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**Field Operations Memo 2007-40**  
**August 3, 2007**

**To:** Transitional Assistance Office Staff

**From:**  John Augeri, Assistant Commissioner for Field Operations

**Re:** EA Self-Sufficiency Plan:

- Budgeting Strategy
- Public Housing Applications

**Background**

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Every EA family who is placed into a DTA temporary emergency shelter has a Self-Sufficiency Plan which outlines the activities the family needs to do to help the family move as quickly as possible into sustainable housing.

Over the next several months, a series of updated instructions will be issued that impact the activities in the family's Self-Sufficiency Plan. These instructions are intended to shift the focus of the EA family toward the activities that increase their ability to be rehoused as quickly as possible. This is the first memo in the series.

**Purpose of Memo**

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The purpose of this memo is to provide instructions for developing or revising the EA family's Self-Sufficiency Plan (EA-Plan/PT 1, EA-Plan/PT 2 and EA-Plan/PT 3) regarding:

- savings plan activities; and
- housing search activities for public housing.

Most of the information contained in this memo is instruction for shelter case managers and HAP specialists; but since the AU Managers/Homeless Coordinators have overall responsibility for the EA Self-Sufficiency Plans, they must be aware of these instructions.

In addition to DTA staff, this memo will be distributed to shelter case managers and HAP specialists.

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**Changes to  
Budget / Savings  
Plan**

Each EA family must complete a Self-Sufficiency Plan. Part 3 of the Self-Sufficiency Plan (EA-Plan/PT 3) addresses the family's budget and savings plan and is completed by the shelter case manager and the family.

Past debts and poor credit are known to delay or prevent the family from securing sustainable housing. Therefore, the family's obligation is to resolve those debts before the family will be required to set aside a certain amount for savings.

**Note:** This instruction excludes EA Six Month AUs; see Field Operations Memo 2004-39A for the treatment of savings for an EA Six Month AU.

**AU Manager/  
Homeless  
Coordinator  
Responsibilities**

The AU Manager/Homeless Coordinator will now be required to provide information to the shelter case manager about the family's monthly income, by writing this information on the Self-Sufficiency Plan using the EA-Plan/PT 1 form. Income information includes the income source and the amount of income, such as net wages, TAFDC, SSI, RSDI, child support, unemployment compensation, etc. To determine the net wage information for the month, add together the net income amounts from the four most recent consecutive wage verifications that are in the case record. If less than four wage verifications are available, add together the net income amounts from the available verifications. On the EA-Plan/PT 1 form, write the net income amount along with the number of weeks wages used in the calculation, i.e. \$800 net income for 4 weeks; \$400 net income for 2 weeks. This information will give the shelter case manager the basic range of income per month to determine the family's budget/savings plan. The monthly food stamp amount must also be included on the form. The EA-Plan/PT 1 form has been revised to enter the information on page 2 (see Attachment A). If the EA family's income changes, the updated information must be written on the EA-Plan/PT 1 form and shared with the shelter case manager.

**Shelter Case  
Manager  
Responsibilities**

Once the EA-Plan/PT 1 form is received, the shelter case manager will create a realistic budget with the family, taking into account the family's current expenses and debts. The shelter case manager may use either the shelter's budget worksheet or the Monthly Budget Worksheet provided by DTA (see Attachment B). The budget is developed by:

- reviewing the family's monthly income (net wages, child support, TAFDC, RSDI, SSI, etc.). When the income varies from month to month, a monthly average will be used;
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**Changes to  
Budget/ Savings  
Plan (continued)**

- listing the family's monthly food stamp benefit amount;
- itemizing current living expenses;

**Shelter Case  
Manager  
Responsibilities  
(continued)**

- itemizing past debts to former landlords, utility companies, or credit companies – arrearages that could prevent or delay the family from being rehoused or debts that cause a poor credit report on the family;
- analyzing the budget with the family to identify critical expenses versus discretionary expenses and to see if there are places where expenses can be reduced; and
- creating a realistic budget plan with the family.

The budget plan will illustrate that the family's income will be used for paying current expenses and resolving past financial obligations before determining how much the family should save. For past financial obligations, the shelter case manager and the family should contact the vendor to discuss if there are ways to reduce the amount owed on such items as utility arrearages or arrearages owed to a housing authority, and/or establishing a monthly payment plan. Any payment plan agreement must be listed on the family's EA Self-Sufficiency Plan.

Establishing and complying with a monthly repayment plan may be used to demonstrate to a potential landlord the family's current fiscal responsibility.

After deducting the family's expenses and payments toward resolving past debts, any savings plan should be based on the family's remaining discretionary money. Since the amount for savings depends on discretionary income, there is no standard amount or percentage for savings.

