. <http://www.cbpp.org/cms/index.cfm?fa=view&id=3890>.

⁵ Emple 2013. New America Foundation. Asset Building Program. Asset-Oriented Rental Assistance: Next Generation Reforms for HUD's Family Self-Sufficiency Program.

32% (8 out of 25) of PHAs in Maine offer the FSS program.

FSS program data currently collected (and required) by HUD is minimal and does not provide a clear picture of the program's current operations or effectiveness in Maine and elsewhere. While there is some indication that innovative features (i.e., financial education, intensive case management, work enhancements) lead to greater economic outcomes, lack of experimental design methods has made it difficult to assess the impact of particular programmatic enhancements on individual-level economic outcomes. As a result, a key component of the BHA FSS initiative will be the inclusion of a combination of innovative program features that will be subject to evaluative research to determine the benefits and potential for replication.

b. Basic Program Structure

Eligibility Determination, Intake, and Assessment: Families interested in the FSS program are asked to complete an application. The head of household must be a tenant in good standing according to the terms of their housing program regulations and/or lease. Participants must demonstrate motivation and desire to progress toward self-sufficiency. As a screening tool, programs can require participants to complete certain tasks to demonstrate motivation and willingness to take steps outlined in the Contract of Participation. Programs are restricted from screening based on employment or job history, education, marital status, credit rating, number of children, or any factors which may result in a discriminatory practice (HUD FSS Regulations 24 CFR 984.203).⁶ Once a family has submitted the application and is deemed eligible, the case manager works with the family to complete the Individual Training and Services Plan (ITSP) and the family-specific Contract of Participation. These documents are designed to ensure that each FSS participant has a solid, achievable five-year plan for economic self-sufficiency backed by appropriate supportive services and commitment from the participant. In order to graduate from FSS, the following three conditions must be met: 1) participant is employed; 2) all household members have been free of TANF assistance for at least one year; and 3) participant has achieved the goals outlined in ITSP.

Case Management: Each participant is assigned a case manager who serves as the primary contact and oversees the family's progress towards goals and successfully completing the program.

Referrals and Active Facilitation of Supportive Services: The FSS program is committed to making available resources and services needed by the participant as described in the ITSP. This may include referrals to education, training and employment programs, child care, transportation, substance abuse counseling, and other prevention services.

Establishment of Escrow Account: During the term of the FSS Contract of Participation, the housing authority maintains the escrow account for each family. Funds in the account reflect the difference between earned income at the beginning of the Contract of Participation and approximately 30% of any increase in earned income after this date that otherwise would have resulted in an increase in rent payments according to the HUD rules.

⁶ HUD FSS Regulations. <http://www.gpo.gov/fdsys/pkg/CFR-2013-title24-vol4/pdf/CFR-2013-title24-vol4-part984.pdf>.

Interim Access to FSS Account Funds and at Program Completion: Upon graduation (see conditions outlined above), participants are able to access all funds in the FSS escrow account. PHAs can give FSS participants an interim disbursement of their FSS account funds, if the participant has fulfilled certain interim goals and the purpose is consistent with their long-term goals (HUD FSS Regulations 24 CFR 984.305).

II. Bangor Housing Authority and Their Program Development

a. Mission of Bangor Housing Authority and FSS Program Development

The Bangor Housing Authority is a quasi-governmental agency that provides housing opportunities for low- to moderate income households throughout the city of Bangor. According to the most recent census data, the city of Bangor had a population of 32,673 and a median household income of about \$35,107 annually⁷. BHA administers a combination of 741 affordable and market rate apartments in seven developments throughout Bangor. BHA also administers the Housing Choice Voucher program in the City and the surrounding communities of Hermon, Glenburn, Hampden, and Veazie. BHA began its FSS program for HCV users in the 1990s and currently is serving 25 participants. Through the provision of quality, affordable, and environmentally-responsible housing, BHA's mission is to build community for the residents and neighbors of Bangor. With its FSS program, BHA aims to improve the quality of life, partner creatively with other organizations to generate resources for their residents, and encourage residents to progress to a point where housing assistance is no longer needed.

BHA has begun exploring ways to strengthen their resident and family engagement as well as grow programs and services designed to help families advance economically. Their vision for expanding the FSS program is part of a broader effort to develop new strategies to increase economic opportunities and collaboration in the Bangor community. BHA is part of the Bangor Economic Opportunity Collaborative, where they are partnering with Eastern Maine Community College, United Way, Eastern Development Collaborative, and other economic development associations in the eastern Maine region. As a result of this involvement, their new executive leadership, and a renewed emphasis on helping to improve economic well-being and financial security, BHA has developed new programming that places family advancement at the core. These programs include an on-site Boys and Girls Club, partnership with AmeriCorps, free lunch program, and summer children's activities. With the expansion of the FSS program, BHA will continue to implement new innovative strategies that will increase access to economic opportunity for Bangor residents.

b. Background and 2013 BHA FSS Program Development Assessment

In the fall of 2013, the Bangor Housing Authority commissioned a program assessment of their existing FSS program targeted to HCV holders, in an effort to expand the FSS program's scope and reach. The purpose of the assessment was to learn more about the experiences of current FSS HCV participants by illuminating the successes and challenges of the existing FSS model at BHA. An additional goal was to learn about the supports and resources needed by both HCV and public housing residents to help them achieve financial security.

⁷ Source U.S. Census Bureau: State and County Quick Facts.

The learning from the assessment served as a guide for the design and the implementation of a new FSS program initiative administered by BHA for public housing residents that will serve as a model for further FSS program development throughout Maine. The assessment sought to answer the question: How can BHA enhance the FSS program in Bangor to deliver consistently strong outcomes and ensure families receiving assistance use the opportunity to advance on a pathway toward economic security?

The findings from the BHA FSS Development Assessment provided evidence that BHA's public housing residents would benefit from a broad approach to help overcome barriers to advancement. The assessment found that housing participants identified a combination of employment-related barriers as well as credit and debt issues as factors prohibiting their progress. For instance, nearly 70 % indicated a low-paying job as their greatest obstacle to getting ahead. Additionally, nearly two-thirds identified a poor credit score or debt problems as barriers.

