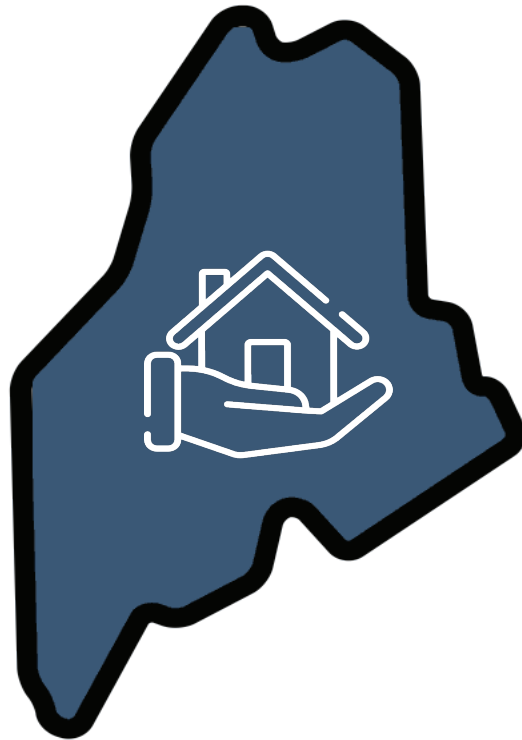


BANGOR HOUSING AUTHORITY ENHANCED FAMILY SELF-SUFFICIENCY Lessons Learned



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I. INTRODUCTION

Housing-based self-sufficiency programs are innovative approaches for combining economic self-sufficiency and support services to the platform of stable housing. These approaches can address several enduring policy goals such as providing low-cost housing opportunities to the nation's most vulnerable households while at the same time creating program services to help families advance economically. In this vein, the Bangor Housing Authority (BHA) has explored ways to strengthen their resident and family engagement services to improve economic wellbeing and financial security of Bangor residents. As part of this effort, BHA has developed a higher impact model of the U.S. Department of Housing and Urban Development (HUD) Family Self Sufficiently program (FSS) with a focus on helping families overcome barriers to work, improving their financial stability and build financial assets.

The standard HUD 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 acquire valuable savings. The typical FSS program extends over a five-year period.

The Institute on Assets and Social Policy at Brandeis University conducted a multi-year evaluation of the BAH enhanced FSS program. A IASP report published in 2015 introduced BHA's enhanced approach for the FSS program, detailing the planning and design phase, activities at launch, satisfaction with and effectiveness of program delivery, and evolution of the program. A second report released in 2016 presented key findings related to program delivery, coordination of program activities, baseline and economic characteristics, early economic outcomes at key stages of program participation as well as examination of financial practices, and wellbeing after the first year of participant enrollment. The learning over the course of this pilot program primarily speak to three areas of investigation for the evaluation:

- 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?
- Third, how do staff and participants perceive the effectiveness of service delivery and participant's early progress on key measures?











This report summarizes nine lessons learned by BHA program staff and partner agencies throughout the multi-year evaluation.

II. Overview of Bangor Housing Authority's FSS Program Model

Seeking to leverage the platform of stable housing, The BHA created an FSS program that 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 their finances, address credit/debt concerns, as well as build savings and assets; all essential for long term economic well-being.

Recognizing the limitations of the standard FSS program design, BHA program staff worked to develop an enhanced model for the HUD FSS program with a focus on helping families overcome barriers to work, improving their financial stability, and building financial assets. BHA’s enhanced model aims to improve upon the basic elements and extend the value of FSS by building more effective outreach strategies, facilitating intensive contact and case management to address participant barriers, extensively tracking participant progress to key economic stability outcomes, and forming more strategic collaborations with community-based organizations rather than basic referrals. Figure 1 summarizes the components of the BHA Enhanced FSS program compared to the standard FSS program.

Figure 1: Overview of BHA’s Enhanced FSS Model

Standard FSS	BHS FSS Enhancement
 Under-resourced communications and recruitment	 Dedicated outreach specialist  Targeted and effective outreach strategies
 Limited contact with FSS coordinator	 Individualized goal setting  Ongoing intensive case management focused on overcoming barriers
 Service coordination focused on referrals	 Development of strategic service collaborations with community-based organizations to achieve core asset-development and work advancement objectives
 Tracking of outcomes limited to increases in income and amount in escrow account	 Extensive tracking of economic stability outcomes (income, credit score, debt, receipt of public benefits, qualitative measures of well-being, targeted use of savings, etc.)