**Remember:** It is more important for the family to resolve past debts than it is for the family to save a specific percentage of its income each month.

The shelter case manager will review the budget plan with the family at least once per month. If the shelter case manager learns of additional financial information, it must be included with the information from Part 1 and shared with the AU Manager/Homeless Coordinator. The budget plan is an important visual tool to help the family understand where their money is being spent. The budget plan will change as the financial issues change for the family.

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**Changes to  
Housing Search  
in Public  
Housing**

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In the past, HAP specialists instructed all EA families to complete a housing application at every Local Housing Authority in the Commonwealth, regardless of whether the family would accept the placement or not. This practice is being stopped.

Effective with the release of this memo, the EA family:

- must apply for public housing at the housing authority(ies) that is within 20 miles of the family's home community, unless there are domestic violence issues or other safety issues that would affect that application. When the family's home community is in another state or country or the family applies at a TAO that does not cover the family's home community, the 20-mile limit will be determined from the originating TAO; and
- may apply at any other housing authority where, if offered an apartment, the EA family would accept the offer.

The HAP specialist and the EA family will create a written "Housing Plan" for the family. This plan addresses the housing goals of the family and what steps are needed for the family to achieve the outcome of securing sustainable housing. Sustainable housing may be either market-rate housing or subsidized housing. The HAP specialist will work with the family by using his or her housing experience to guide the family in its efforts to secure sustainable housing. The HAP specialist and the EA family will agree to meet weekly to review the family's progress.

The HAP specialist and the EA family must follow-up with each housing authority application to determine that:

- the application is "complete" according to the housing authority's rules;
  - the family's name is on the waiting list with a designation of "homeless" and the approximate time before the name is reached;
  - no information is missing from the application;
  - no verifications are missing, or if verifications are missing, determine what they are and develop a strategy to secure the verifications; and
  - if there has been a mailing address change, ensure that all housing authority applications reflect the change.
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**Changes to  
Housing Search  
in Public  
Housing  
(continued)**

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The HAP specialist must instruct the EA family to:

- withdraw any public housing application that has been completed at a housing authority beyond 20 miles of the family's home community, unless the family would accept an apartment if it were offered. If an offered apartment is refused by the family, the family's name may be removed from every housing authority listing;
- complete an application with every housing authority within 20 miles of the family's home community unless there are domestic violence or safety issues that would affect that application;
- complete an application with any other housing authority in which the EA family would accept an offer of an apartment. If there is only one housing authority within the 20-mile radius, the family should be advised to select another housing authority; and
- consider the family's housing prospects at a particular housing authority depending on where the family's name is on the waiting list. If based on the family location on the waiting list, it most likely will take years before an apartment is offered, the family will be encouraged to file an application at another housing authority.

The updated housing search information must be annotated on the EA-Plan/PT 2 form. A signed copy of the EA-Plan/PT 2 must be sent as the monthly update to the AU Manager /Homeless Coordinator who will attach the amended Part 2 into the family's EA Self-Sufficiency Plan.

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**Questions**

If you have any questions, please have your Hotline designee call the Policy Hotline at 617-348-8478.

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EA Self-Sufficiency Plan - Phase II - Part 1

EA Family Name _____
TAO _____
Date _____

Recipient Name \_\_\_\_\_ SSN \_\_\_\_\_

Other Adult Name \_\_\_\_\_ SSN \_\_\_\_\_

Another Adult Name \_\_\_\_\_ SSN \_\_\_\_\_

Shelter Name and Address \_\_\_\_\_

Name of Child (age 5 to 18)	School Attending
_____	_____
_____	_____
_____	_____

Your Self-Sufficiency Plan outlines the specific activities to be done by the adult members of the EA family to help you achieve self-sufficiency and find permanent housing. This Plan is being developed with the staff from the agencies who are working with you to help you get permanent housing. The activities in your Self-Sufficiency Plan will change as you move closer to obtaining permanent housing. As you complete an activity or achieve a particular goal, the Plan will be changed to include new activities until you reach your final goal of finding housing.

**Important:** If a member of your EA family has a mental or physical condition that may prevent you from doing an activity, please complete the following. We may be able to modify the activities to help you participate successfully. Health Issue Yes or No (circle one). Explain \_\_\_\_\_

**Part 1: to be completed by the AU Manager or Homeless Coordinator and the adult members of the EA AU.** Member Name \_\_\_\_\_

The following activities will be part of your Self-Sufficiency Plan and must be completed by \_\_\_\_\_.  
**If you do not do the activities written in this Self-Sufficiency Plan, you will be in noncompliance with the rules for receiving shelter benefits and you may lose your EA shelter benefits.** (Date)