The assessment found that respondents in public housing overwhelmingly expressed a willingness and desire to participate in an FSS program, if provided the opportunity. When asked, 'Are you interested in participating in a program to assist with employment, education, savings, and other financial goals?' fifty-five percent said yes. When asked why they wanted to enroll in FSS, their survey responses reflected a strong need to find resources that can help support their families and move out of public housing. Additionally, respondents indicated wanting to participate to specifically receive support with credit, debt, and saving. These responses are consistent with needing resources to overcome these same barriers identified earlier.

The information provided by the assessment served as a useful roadmap for staff at BHA. The assessment provided BHA with the guidance they were seeking in determining how to re-design the FSS program to enhance its effectiveness and to create a program more in line with BHA's vision to regard housing as a platform for economic advancement. Additionally, the assessment helped BHA in their efforts to learn how to structure resources for increasing greater opportunities to a larger segment of the Bangor community. BHA decided that their expanded FSS initiative would incorporate the basic elements of a standard FSS program, but would include a comprehensive set of resources designed to foster greater work and career advancement while also facilitating financial empowerment and asset building.

c. Investment from the Philanthropic Community

The design BHA has created for its FSS program is particularly attractive to the philanthropic community. A distinguishable feature of BHA's expanded FSS initiative is to leverage the expertise and capacity of local community partners. BHA's plan to use its own capacity to create the structure of an expanded FSS effort, while at the same time relying on partnerships with community-based organizations to deliver a variety of services and programs, is a promising strategy to initiate growth, innovation, and cross-agency collaboration, given the present realities and constraints of limited funding and resources. These features make it possible for a funder to invest in the FSS program as a way to complement other investments in the community.

From the start, the John T. Gorman Foundation has played an influential role in BHA's development of an enhanced FSS initiative. The Foundation is a Portland-based (ME) philanthropic organization that contributed a multi-year investment to BHA's Enhanced FSS program. The

mission of the JTG Foundation is to advance ideas that can improve the lives of disadvantaged families in Maine. To achieve the greatest impact, the foundation seeks to collaborate with stakeholders to share promising ideas that capitalize on new opportunities to strengthen and support families in their efforts to succeed and thrive.

BHA's expanded FSS approach, focused on increasing career opportunities, asset attainment, and economic advancement is consistent with the John T. Gorman Foundation's multi-pronged strategy. The Foundation aims to partner with stakeholders to:

- (1) Increase the delivery of supports that help families succeed;
- (2) Increase access to job training and education to help families increase income, attain post-secondary degrees and credentials; and.
- (3) Expand access to programs that help parents increase savings that can help families weather a financial setback and plan for the future.

The Foundation's investment and support of the BHA Enhanced FSS program paint an encouraging picture of how to leverage public-private partnerships for scaling up FSS development and advancing innovative strategies to help low-income families succeed.

d. Creating and Forging Community Partnerships

Recognizing that well-articulated partnerships can provide a host of benefits, BHA has been strategic in its ability to leverage existing relationships as well as forge new partnerships with local community organizations. BHA has adopted this partner-centered model because community-based organizations are usually more equipped at providing a multitude of services that extend beyond the expertise of the typical housing authority. Early on in the initial planning and conceptualization stage, BHA initiated stakeholder meetings and strategy planning discussions with the City of Bangor and non-profit organizations and other service agencies, including United Way, AmeriCorps, Penquist Community Action Agency, workforce development, and asset-development sectors. The goals were to jointly explore what programs are being offered in the Bangor area and identify shared clientele, as well as learn about each other's capacity and expertise for embarking on a shared and collaborative service. As a result of these sessions, BHA learned that while they had the capacity to create the structure for an expanded FSS effort, local partners and programs can provide service support for financial education, credit/debt assistance, tax preparation, or education and job training. This arrangement is mutually beneficial, as the FSS-housing population provides a target audience that can benefit from supportive service programs provided by community-based organizations seeking new clientele.

III. BHA FSS Program Model

As previously mentioned, the findings from the FSS program development assessment revealed that BHA public housing residents would benefit from an expanded FSS approach. Participant feedback suggested that families need a comprehensive set of supports for economic advancement beyond employment and income. Seeking to leverage the platform of stable housing, the FSS design BHA created builds upon the work advancement and asset-building potential already embedded in the existing FSS structure. The model aims to support families in their efforts to manage and grow finances and address credit/debt concerns, as well as build savings and assets, all essential for long-term economic well-being.

BHA has named the program the Enhanced FSS Program to reflect their new vision for the FSS program to serve as part of a broader mobility agenda for all of their housing residents in the Bangor community. The program BHA has developed for FSS draws on its twenty-plus years' experience implementing the program for voucher holders as well as best practices in economic empowerment strategies being tried across the country. Figure 1 presents the added value of a BHA Enhanced FSS program compared to what the standard FSS program offers.

Figure 1: BHA Enhanced FSS Model

What Standard FSS Delivers	BHA FSS Added Value
<ul style="list-style-type: none"> Under-resourced communications and recruitment 	<ul style="list-style-type: none"> Dedicated outreach specialist Targeted and effective outreach strategies
<ul style="list-style-type: none"> Limited contact with FSS coordinator resources 	<ul style="list-style-type: none"> Individualized goal setting Ongoing intensive case management focused on overcoming barriers
<ul style="list-style-type: none"> Service coordination focused on referrals 	<ul style="list-style-type: none"> Development of strategic service collaborations with community-based organizations to achieve core asset-development and work advancement objectives
<ul style="list-style-type: none"> Tracking of outcomes limited to increases in income and amount in escrow account 	<ul style="list-style-type: none"> Extensive tracking of economic stability outcomes (income, credit score, debt, receipt of public benefits, qualitative measures of well-being, targeted use of savings, etc.)

a. Program Design

While incorporating the basic elements of the FSS Program, BHA has aligned FSS with key work advancement, asset-building, and financial capability through strategic collaborations with providers in the Bangor community. Major program features include:

- **Outreach:** Through creative marketing materials, targeted recruitment strategies, and orientation sessions, BHA frames FSS as a powerful opportunity to pursue educational and career goals, overcome barriers to work, increase financial capability, and build savings and assets.
- **Asset Building:** Specialized financial education and coaching services assist with credit repair and building, budgeting, and use of financial services and savings mechanisms.
- **Career Counseling/Development:** Through effective career development collaborations, participants identify and apply the skills they already have, assess further education needs, and learn how to access and finance training targeted to high demand jobs.
- **Intensive Case Management:** Assist participants with individualized goal setting and help them overcome personal barriers, access resources, and reach incentive goals.
- **Education & Training Flex Funds and Incentives:** Participants can receive assistance in their efforts to overcome barriers to work and goal completion by having access to flexible/emergency funds. Eligible participants can receive up to \$500 each year for assistance directly related to an ITSP goal that will facilitate workforce development or access to education or training. In addition, the program aims to support participants in

their efforts to pursue educational and career paths to better their employment outcomes by making Education, Training, & Work Incentive payments. Participants can receive cash rewards for movement to full-time work and completion of education and training objectives.

b. BHA Management Plan & Arrangement with Community Partners

BHA staff are responsible for managing and organizing all Enhanced FSS Program activity and service coordination. To support the agency's efforts to administer the program, BHA will maintain staff positions to cover the functions associated with the new program. The Director of Community Outreach and the BHA Executive Director were the primary staff facilitating the development, planning, and initial set-up of the program leading to the program launch. BHA has hired an FSS Program Manager and FSS Outreach Specialist. The FSS Outreach Specialist is responsible for developing all outreach and recruitment protocols and resources. This can include maintaining relationships with area non-profits to help recruit eligible participants, creating and distributing informational materials, hosting orientation sessions, and tracking the success of various recruitment activities. The FSS Program Manager is the primary contact for the program. The program manager's responsibilities include: (1) providing intensive case management to FSS participants to help them set and achieve goals and meet program benchmarks and overcome barriers; (2) screening potential participants and completing all HUD-required paperwork including the Contract of Participation (COP) and Individual, Training & Service Plan (ITSP); (3) arranging collaborative partnerships through MOUs or sub-contracts with community organizations; and (4) serving as the designated liaison between the housing authority and non-profit partners.

Memorandums of Understanding (MOU)

Critical to initiating the FSS Enhanced program was the development of formalized arrangements with Bangor-area service providers, based on mutual understanding and shared agreement of management, service coordination, and open and consistent communication. The MOUs outline specifically which programs and services are being made available to FSS participants. Through strategic service collaborations as outlined in MOUs, participants will be able to access services related to career counseling, post-education access, financial education, and economic empowerment coaching. Other relevant services such as child care, transportation, and training programs, will continue to be coordinated through targeted referrals with BHA's extensive network of community organizations. The BHA FSS program works closely with non-profit organizations in the critical areas of implementation summarized below.

Management and Administration of FSS Activities

BHA operates and administers the Enhanced FSS Program in accordance with the BHA Action Plan and HUD guidelines. BHA has the sole authority and discretion to make any and all decisions regarding (a) enrollment of a participant in the program; (b) interim disbursement of escrow funds pursuant to HUD guidelines; and (c) successful completion of the program.

BHA is responsible for referring participants to services provided by partner agencies and monitoring coordination of all program activity. As part of the administration, BHA will continue to provide its partners all necessary information as permitted by law to allow partners to assess service arrangements in support of the Enhanced FSS program. BHA seeks the consent of participants to allow exchange of specified confidential information between BHA and service partners.

Designated Program Liaison

The agreed-upon arrangement suggests the importance of an assigned liaison between BHA and service partners. For BHA, the program manager is the liaison charged with managing the service coordination between the partners and requesting regular status reports and updates from providers regarding FSS participants. The FSS program manager works to ensure all activities are being carried out according to formalized agreements and MOU plans. Each service partner also has assigned a formal staff liaison. Partner liaisons assist BHA with the FSS enrollment process and the execution of FSS-related documents. Partner liaisons will provide monthly progress reports to BHA using agreed-upon forms and will coordinate regular meetings with key staff at both agencies to ensure communication, sharing of information, and progress toward achieving partnership goals and objectives. Assigning a designated liaison ensures consistent communication between the agencies in order to provide timely, high-quality services to FSS participants.

This stipulated administrative and management activity will ensure effective service coordination, regular monitoring of participant progress, and consistent reporting of participant outcomes.

c. Services Provided by BHA FSS Program Partners

Under the BHA Enhanced FSS Program, participants will be able to access services related to career counseling, post-education access, financial education, and economic empowerment coaching. Below are the details of the programs and services being offered to FSS participants by key service partners.

Maine Education Opportunity Center

The Maine Education and Opportunity Center (MEOC) is a federal education initiative established to promote access to post-secondary education for traditionally under-represented adult populations within the state of Maine.⁸ MEOC provides post-secondary educational assistance, college planning, and career exploration assistance to adults or students who are considered first-generation college students. According to MEOC, their mission is to increase the number of adults attending college and increase awareness of educational advancement opportunities in communities where higher education would typically be out of reach. MEOC has established collaborative partnerships with colleges, adult education centers, and community agencies throughout Maine. The program model MEOC has designed for the Enhanced FSS program provides participants with college admission planning, academic readiness assessments, career counseling, and referrals to a rich network of educational opportunity experts through informational workshops and individual counseling sessions. MEOC's workshop curriculum takes students through a four-step process that emphasizes: essentials of college planning, career exploration, financial aid, and study skills.

Women Unlimited

Originally started as a welfare-to-work program, the mission of Women Unlimited (WU) has evolved to improving the economic well-being of women, minorities, and disadvantaged workers in Maine by providing access to and support in trade, technical, and transportation careers⁹. Women

⁸ Maine Educational Opportunity Center. <http://meoc.maine.edu/>.

⁹ Women Unlimited. <http://womenunlimited.org/>.

Unlimited states that they maintain a community job bank with regularly updated employment opportunities throughout Maine. The organization offers nationally certified trainings to workers seeking to advance in the trades and construction industries. Women Unlimited also provides instructional resources, employer engagement assistance, and counseling services introducing formerly incarcerated women and other disadvantaged workers to non-traditional occupations that offer a livable and family sustaining wage.