Bangor Housing Authority's FSS Program Elements

While incorporating the basic elements of the FSS program, BHA has aligned FSS with key wrap around supports including work advancement, asset-building, and financial capability through strategic collaborations with providers in the Bangor community. Major program features of the BHA enhanced FSS program 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 work force 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 improve 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.

III. Lessons from the Field: Best Practices in FSS Innovative Program Design & Implementation

This section focuses on the lessons learned developing and implementing the BHA's enhanced FSS program. Taken together, the nine lessons outlined below have shaped internal BHA FSS procedures and protocol, along with helping to inform strategic partnership formation, programmatic modifications and long-term service delivery.

Additionally, this summary highlights best practices for innovative FSS design and program models being developed across housing agencies nationwide. Together, the lessons learned from the BHA Enhanced FSS program alongside the national research detailed below can be applied and serve as a model for further FSS program development for other public housing authorities throughout Maine. The lessons learned and best practices can provide new and existing FSS programs with suggested steps for establishing, launching, improving, and running an effective program.

LESSON 01

Conduct Program Assessment to Identify Key Service Needs.

Key Takeaways:

- Explore the potential for expanding the FSS program to a new target population.
- Conduct community needs assessment to understand economic service needs and barriers faced by target population.
- Convene local and community stakeholders to explore program development and design approach.

One advantage of FSS is that HUD guidelines allow PHAs significant flexibility and discretion when designing or tailoring the program to meet the needs of specific housing communities. Seeking direction for how to design FSS for an untapped housing population, BHA conducted a community-wide program assessment. The goal was to expand the program's scope and assess area needs and service gaps. Prior to 2013, BHA offered the FSS program to only participants in the HCV program. BHA's vision for expanding the FSS program to housing authority residents was part of a broader effort to develop new strategies to increase economic opportunities as well as expand programs and services designed to help families advance their economic mobility. The assessment helped BHA learn about the types of programmatic supports and resources that would be helpful to both HCV and public housing populations. The assessment provided BHA with the guidance needed to re-design its current FSS program and restructure resources to help expand and tailor opportunities to a larger segment of the Bangor community. This exploratory assessment enabled BHA to develop a higher impact FSS program model focused on (1) helping families overcome barriers to work; (2) fostering career advancement and financial empowerment; (3) improving their financial stability; and (4) building assets through strategic collaborations with partners in the Bangor community.

PHAs may wish to conduct a similar assessment to identify the supports needed in the target community, inform the overall design, and shape key program components for a new FSS initiative. Leadership and program staff can also benefit from talking with neighboring FSS programs or community agencies in the area. They can share information about which approaches have worked in prior years and what programs have been successful, under what conditions or circumstances. Taking these steps can ensure that the PHA will be better equipped to design supportive housing initiatives consistent with broader economic goals while being responsive to the local needs and barriers of the communities they serve.

LESSON 02

Become Well-Versed in How HUD Funds the FSS Program

Key Takeaways:

- Review HUD standards and grant guidelines to receive FSS coordinator funds.
- FSS programs may need to think creatively for seeking outside support in attempts to catalyze FSS growth, expansion, and replication.
- Private investment in FSS is a model for how to leverage public-private partnerships for scaling up FSS development & innovation.

Dedicated funding for program development and expansion are the primary barriers slowing replication and growth of FSS programs. PHAs interested in building or expanding an FSS programs should conduct a thorough review of HUD's funding protocols and make sure the PHA is prepared to meet HUD standards and grant guidelines. Ongoing HUD funding for the FSS program is awarded annually through the competitive Notice of Funding Availability (NOFA) process. HUD only provides funding for the salaries of FSS staff. It does not fund direct services or provide operational or administrative funds for FSS programs. Recently, Congress authorized HUD to combine the coordinator funding streams for the HCV and public housing FSS programs. Instead of managing multiple programs, PHAs can administer a single program, thereby streamlining application, tracking, budgeting, and reporting requirements.

