



Our Commitment to Changing Lives

We know that stable housing changes people's lives for the better. We have seen it happen and helped make it happen. And so we are inspired to be more ambitious than ever as we set our new Changing Lives agenda.

Olinda Monteiro's story is one of many that have put us on this path. When Olinda first joined the Family Self Sufficiency (FSS) program at Housing Solutions, she was working part-time in a hair salon. Determined to increase her income, she worked to improve her skills with a big goal in mind: she wanted to own her own shop.

Being a part of FSS helped Olinda focus on her goal and reach it. By the end of her first year in the program, she had earned a cosmetology license and opened a tiny salon.

"I was being given a chance," says Olinda. But when you're given a chance, she adds, "it doesn't mean things will come easy. It means you've got hard work ahead."

As her income grew, Olinda's rent increased. But a key component of FSS allowed Olinda to place her increased rent share in an escrow fund. FSS counselors helped her to make solid plans for its use. Over several years, when her escrow had grown to \$15,000, she made her move, relocating her hair salon from Taunton to Brockton, where she hoped a larger Cape Verdean community would appreciate her talents. And she was right—when she opened her doors there, business picked up substantially.

Olinda re-enrolled in FSS, this time focusing on a new goal: she and her husband wanted to become homeowners.

They worked to improve their credit scores and completed a first-time homebuyer course, and by June 2016, Olinda was preapproved for a mortgage. She also applied for and received a DHCD Homeownership Bonus of \$5,000, part of an innovative program designed to launch Section 8 tenants into homeownership. That same month, the family became over-income for their Section 8 voucher, freeing it up for the next family on our long waiting list.

All of her hard work, as well as her savings and the bonus, went toward the purchase of a house in Taunton.

Olinda has gone from being a Family Self Sufficiency program participant to being an inspiration to other families we assist—and to us in our own work. As she tells new FSS participants, "This program is not about getting something. It is about making a commitment to yourself."

And our commitment is to families like Olinda's, and to changing lives across our region.



Opening doors. Changing lives.



Our Strategic Plan

Inspired by what is possible.



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Our Strategic Plan

Our success depends on good partnerships.

Through the experiences of the people we serve, our work has shown us how stable housing can become a steppingstone to economic security rather than simply a raft on which to ride out life's storms.

With each success, we learn more about what is possible. That's what inspires this strategic plan—one that is bold enough to keep us moving forward, even when the work is hard.

Something else we have learned: we don't create successes on our own. They happen because of the determination and resourcefulness of the people we serve. And because of good partnerships with government agencies, other nonprofits, and funders who share and support our goals.

We are grateful for the chance to collaborate with our clients, partners, and communities—they make these plans matter.

1 Delivering Housing Services Effectively

Providing access to housing and housing services to residents of Bristol and Plymouth counties is the cornerstone of our work. We do this through several different programs. Running these programs well is our most essential strategic objective.

Our Housing Consumer Education Center program assists 10,000 people in navigating the region's high-cost real estate market each year. Annually, through our HomeBASE and RAFT programs, we provide housing assistance to 1,500 families who are homeless or at risk of homelessness. We also offer training and coaching that helps residents become more economically self-sufficient, including helping some to purchase a home for the first time.

Perhaps the most vitally important work we do is to administer 2,600 federal and state housing vouchers. These vouchers cover the difference between 30% of the tenant's income—an amount considered "affordable"—and the market rent for a family's apartment. They open doors to stable, affordable housing for families who have had to cope with substandard, unaffordable, or unstable housing.

We manage this array of programs on behalf of the Commonwealth's Department of Housing and Community Development. This partnership allows us to coordinate services well and to be a one-stop source for those who need housing information, assistance, or other resources. It is a partnership we value because it is indispensable to our ability to fulfill our Housing Solutions mission.

2 Changing Lives

Our big-picture goal is to help the people we serve realize that a secure home can be a steppingstone to economic security. That's why we plan to expand our commitment to our Family Self Sufficiency Program.

Accomplishing this goal starts with understanding key challenges low-income people face. We work to ensure that the families we serve have decent, safe and affordable housing because having a stable place to call home is essential to individual and family well-being. We know that without a secure home, it is almost impossible to climb to a higher rung on the economic ladder. But we are also aware that crossing that threshold does not solve the underlying problem: too many households are unable to earn enough, even with a housing subsidy, to support real stability, and a shot at achieving a middle class way of life.

Our mission to change people's lives finds its fullest expression in our Family Self Sufficiency Program. For participants, the program provides real incentives to build critical skills, increase earnings, and save money—the essentials to becoming economically secure and self-sufficient. Participants enter into a five-year contract with Housing Solutions that includes economic and personal goal-setting, along with coaching and support from us to help each participant achieve those goals.

Ninety voucher holders now take part in FSS. Our strategy commits us to increasing participation, adopting new practices, and strengthening our network of service providers to grow this important program.

3 Increasing the Supply of Affordable Housing

Affordable housing is in short supply, especially in our region's "opportunity communities," where even families with vouchers have difficulty finding housing. Our strategy addresses the supply side of the affordable housing crisis in our region.

One of our core competencies is developing affordable housing. To date we have built—and still own and operate—392 apartments in 22 separate developments. Rising land values and construction costs plus shrinking public resources are serious challenges we face in our role as affordable housing developers.

We will work with cities and towns in Southeastern Massachusetts, some of which have Community Preservation Act funds to support affordable housing. And we will enlist the support of local residents to break through the barriers that too frequently hold back new affordable housing development.

We will also reach out to landlords in desirable communities to overcome the hurdles that prevent them from leasing to tenants with housing vouchers. As administrators of housing assistance programs, we see ourselves as partners with landlords in our two-county region. Trusting partnerships will ensure better choices and opportunities for both landlords and voucher holders.

4 Strengthening Our Organizational Capacity

The programs we operate make a powerful difference in people's lives. But they depend on our functioning as a well-capitalized and well-managed business.

That means adequately compensating our staff; investing in our employees' professional development; sustaining programmatic and supervisory staffing levels; building and maintaining the operational infrastructure required to maximize productivity; and enabling our senior leadership to focus enough time and energy on cultivating critical external relationships.

To date we have relied primarily on state housing contracts—augmented by corporate and foundation grants—to support our organizational capacity. But to realize our strategic objectives, we are committed to substantially increasing the income we receive from generous individuals, institutions, and businesses in our region. It is easy to shortchange fundraising. Let's face it, we'd rather plan a new affordable housing project or help a homeless family find a stable place to live than ask people for money. But unless we do a better job of augmenting earned income with charitable contributions we will be less able to find and build housing that stabilizes families.

To launch this effort, we will seek an allocation of Community Investment Tax Credits, which can provide an incentive for donors to get to know us and support our work.

Our Mission: Opening Doors, Changing Lives

As we plan for the years ahead, we find strength in reaffirming our historic role in helping people find affordable housing.

Our experiences with those we help has shown us that affordable housing is a powerful starting point from which to begin the journey to economic security.

We help low- and moderate-income families and individuals secure affordable housing and use that housing as a stable foundation for improving their economic circumstances and overall well-being.

Opening doors, changing lives. We are Housing Solutions for Southeastern Massachusetts.



"With the FSS program, I reached a lot of goals that I thought were just dreams."

—Sherri Strickland, FSS Graduate