The program WU has created for the FSS program provides participants with career prep, job training, and referral counseling that will prepare them for work and further education. The WU career developers are available to FSS participants twice a week at the Bangor Housing Authority. During this time the career developer will work one-on-one with clients to help assess skills and identify goals and career aspirations as well as determine relevant employment opportunities. The career developer also offers a workshop once a month that will feature employer panels, résumé prep, and mock interviews. Interested participants have the option to enroll in training boot camps offered at Women Unlimited locations.

Maine Centers for Women, Work, and Community (now known as New Ventures)

For 35 years Women, Work & Community (WW&C) has been a leading economic empowerment organization offering skills development in building a career, starting a business, and managing money¹⁰. The goal of WW&C is to develop a larger presence in Bangor for their asset development and financial education work. WW&C is providing the Enhanced FSS program a four-week financial education workshop titled “My Money Works: Tools for Smart Money Choices.” The workshop is designed to help FSS participants gain the skills and confidence needed to budget, pay bills, reduce debt, increase the ability to save, plan for retirement, and set personal financial goals. BHA FSS participants also receive informational resources related to WW&C’s Family Development Account and Rainy Day Savings Account programs. The Family Development Account (FDA) offers a matched savings account for income-eligible participants who want to save to buy a house, save for education or training, or to start a small business. The program matches each dollar deposited by the participant into the FDA with up to \$4 from public funding and private donors. The Rainy Day Savings Account program offers a matched savings account for income-eligible individuals and families who want to save to pay for unexpected, emergency expenses. This program matches each dollar deposited by the participant in the RDSA with \$1 from private donors. The workshop being offered to BHA FSS participants serves as a prerequisite for eligibility into both programs.

United Way Cash Coalition

Spearheaded by the United Way of Eastern Maine, the UW Cash Coalition¹¹ is a partnership of community leaders and industry experts encouraging families and individuals in Penobscot, Piscataquis, Waldo, Washington, and Hancock counties to increase income, reduce debt, save for the future, and achieve financial stability. The Cash Coalition provides year-round services to the community, offering free tax preparation to qualified tax filers, helping employers bring financial education tools to their employees, and educating residents about how they can make the most of their money. Looking to expand their services beyond tax season, the United Way Coalition has agreed to provide individualized, one-on-one financial empowerment counseling to FSS participants.

¹⁰ Maine Centers for Women, Work, and Community. <http://newventuresmaine.org/about-us/>.

¹¹ United Way Cash Coalition of Eastern Maine. <http://www.cashmaine.org/>.

The coaching sessions are individually designed to serve as a complement to the Money Works workshop being provided by Women, Work & Community. The sessions provide financial information specific to their situation, specialized referral services, and tools to increase their financial capability.

IV. Implementing and Delivery of FSS: Perspectives on Key Areas

Research on how essential elements of BHA’s Enhanced FSS model were implemented is drawn from participant and staff interviews, administrative data, official planning documents, and administrative plans, as well as other program meeting and memo notes. The goal of this section is to document key steps and milestones of the FSS implementation as well as the differing perceptions and satisfaction with critical areas of program activity and design elements. This section looks at activities leading to the program launch, developing procedures and establishing program protocols, and challenges that emerged during the course of implementation. Figure 2 summarizes the program status highlights for the first year of the BHA Enhanced FSS Program. This section will illustrate how these numbers were achieved.

Figure 2: BHA Enhanced FSS Program Highlights from August 1, 2014 – July 31, 2015

Program Activity	Number/Percent
Targeted Outreach to Public Housing Residents	500
Enrolled FSS Participants	30
# of Orientation Sessions held	10
Penetration Rate of Targeted Head of Household	12%
Retention to date	100%

a. Moving from Grant Award to Project Start-up

In August 2014, BHA received a multi-year grant to implement their three-year enhanced FSS program. While BHA had experience implementing FSS for their HCV population, they had to build and create a new program infrastructure for their public housing FSS market, which required extensive planning and start-up in a relatively short time period. This section summarizes key set-up steps that took place and activities that occurred during the planning, startup, and implementation phases, as well as reviews the corresponding timeline for completion of key events. (See Appendix A for draft work plan.)

Planning and Timeline

BHA entered its planning and start-up phase in August 2014. This period was projected to take place over three months. According to BHA’s work plan and timeline, the enrollment of their first public housing FSS participants would occur at the end of the start-up period in October 2014. The ongoing implementation phase was projected to take place from October 2014 to June 2015. Appendix A depicts the work plan and timeline for the start-up and implementation of the BHA Enhanced FSS program. Although completion of certain events in the timeline took longer than anticipated, BHA were successful in carrying out critical events that needed to occur and be in place prior to program launch. These key milestones include: 1) submitting HUD compliance materials;

2) Drafting & entering in MOUs with service partners; 3) hiring key program staff; and 4) recruitment and enrollment of FSS participants.

Building FSS Infrastructure

The key startup steps stipulated in the BHA timeline were critical for building and expanding the Enhanced FSS infrastructure. An important start-up step included submitting HUD-required documentation necessary to establish the FSS program on the public housing side. This step involved reaching out to the correct contacts at the HUD national and northeastern regional offices to learn what types of clearance were needed and steps BHA must take in order to proceed with the expansion. BHA learned that they had to make revisions to their five-year Housing Administrative Plan as well as their FSS Program Action Plan detailing their new approach, including descriptions of critical areas of program activity. While BHA wanted to have this task completed earlier in the timeline, it was finalized during fall 2014.

Hiring Staff and Finalizing Services

Another critical area for building the FSS infrastructure was to hire staff to implement the program. BHA's Outreach Director and Executive Director were the primary staff dedicated to the planning and program development leading to the launch of FSS. However, it was important for BHA to have all staff hired and in place before the initial enrollment of participants was to take place. Plans to hire an FSS Outreach Coordinator and FSS Program Manager were to take place during the planning and start-up phase. While BHA was successful in getting the FSS Outreach Coordinator in place, hiring the FSS Program Manager took much longer, prolonging the initial enrollment period of program participants by several months.