HUD's annual NOFA announcement provides minimum guidelines for the number of FSS participants that programs must serve to qualify for specific levels of coordinator funding. According to these guidelines, an FSS program needs to have 25 families to support one full-time position or 15 families to support one part-time position. Programs will need an additional 50 families to support each additional position beyond the first full-time position. New programs may find it beneficial to seek up-front financial support in their efforts to grow program size to HUD specifications.

Given the realities of limited coordinator funding, and the fact that PHAs are responsible for supporting additional programming beyond case management, it may be necessary for FSS programs to think creatively about staffing and private supports in attempts to catalyze FSS growth and innovation. As an example, the John T. Gorman foundation played an influential role in BHA's development of their Enhanced FSS program. The additional support allowed BHA to grow their FSS program and helped the Housing Authority become eligible for HUD coordinator funding. Additionally, the support allowed the BHA to allocate a greater amount of resources to help families overcome barriers to work and strategically provide resources for their economic stability. Gorman's investment and support paints 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.

LESSON 03

Build FSS Infrastructure, Establish Technical Assistance Plan, and Optimize Administrative Efficiencies Key Takeaways

- Plan and set timeline for launch and implementation strategy
- Submit HUD Compliance materials, create MOUs, hire key program staff, and seek technical assistance.
- Review internal operations & assess service delivery to ensure efficient implementation of FSS and similar programs.

While housing authorities may already have experience implementing the FSS program for one target population, agencies seeking to expand or develop new initiatives will need to develop operational procedures and establish formal program policies consistent with HUD rules and guidelines. PHAs may need to review HUD rules and modify or update their annual public housing plan. PHAs will need to detail their new or enhanced FSS design in the FSS Action Plan. BHA had to build and create a new program infrastructure to help service their untapped public housing FSS market. This process required extensive planning and execution in a relatively short time period. These key milestones included: (1) drafting and entering in MOU's with service partners; (2) hiring key program staff; (3) recruitment and enrollment of FSS participants; and (4) submitting HUD compliance materials. This important start-up step included submitting HUD-required documentation necessary to establish the FSS program for the public housing side. BHA learned that they had to revise their 5-year Housing Administration Plan as well as their FSS Program Action Plan detailing their new approach, including descriptions of critical areas of program activity.

Another critical component of BHA's planning included consulting IASP for technical assistance. In this role, IASP provided guidance for ensuring effective service delivery between multiple service partners. The successful completion of these activities aimed to simplify the lines of communication as well as minimize access barriers to key services for program participants.

In addition to building the FSS infrastructure, after a successful launch BHA wanted to extend the benefits of the FSS program to other resident support programs. A critical activity included optimizing administrative efficiencies across programs. As a result, BHA assessed existing administrative resources, staff responsibilities, and determined a realignment or streamlining of internal activities was necessary to insure efficient implementation and effective operations for all BHA program and services. PHAs may find it necessary to continuously review internal operations, assess service delivery to ensure efficient, and effective implementation of FSS and similar programs. Programs may need to be creative in structuring staff and administrative functions to optimize resources to improve their internal operations for effective program delivery of all services and activities.

LESSON 04

Formalize Partnerships and Frequently Assess Partner Services

Key Takeaways:

- Initiate stakeholder and strategic planning sessions.
- Develop formalized collaborations with select service providers.
- Identify partner liaisons and assess the capacity of partner organizations for delivering services specific to FSS.
- Identify service gaps, and modify and expand partnerships.

Strong community and service collaboration is critical to the success of the enhanced FSS program. Because FSS participants have a diverse range of needs, many FSS programs arrange partnerships or referrals in the following areas: (1) employment training and placement; (2) education and job skills development; (3) asset-building and financial capability; (4) social and mental health services.

HUD does not require FSS programs to formalize relationships or service arrangements with local area providers. However many FSS programs have found formal partnership agreements useful for clarifying expectations and deepening a provider's commitment to serving FSS participants. Formal partnerships with a select set of partners can also ensure that specific services and programs are part of the PHAs FSS design model. Coordination with strategic partners can help to ensure reliable program delivery. Since the expectation for services provided are outlined in the conceptualization phase, it is important to identify and solidify key partnerships early in the program design. An innovative feature of BHA's enhanced FSS program is capitalizing on expertise and capacity of local community partners. BHA's partner-centered approach was beneficial because community-based organizations are usually more equipped at providing a multitude of services that extend beyond the expertise of the typical housing authority.

These formalized arrangements were created based on a mutual understanding of the vision, shared agreement, service coordination, as well as open and consistent communication about the collective strategy. The goals shared by the involved agencies were to leverage the platform of stable housing while providing a collaborative service and a comprehensive set of supports for helping families achieve economic advancement. As a result of planning sessions with key Bangor nonprofits, BHA partner agencies developed programs for FSS participants related to career exploration, job training, post-education, access to financial education, and economic empowerment coaching. BHA acknowledged by the end of the first year that a review of each partner's capacity was needed and would require them to revisit and periodically assess service gaps, misalignment between providers, needed modifications, and opportunities for expanding partner services over the course of the program.

As a result of the first-year program assessment, BHA made modifications to their service collaborations, which involved seeking out new and additional partners, expanding services under existing partnerships, and restructuring services to have greater collaboration to increase effectiveness of program delivery. As an example, the addition of career exploration and planning strategy and the expansion of existing financial empowerment programs were added under an existing partner. Additionally, BHA identified key service gaps related to individualized financial coaching, credit, and debt repair and identified a new agency to help participants in this area, as well as formalized a new partnership with Eastern Maine Development Commission to help participants with individualized employment, job training, certification assistance, and workforce development.

LESSON 05

Strengthen Outreach and Recruitment

Key Takeaways:

- Innovative outreach is needed to garner participant buy-in, generate excitement, and tap into individual aspirations and motivations.
- Diverse marketing and outreach strategies can be used to fulfill target enrollment goals.
- Identify a combination of targeted and public outreach strategies.

The generally low take-up and enrollment in FSS programs nationally suggests the need for a more pronounced effort devoted to targeted and innovative recruitment strategies to reduce skepticism and other barriers to enrollment. Many PHAs have found recruitment for FSS challenging given the voluntary nature of the program, resident fears of losing assistance if they raise income, confusing aspects of the rent and escrow calculation, and in some cases, negative experiences with the housing authority that led to feelings of distrust. BHAs recruitment and outreach campaign provide important lessons for increasing program participation rates. BHA's strategy has been successful for exceeding target recruitment and enrollment goals. Targeted and consistent outreach has resulted in a penetration rate of roughly 23 percent of potentially eligible households. This compares to a national average of less than 1 percent for the FSS program. BHA used a variety of both targeted and public outreach strategies. BHA's targeted outreach included sending individual letters to existing public housing residents, targeting new residents, door-to-door canvassing, personalized phone calls, and home visits. Public outreach initially included public information sessions. However, BHA's FSS staff quickly learned that Bangor-wide community events such as the BHA Community Breakfast and BHA Neighborhood Block Party have been great opportunities to recruit FSS participants. BHA also improved internal referral processes and mechanisms and now receives referrals directly from housing property managers.

Similarly, other FSS programs around the country maximize contact points in the housing enrollment process. Some examples include providing information at initial occupancy and during orientation meetings of new residents. Many programs also find providing FSS information to residents at their annual recertification useful, since the resident's income and month are already being discussed. Other FSS programs use current participants or recent graduates to recruit new participants. FSS participants can sometimes relate better to housing residents, communicate peer encouragement, and share their enthusiasm about how the program has helped them.

Several reports on FSS have also suggested that participants as well as program staff struggle to understand and communicate key benefits of the program. An effective outreach effort must include aspirational messaging that tap into resident goals and motivations. Additionally, a concerted effort must include a communication and information campaign in which program objectives, goals, and guidelines are clearly communicated and articulated on an ongoing basis, especially information about the benefits of the escrow account to help dispel myths, facilitate participant buy-in, and increase engagement from the beginning.

LESSON 06

Develop Mechanisms for Monitoring Client Progress, Engagement, and Follow-up

Key Takeaways:

- Improve mechanisms used to track participant progress and engagement.
- Assess accountability within the partnership.
- Identify methods to better support participants, monitor their progress, and identify areas to facilitate their engagement.