Along the same lines, while BHA was thoughtful and diligent about ensuring that the right partners were on board and could deliver services consistent with their program objectives, some finalizing of partnerships took longer than anticipated. In an effort to avoid duplication of services, BHA worked diligently to learn which partners were most appropriate for providing or delivering a particular program or service. While BHA were able to tease out the majority of concerns or issues regarding the logistics surrounding partner services, a review of each agency's capacity and shared expectations for providing services will require BHA to revisit and address any service gaps or misalignment between providers and program delivery down the road.

Technical Assistance

Another critical component of BHA's planning and start-up phase included technical assistance provided by the Institute on Assets and Social Policy. The purpose of IASP's technical assistance to BHA was to assist them in establishing important components for data collection and research as well as creating a mechanism for effective service delivery. IASP provided instruction and created a template demonstrating how data systems need to be constructed for extensive tracking of economic security measures (income, employment, credit score, debt, receipt of public benefits, saving, and escrow accumulation) to monitor participant progress and measure the program's success in meeting its objectives.

Additionally, IASP prepared a detailed guide for BHA to help assess eligibility and establish criteria for receiving flex funds and incentive payments. Guidance was provided for ensuring effective service delivery between multiple service providers. IASP created a template for conducting a needs assessment to be used by the FSS program manager, detailing procedures for making client referrals to partner services, and a process for exchange of status information between service partners.

Outlining these procedures in advance can help ensure that FSS participants can access services seamlessly, thus minimizing access barriers. These procedures also aim to simplify the lines of communication between service partners to make the exchange of information regarding participant progress and program status easier.

b. Outreach and Recruitment

Outreach and recruitment is a key factor in a strong program launch. The generally low take-up and enrollment in FSS nationally suggest the need for a more pronounced effort devoted to targeted and innovative recruitment strategies to reduce skepticism and other barriers to enrollment. BHA relies on a combination of public and targeted recruitment strategies, word of mouth, and internal and external referrals from outside service organizations. BHA's outreach and recruitment has been successful at allowing them to achieve their target recruitment and enrollment goals for their first-year program implementation. Targeted and consistent outreach has resulted in a penetration rate that exceeds the national average for FSS. To date, BHA has engaged 12% (30 out of 250) of the targeted non-elderly/non-disabled households. This compares to a national average of less than 1%.¹²

Targeted Outreach

BHA identified the vast majority of its FSS participants from the current list of households in public housing. BHA sent letters to all 500 households, including elderly and disabled, in its public housing program in December of 2014. Of the 500 letters that were sent, 29 were returned. Interviews with staff members revealed higher hopes that a housing-wide mailing would produce a greater return of interested participants. As a result, BHA narrowed their focus, by targeting new housing residents. The second round of mailings was only sent to the 50 new residents in the public housing program. Staff felt that this was a better approach and are currently making plans to send letters to new residents monthly.

Another strategy tried by BHA was canvassing the public housing neighborhood. The FSS Outreach Coordinator went door to door, reaching out to potential FSS participants at their homes. Interviews with BHA staff revealed this was tied in an attempt to make a community connection and build trust with residents, leveraging the close proximity of the residents. Because a large number of residents live near the housing authority office, making more personable connections with the community can be relatively easy for BHA. In fact, the FSS outreach coordinator has canvassed all 500 homes of public housing residents at least 3 times in the first year of program implementation.

Other targeted outreach strategies include making phone calls and home visits. Findings from staff interviews reveal that home visits have been made to residents who had requested them. As a result of the low return on some of these strategies, the FSS program will continue to explore new targeted outreach mechanisms. Outreach staff is hoping that future participants will be referred directly by public housing property managers. These staff members have regular contact with residents during

¹² Center on Budget and Policy Priorities, "Policy Basics: Federal Rental Assistance," July 7, 2015. <http://www.cbpp.org/cms/index.cfm?fa=view&id=3890>. And, FY14 FSS HUD Congressional Justification. Public and Indian Housing Family Self-Sufficiency Program: 2014 Summary Statement and Initiatives. <http://portal.hud.gov/hudportal/documents/huddoc?id=FAMSELSUFFPROG.pdf>

public housing orientation, recertification, and other housing-related contact points. The FSS Outreach staff has provided all property managers with referral forms so they can directly refer interested residents. Additionally, FSS information materials will be included in the packets given to new residents entering the public housing program for the first time. Future strategies also include ensuring that FSS participation can count toward residents who must fulfill a volunteer requirement as a condition for their eligibility in the public housing program. (See Appendix B for examples of outreach materials.)

Public Outreach Strategies

The BHA Enhanced FSS program has also experimented with public outreach methods. The FSS Outreach Coordinator revealed that she routinely leaves flyers at local social service agencies and at community centers. Developing and maintaining relationships with area non-profit agencies is another strategy to seek interested participants, since other area social providers may have more regular contact with public housing residents. This has resulted in inquiries from potential new FSS participants.

Additional strategies include holding public info sessions about the FSS program. BHA staff revealed that the community-wide info sessions they held were not well attended. As a result they are reconsidering whether or not they will continue to hold these sessions, especially since the primary mechanism through which individuals are introduced or become oriented to the program is a phone call or an in-person meeting. While staff seemed on the fence and prepared to do away with holding info sessions, they were very excited about the FSS Breakfast that was being planned when these interviews were held. The program is holding a community breakfast featuring the FSS program to build exposure and awareness about the program's benefits.

Overall, BHA staff are being very thoughtful and persistent about reaching eligible and interested participants for the Enhanced FSS program. However, when asked how outreach for the FSS program can be improved, staff overwhelmingly noted needing better marketing tools and an overall marketing strategy for the entire agency. Staff are disappointed with the existing website and expressed a desire for more innovative and attractive messaging of their services. Staff also believe that HUD rules may pose barriers for marketing and messaging the program. Rules related to rent and income limits that restrict the ability of certain participants to accumulate funds in the escrow account may discourage potential participants from enrolling, as not being able to benefit from such a critical asset-building component of the program will make the program less attractive to many. Program staff will continue to document and track barriers to outreach and recruitment and will make program modifications and enhancements where appropriate to maximize participation and to ensure participants can benefit from critical components of the program.