Although the frequency of communication and contact varies among FSS programs, traditional FSS programs are characterized by limited contact between program staff and participants. FSS programs must implement processes and systems to assess participants' needs and progress toward goals on an ongoing basis. Creating mechanisms that can help program staff gauge participant's progress, recognize when a participant is experiencing challenges, and help identify resources to help overcome barriers that are stifling a participant's advancement and success in the program. The BHA Enhanced FSS model calls for ongoing, intensive case management characterized by regular and focused contact for individual goal-setting and overcoming barriers. During the initial meetings, completion of a detailed needs assessment identifies supportive service needs. While staff indicated that the goal was for FSS participants to have regular contact with the FSS case manager and frequent meetings with partner agencies, it was difficult for staff to determine the correct level of contact. As a result, FSS staff continued to grapple with the appropriate level of client engagement, contact, and follow-up. This is a common challenge experienced by FSS programs nationally.

BHA FSS staff also revealed that measuring participants' overall progress is an ongoing challenge since definitions of success across participants varies. FSS and partner staff revealed that employment and training challenges are extremely stifling for a sizeable number of participants, especially for those trying to overcome barriers that the typical FSS program does not directly address. This dynamic undermines a participant's ability to stay engaged, attend meetings, or follow through on key action items. Some participants had difficulty following through with partner services, referrals, and case management sessions. These participants often need assistance with other struggles such as managing mental health challenges, caring for a child with special needs, transportation, childcare, legal concerns, and other issues. Thus, FSS programs should aim to be more holistic in their approach with a focus on two-generation approaches that emphasize the formation of strategic partnerships that include children and youth wellbeing, and special-needs services.

From a service delivery standpoint, BHA FSS staff and partners worked to improve the mechanisms used to track participant engagement and progress. In the FSS technical assistance plan, guidance was provided to facilitate effective service delivery between multiple service partners. A template for conducting individualized needs assessment with participants was created that detailed procedures for making client referrals and a process for exchange of status information between service providers. BHA FSS staff, however, recognized the need to re-evaluate the strategies in place to assess and provide feedback on participant progress. Recognizing that adjustments were necessary, the BHA worked to improve partnership accountability, better monitor participants' progress, and help facilitate stronger engagement in the program.

Given these considerations, it is important that FSS programs establish and/or improve processes for ensuring greater participant contact, such as monthly meetings and two-week phone check-ins to better gauge participants' progress in the program. Programs may also consider usage of email, electronic client portals, and other technology to visually display and communicate participant's progress toward goals and engagement in the program. In addition, programs should consider ways to better share participant data. Shared data-systems or program modules can reduce the need for tracking forms, follow-up calls between service providers - making program delivery more efficient.

LESSON 07

Leverage the Asset-Building Potential of FSS

Key Takeaways:

- The escrow account makes FSS program a promising employment and savings mechanism.
- Incorporate learning from the asset-building field into strengthen the impact of FSS program.

Historically, the objective and structure of the FSS program has focused on efforts to increase employment and earnings for those receiving housing assistance. However, FSS provides one of the best opportunities for agencies seeking to incorporate asset building more holistically into the fabric of housing assistance. More innovative financial education and asset-building programs are being integrated into FSS, with the goal of helping families not only to grow their income, but to also manage finances, address credit and debt concerns, and build savings and assets; all essential for long term economic well-being. While FSS programs have the discretion decide how much focus on asset-building to incorporate in their FSS design, BHA's asset-building focus includes specialized financial education, individual coaching on credit and debt, and emphasis placed on growing one's credit score. BHA's asset-building partners provide a My Money Works course and a refresher course focused on key financial health indicators. Additionally, BHA's FSS participants have the option to enroll in the Family Development and Rainy-Day Account programs. The inclusion of these saving vehicles can valuably assist participants in their efforts to reach critical savings goals, especially those seeking homeownership.

Other efforts to leverage FSS programs as innovative platforms for building assets have had promising results on multiple fronts. One innovative program is Compass Working, a non-profit, asset-building agency Capital. Located in Massachusetts, the Compass FSS program is distinguished by the provision of financial education, credit and debt repair, financial coaching, and asset building strategies to deliver better long-term financial outcomes. The Compass FSS model has demonstrated encouraging outcomes in income, savings, and credit, as well as improvements in financial confidence and economic well-being. Another unique approach can be seen at the San Diego Housing Commission. SDHC offers its residents an IDA, which it calls Aspire. In addition, the Housing Commission offers a youth IDA along with FSS and EITC assistance. Additionally, several housing agencies are using their MTW authorization to test strategies for encouraging asset-building and resident savings. These include making modifications to HUD's FSS program, using an alternative escrow calculation, or experimenting with an automatic savings component that alters the rent or income structure in which a portion of one's income or rent payment is automatically diverted to a savings account.