Case Management

Families began enrolling in the BHA Enhanced FSS Program in February 2015. Enrolled families work closely with the FSS Program Manager to receive ongoing support and make progress toward meeting their goals and overcoming barriers. During the initial meetings, supportive service needs are identified by completion of a detailed needs assessment covering areas such as employment, education, childcare, transportation, health, support systems, financial stability, and housing. This needs assessment is intended to solicit vital information regarding participants' current status to determine what barriers need to be addressed and to identify the appropriate referral services and programs needed to help. Program staff make sure to walk participants through the services being offered through partner agencies as well as through how to access these services through the referral

form, which the program manager completes and submits via in-person or email on the participant's behalf.

In the initial program requirements, participants are required to meet with the FSS Program Manager monthly in the first six months of enrollment and then at least once every three months thereafter to ensure they are progressing and meeting their goals. While FSS staff indicated that they have regular contact with participants, they also said it's really on a case-by-case basis, with some participants needing to meet more. The goal also is for participants to have regular meetings with the partner agencies. Therefore, it may be too early to tell what might be the right level of contact and balance between BHA and partner agencies. FSS staff noted that they will continue to explore new ways to ensure convenient follow-up and engagement with participants. Staff are considering the possibility of meeting participants in their homes or somewhere else in the community as a way to become more accessible and improve community and resident relations. A later section will report participants' perspectives and experiences with case management and contact with key services offered by partners.

c. Staff and Partner Perspectives on Program Activity and Service Delivery

FSS staff explained that after referrals are submitted to the partner agencies, participants work with the partner agency to schedule an initial appointment or meeting to discuss the services and programs available to the participant. Current referrals that have been placed reflect participants needing assistance with: (1) education and college planning; (2) improving their work situation, increasing skills & training; (3) enrolling in financial education workshops; (4) receiving financial-related counseling and coaching. (See Appendix C for sample referral to partner agency.)

For participants that requested assistance with college planning, the FSS program referred them to MEOC. At the time of these interviews, MEOC made contact with all participants that were referred (approximately nine participants) either by phone or in person. MEOC stated that key activities with FSS participants included a discussion of educational goals, the application and admission process, and a review of loan history and financial aid. For some participants, arrangements were made to complete an assessment or a placement exam. Interviews with MEOC staff revealed that some FSS participants had attended college in the past and were seeking guidance on how to go back and complete their degrees. The MEOC program spends significant time talking with participants about their financial aid options and walking them through the National Student Loan Data System for Students (NSLDS) to review their loan history and opportunities for grants and scholarships. The majority of participants receiving assistance from MEOC have signed up for the college planning workshop and is on track to have regular follow-up meetings with MEOC staff.

Participants seeking assistance with employment or to improve their work situation have been referred to Women Unlimited (WU). At the time of these interviews, WU has made contact with approximately eight participants. Key activities with FSS participants include résumé development, improving interview skills, and assisting with job search and employment placement. WU staff spends two days a week at BHA offices to work with FSS participants on an individual basis. Some FSS participants are meeting with WU staff on a consistent basis. There are a couple of FSS participants that qualify for the Department of Labor Computer Skills Scholarship Program (CSSP), which helps students acquire skills to gain access to higher-wage careers in demand in Maine. WU staff is also working to increase the number of FSS participants in the WU Job Shadow Program.

WU has a partnership with a large HVAC employer that offers on-the-job training and guaranteed job placement. The program is targeted at women seeking entry into non-traditional careers.

Participants seeking to attend financial education workshops have been referred to Women, Work, and Community (WW&C). Nearly all participants enrolled at that time signed up for the My Money Works workshop. The topics discussed in the workshop included: personal beliefs/values about money, budgeting & savings strategies, needs vs. wants, retirement & investing. WW&C staff were very pleased with the workshop and with the active participation of FSS attendees during the sessions. WW&C staff noted that workshop evaluations revealed that FSS participants were more confident about money-related concepts by the last session. WW& C noted that several participants expressed credit and debt concerns throughout the workshop. As a response, WW&C staff provided a big picture overview regarding the components of a credit report and important credit and debt concepts, allowing them to take their credit reports for individualized credit/debt counseling. WW&C staff also expressed excitement that a few FSS participants opened 529 college savings accounts to save for their child's college. Staff also are pleased with the number of participants who expressed interest or are on track to enter into their Family Development Account Program. WW&C are making plans with BHA to offer the workshop on a continual basis to new, recently enrolled FSS participants and as interest arises.

The United Way Cash Coalition (UWCC) has also made contact with FSS participants. The aim of the UWCC is to establish a long-term relationship for financial coaching after completion of the My Money Works workshop. Therefore, participants will receive individualized assistance applying the concepts learned in the workshop and make progress on personal financial-related goals. As part of the referral process, UWCC provides the FSS program with a check sheet to be completed by the FSS participant prior to the first meeting. The check sheet asks the participant to indicate what topics they would like to discuss or areas they need help with (See Appendix C). UWCC staff reported that participants requested assistance with credit & debt, college savings, student loans, and retirement. Staff also made referrals to a HUD homeownership program called Home Works and to Consumers for Affordable Health Care. While UWCC primarily see their role as helping to fill service gaps in the FSS program, they hope to see their role crystallize a bit more. The majority of the program's contact with FSS participants has been by phone. Program staff have yet to establish a relationship with FSS participants that will require ongoing and consistent contact. UWCC also has plans to hold lunch-and-learn workshops, where lunchtime sessions are held based on the interests and needs of FSS participants.

Partner agencies overwhelmingly praised the organization, structure, and overall arrangement of the FSS program. While some mentioned that they had worked with self-sufficiency programs at public housing authorities in the past, they all stated how well thought out and executed the BHA Enhanced FSS program is. It is clear to the partners that FSS is made a priority and the housing authority works to make the program inclusive. While the partners could not stipulate what their targets for FSS enrollment were, since they are in the early stages of the launch, they all mentioned hoping to serve as many FSS participants as possible. A few of the partners mentioned that the referral system in place is an effective outreach tool for their programs and serves as an automatic recruitment mechanism that takes the guesswork out of having to search out interested clients.