**LESSON
08**

Provide Incentives to Encourage Work, Education, and Training

Key Takeaways:

- Give incentives to working families, families seeking work or participating in education and training.
- * Explore modifications to the rent, income structure, or housing rules for rewarding and making work pay.

Several housing agencies are exploring better ways to support families in their efforts to become employed, advance in work, increase income, and enroll in an education or training program. More agencies are testing the practice of providing financial incentives or cash payments to reward work. For instance, the NYC Opportunity Work Rewards demonstration tests the impact of the escrow and additional cash bonus called reward payments among subsidized housing residents in NYC. The goal is to test the impact of these cash payments on employment outcomes, housing subsidy receipt, public assistance, and other quality of life indicators. Additionally, the BHA Enhanced FSS program aims to support participants in their efforts to pursue educational and career paths to better their work and assist completion of education and training objectives. Some housing agencies with Moving to Work authority have explored a variety of rent reform models, alternative rent structures such as minimum or flat rents or other mechanisms that delink income from rent payments. These strategies are thought to incentivize residents by encouraging positive work behavior and increased wages.

PHAs may find it beneficial to provide support funds that can help meet emergency needs or help participants overcome employment and education-related barriers. Because some participants often do not have funds accrued in the escrow, they need assistance paying for books, licensing exam fees, or other expenses. BHA's Flex Fund pool provides financial assistance to help participants overcome immediate barriers to completing an employment, education, or job training goal. As a result of this support, many BHA has seen a high rate of college and job training completion among FSS participants.

LESSON 09

Consistently Test and Evaluate New, Innovative Approaches to FSS

Key Takeaways:

- PHAs need to improve data tracking, monitoring, and reporting for the FSS program.
- Rigorous and robust research is needed to strengthen the evidence base of FSS.
- Assessment of new innovations to FSS is needed to identify scalable approaches to improve outcomes for assisted families.

Despite the program's relatively long history, what is known about FSS is limited. Studies from the field indicate that FSS is a promising employment enhancing and asset-building tool. However, these studies are observational rather than experimental, and based on limited analysis of administrative reports to HUD. There have been important efforts to expand the FSS knowledge base regarding how effective the FSS program is at helping subsidize housing residents increase their earnings, employment, and assets. HUD has commissioned MDRC to conduct the first, national experimental evaluation of FSS. This research will help provide the rigor to strengthen the evidence base of FSS.

BHA sought early on to improve data tracking, monitoring, and reporting mechanisms for the FSS program. IASP provided instruction, detailing how systems needed to be developed for extensive tracking of economic security indicators (income, employment, credit score, debt amount, receipt of public benefits) at defined program intervals to effectively monitor participant progress and measure the program's success at meeting its objectives. FSS participants were also asked to complete a survey that captures financial skills, practices, as well as self-perceived financial security and wellbeing. The survey and the tracking of key economic indicators from the point of baseline provide the means to measure progress toward core program outcomes much beyond the standard metrics required by HUD. BHA's data tracking and evaluation processes help advance the knowledge base of what is known about innovative FSS programs, and how to effectively tailor services for different housing communities.

As housing agencies continue to increase the scale and scope of FSS, greater evaluation and assessment of these initiatives will be invaluable for expanding housing and asset development policy. Newly touted efforts present in Home Forward (Portland, OR), Compass FSS programs in Massachusetts, the Denver FSS and Homeownership programs, as well as BHA's FSS and new Families Forward Initiative (incorporating dual generation and youth development programming in FSS) all aim to incorporate the best learning from a myriad of disciplines to produce high-quality economic outcomes and consistent results for subsidized housing families. The current economic climate and landscape of public policy presents an important time to pursue a greater degree of testing and experimentation with the goal of strengthening rental assistance programs and identifying the right combination of services to improve outcomes for assisted families.

ENHANCED FAMILY SELF-SUFFICIENCY