Partners are also very pleased with the level of communication and how streamlined service coordination and the exchange of information is working. Several of the partners mentioned that they will continue to work and improve their part to formalize processes for providing regular status

updates on participant progress. Partner agencies appreciate the open lines of communication they share with BHA. They appreciate receiving regular updates and advance notice regarding requests for services or workshops. Many of the partners feel that their partnership and service arrangement with BHA is flexible and would welcome opportunities to expand their services or offer more workshops or additional programming based on BHA FSS program needs.

d. Participants' Perspectives & Experiences in the Enhanced FSS Program

Interviews with newly enrolled participants were conducted to learn about experiences entering the program and accessing services after program launch. The information presented in this section was reported by five participants who were randomly selected to participate in the interview portion of this study. A more comprehensive analysis of participant experiences and progress made in the program will be conducted with a greater number of participants and a more representative sample when participants have been enrolled in the program for one year. The accounts in this section are to provide some insight on the FSS experience after being enrolled for only a short time. The information will provide an understanding of how some participants learned about the program, their experience enrolling, getting connected to partner services, and their satisfaction with the program thus far.

Reasons for Enrolling

When recalling their motivation and aspirations for enrolling in the FSS program, several participants noted wanting to improve their financial situation. Participants overwhelmingly mentioned wanting a program that could help set and achieve specific goals such as going back to school, earning more money, acquiring savings, learning about finances, moving out of public housing, and buying a house. The majority of the participants learned about the program by receiving a brochure, flyer, or letter in the mail. Participants noted seeing postings about the program in the lobby of the housing authority office. All of the participants mentioned how easy it was to enroll. A few participants recalled placing a phone call after receiving the initial letter. Another participant mentioned attending the orientation session and a one-on-one informational meeting.

One participant details his experience joining the program by simply stating, *"I made a phone call, filled out a form, and I was in, simple as that!"*

Experience with Case Management Sessions

Participants noted that after their official enrollment into the program, regular meetings with the FSS program manager occurred almost immediately. While the number of times participants have met with a FSS program or case manager varied, most spoke about having met three or four times. One participant noted that they met a total of five times. These amounts are somewhat surprising considering that the longest a participant was enrolled when these interviews were conducted was roughly two months.

As outlined in a previous section of this report, participants are expected to meet with a FSS case or program manager to discuss goals, progress made in regards to employment, education, training, income and savings, credit and debt, and any challenges they are experiencing. Participants reported the activities and tasks initiated by the FSS program manager after enrolling in the program and their satisfaction with the difference it was already making in their lives.

"We discussed the basics and my financial situation. She went over my career interests and what I need help with and the services that could help me in each area."

"I lost my job so she connected me to a career coordinator with another agency. That was where I set and established goals to help me get back on track to finding something I can do and want to do. Luckily, I was able to get back working. My wife is also participating so she can get help to learn how to utilize her degree."

"The escrow opportunity is what really drew me to the program. I am looking for something to help me build my savings and an emergency fund. She is helping me understand how the escrow can help me and be used to buy a house, pay for education, and pay off debt. It was really helpful when she also pulled my credit report and talked about financial services that could help me."

Referral Assistance/Connecting to Other Agencies

In addition to describing their experience with the case management sessions, participants discussed how they appreciated the resources and referrals to other agencies the FSS program had to offer. Some participants discussed that MEOC is assisting with the college application process and are preparing to take a college placement test. Other participants talked about receiving résumé help from Women Unlimited. All participants discussed participating in the My Money Matters workshop.

One participant stated, *"I learned a lot, such as what is needed for purchasing a home and what qualifies as debt. The workshop provided information to help me assess my spending practices and helpful resources that I can refer back on which covers a broad spectrum of topics."*

Another participant shared what she was hoping to get out of the workshop, *"I attended the seminar to get help with my credit and to learn a little about investing. I'm starting to get assistance with credit as well because I want to see what I need to do to get a mortgage loan."*

Participants spoke about what they hope the FSS program can help them achieve. Participants noted that while existing challenges like transportation, a low-paying job, childcare, health problems, and limited access to health care have gotten in their way, programs like FSS can help provide a starting point to overcoming these barriers.

One participant expressed this sentiment by suggesting, *"everybody should be in this program because it provides great information that we need in a supportive environment where you can get connected to other resources to improve your situation."*

Another participant indicated hopes for the program with this statement: *"I want to network with other people in a similar situation, sharing and learning from other residents to eventually move out of public housing."*

One participant mentioned her hopes and aspirations to save and get rid of debt, while trying to overcome the restrictive rules and guidelines in other assistance programs. *"Saving and asset-*

building has been difficult for me because I have a child with SSI. They have strict saving and asset limits. My goal is to build funds in my escrow to pay off debt. I really need the escrow to work for me. I'm also considering the rainy day fund. Both can really help me overcome a lot of setbacks."

Overall, FSS participants who were interviewed appeared satisfied with their early experience in the FSS program. They mentioned being excited to access new programs that will help them make progress, overcome barriers, and access resources and services that were either not known or easily accessible. Having partner services integrated in the FSS program model eliminates the frustration with "shopping around" for services, a sentiment commonly expressed by participants.

CONCLUSION

This is the first report of the multi-year evaluation of the BHA Enhanced FSS Program. The first part of the report introduces BHA's enhanced and expanded new approach to FSS, with emphasis on helping families overcome barriers to work, improve their financial stability, and build assets. BHA's vision for expanding the FSS program is part of a broader effort to develop new strategies to strengthen resident and family engagement, increase access to opportunity and collaboration in the Bangor community, and grow programs designed to help improve the quality of life of Bangor residents. Critical to expanding the FSS program was the creation of trusted community partnerships. BHA's ability to use its own capacity to create the structure of an expanded FSS effort, while at the same time relying on partnerships with community-based organizations to deliver a variety of services and programs, is a promising strategy to initiate growth, innovation, and cross-agency collaboration.

Participant and staff interviews as well as an analysis of administrative data, revealed that BHA were successful at carrying out critical events that needed to be in place prior to program launch. These key milestones include: 1) submitting HUD compliance materials; 2) drafting and entering in MOUs with service partners; 3) hiring key program staff; and 4) recruiting and enrolling FSS participants.

Another crucial factor in successful implementation was BHA's outreach and recruitment strategy, which helped them reach first-year enrollment targets. By narrowing their mailing strategy, BHA is better equipped for targeting newly leased residents that are likely to be ideal candidates for FSS. Consistent with their goals to improve resident and community engagement, canvassing the homes of public housing residents in an effort to recruit interested FSS participants, along with holding community events and connecting with area social programs will continue to serve as creative pipelines for reaching untapped and potential program participants.

Partner agencies overwhelmingly praised the organization, structure, and overall arrangement of the FSS program. Partners mentioned that the referral system in place is an effective outreach tool for their services, serving as an automatic recruitment mechanism. Partner agencies appreciate the open lines of communication they share with BHA. Many of the partners feel that their partnership and service arrangement with BHA is flexible and welcome opportunities to expand their services or offer more workshops or additional programming based on BHA FSS program needs.

FSS participants mentioned being excited to access new programs to make progress, overcome barriers, and access resources and services that were either not known or not easily accessible.

Participants overwhelmingly mentioned wanting a program that could help set and achieve specific goals such as going back to school, earning more money, acquiring savings, learning about finances, moving out of public housing, and buying a house. Overall, participants are pleased with the services they receive from partner agencies and satisfied with their early experience in the program.

The next phase of the evaluation will continue to assess the effectiveness of key aspects of program delivery. An assessment of participant progress as it relates to achieving key economic indicators and core objectives will also be conducted. Qualitative interviews will be conducted with FSS participants who have been in the program for one year in order to gain an in-depth understanding of participants' progress to economic security. These findings and a more comprehensive analysis of outcome results will be presented in the second-year report along with a progress report on key areas of program implementation that have implications for further program modification and improvement. Similar research and data results will be analyzed in the future based on changes in participants' wellbeing and economic status over time.

Appendix A

BHA Family Self-Sufficiency Program (FSS) Pilot Work Plan for Technical Assistance and Process and Outcome Evaluation (Working Draft 7/1/14)

First Year – August 1, 2014 to July 31, 2015

Planning & Start-up Steps	Timeline
Establish FSS Program in public housing -Inform HUD of program expansion and comply with requirements as necessary	August - Sept. 2014
Formalize service delivery & partnership arrangements -Draft MOU or sub contracts as needed (include provisions for confidentiality)	Sept. 2014 - Jan. 2015
Enter into MOU with program evaluation -Together design evaluation methods and measures	August - Sept. 2014
Create database for HUD required reporting and data necessary for research study	September 2014
Hire FSS Coordinator	Sept. 2014 – Feb. 2015
Hire FSS Outreach Coordinator	Sept - October 2014
Initiate FSS program outreach and enrollment -Design and disseminate recruitment materials -Develop and schedule orientation sessions	September-Ongoing
Enroll First Participants -Establish career and financial goals -Identify potential barriers and strategy for resolution -Check and discuss credit rating and score -Ask participants to complete baseline Family Financial Well-being Survey	March - July 2015
Ongoing Implementation	
Continue outreach and recruitment activities	Ongoing
Continue enrollment with goal setting and barrier identification	Ongoing
Continue to enter baseline data and completion of Family Financial Well-being Survey	Ongoing
Provide ongoing case management services -Coach on how to access resources and monitor success -Assess need for Flexible Funds to overcome barriers -At least quarterly review progress toward training and employment goals & determine if qualified for Incentive funds	March 2015 - Ongoing

Quarterly review status of Escrow Account and any additional savings and discuss progress toward savings goals	July 2015 - Ongoing
At 6-month point and then annually, recheck credit rating and re-administer Family Financial Well-being Survey	Sept. 2015 - Ongoing
Regularly (at least quarterly) contact partners to assess status of collaboration	Ongoing
Regularly (at least bi-monthly) meet with evaluator to discuss new program developments, status of data collection, and arrangements for interviewing staff and participants	Ongoing
Submit semi-annual progress and annual financial reports to the Gorman Foundation	August 2015

Appendix B BHA Outreach and Recruitment Materials



161 Davis Road • Bangor, Maine 04401

Tel: 207.942.6365

Fax: 207.942.6043

Voice/TTY: 711



March 25, 2015

Dear Resident,

Bangor Housing is proud to introduce a new *Family Self-Sufficiency (FSS) Program* for tenants of public housing. This is a free and voluntary program that assists participants in achieving their education and career goals and becoming economically independent! We would like to invite all those that are interested in this life-changing program to fill out the bottom portion of this letter and return it to Bangor Housing or mail it in.

Have you ever thought about the possibility of the following?

- Being free of welfare programs
- Earning enough money to live the life you want comfortably
- Working at a job you enjoy
- Becoming a homeowner
- Being proud of yourself and your accomplishments

Have the above thoughts often led to the following questions:

- What is my direction and how do I get support?
The FSS Program coordinator is here to assist you in identifying your goals and developing a plan of activities and steps towards your success.
- Who can help me remove obstacles?
The FSS coordinator will work closely with you to identify and remove barriers that could prevent the achievement of your goals. You will be linked with the resources and services necessary for your success.
- Where do I go for training or education?
The FSS Program partners with many different community agencies and organizations to provide education (high school and completion or college), career counseling, job training, job searches, budgeting, and other tools, skills and supportive services needed to succeed.
- How do I begin saving money?

An escrow account is established when your rent increases due to an increase in earned income. You are eligible to receive those escrow funds when you have successfully achieved your goals and completed the FSS Program.

If you have a desire to become self-sufficient and are committed to taking the steps necessary to make that happen, the FSS Program may be for you! Please fill out the bottom portion of this letter and a staff member will contact you with further information. If you have any questions, please contact Elizabeth Marsh at 942-6365.

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I am interested in learning more about the Family Self-Sufficiency Program. I understand that requesting additional information does not obligate me to participate, or enroll me in the program.

Name: _____ Address: _____ P: _____

Are you Head of Household? ____ If not, Head of Household's Name