<u>Activities to be Completed</u>	<u>Completed</u>	<u>Date</u>
___ Go to your job for ___ hours a week.	Y - N	_____
___ Complete the work program activities for ___ hours a week.	Y - N	_____
___ Participate in an education or training program for ___ hours a week.	Y - N	_____
___ Go to a job search program for _____ hours a week.	Y - N	_____
___ Register for a training or education program.	Y - N	_____
___ Apply for other benefits (SSI, RSDI, UC, Veterans or Retirement Benefits, TAFDC, etc.)	Y - N	_____
___ Fill out <i>Child Support Application</i> form and return it to DTA.	Y - N	_____
___ Resolve outstanding Massachusetts warrants or defaults	Y - N	_____
___ Other _____	Y - N	_____

# EA Self-Sufficiency Plan - Phase II - Part 1

EA Family Name \_\_\_\_\_

Other Member Name \_\_\_\_\_

The following activities will be part of your Self-Sufficiency Plan **and must be completed by** \_\_\_\_\_.  
**If you do not do the activities written in this Self-Sufficiency Plan, you will be in** (Date)  
**noncompliance with the rules for receiving shelter benefits and you may lose your EA shelter**  
**benefits.**

<u>Activities to be Completed</u>	<u>Completed</u>	<u>Date</u>
____ Go to your job for ____ hours a week.	Y - N	_____
____ Complete the work program activities for ____ hours a week.	Y - N	_____
____ Participate in an education or training program for ____ hours a week.	Y - N	_____
____ Go to a job search program for _____ hours a week.	Y - N	_____
____ Register for a training or education program.	Y - N	_____
____ Apply for other benefits (SSI, RSDI, UC, Veterans or Retirement Benefits, TAFDC, etc.)	Y - N	_____
____ Fill out <i>Child Support Application</i> form and return it to DTA.	Y - N	_____
____ Resolve outstanding Massachusetts warrants or defaults	Y - N	_____
____ Other _____	Y - N	_____

I (we) understand that the activities listed above must be completed by me (us) for our temporary emergency shelter benefits to continue.

\_\_\_\_\_  
 Recipient Signature \_\_\_\_\_  
 Date

\_\_\_\_\_  
 Other Adult Signature \_\_\_\_\_  
 Date

\_\_\_\_\_  
 AU Manager or Homeless Coordinator Signature \_\_\_\_\_  
 Date

\_\_\_\_\_  
 Print AU Manager or Homeless Coordinator Name \_\_\_\_\_  
 Telephone

Monthly Income

TAFDC	\$		Food Stamps Benefit Amount	\$
Net Wages	\$	for _____ weeks		
Child Support	\$			
SSI, RSDI, UCC	\$			
Other	\$			

## Monthly Budget Worksheet

EA Family Name \_\_\_\_\_

Date \_\_\_\_\_

Other Adult Name \_\_\_\_\_

Shelter Name \_\_\_\_\_

The Budget Worksheet lists all of your family's monthly income, your current living expenses and your current debts. The calculation used in this worksheet will add together all of your family's income. From this amount all of your family's expenses are deducted; then all of your family's debts are deducted. Any remaining money is what remains in a month for you to save. The budget worksheet will change when your family's income increases, your family's current living expenses increase or decrease or your family's current debts decrease.

***It is very important that you work toward decreasing or eliminating any past debts that could stop your family from getting housing. This means resolving past rental arrearages, utility arrearages or other past bills that are causing bad credit reports for you and your family.***

For the month of \_\_\_\_\_

INCOME:	Wages after mandatory deductions	\$ _____
	TAFDC	\$ _____
	SSI	\$ _____
	RSDI	\$ _____
	Child Support	\$ _____
	EAEDC	\$ _____
	Pension	\$ _____
	Retirement	\$ _____
	Other _____	\$ _____
	<b>TOTAL INCOME</b>	<b>\$ _____</b>

EXPENSES:	Food	\$ _____
	Cell Phone	\$ _____
	Transportation	\$ _____
	Clothes	\$ _____
	Storage	\$ _____
	Car Payment	\$ _____
	Insurances	\$ _____
	Medical	\$ _____
	Child Support Order	\$ _____
	Other _____	\$ _____
	<b>TOTAL EXPENSES</b>	<b>\$ _____</b>

DEBTS:	Rental arrearages	\$ _____
	Utility arrearages	\$ _____
	Storage	\$ _____
	Credit Cards	\$ _____
	Other _____	\$ _____
	<b>TOTAL DEBTS</b>	<b>\$ _____</b>

**Food Stamp Benefit Amount** \$ \_\_\_\_\_

**Total Income** \$ \_\_\_\_\_  
**minus Expenses** - \_\_\_\_\_

**Remaining** \$ \_\_\_\_\_  
**minus Debts** - \_\_\_\_\_

**Discretionary funds** \$ \_\_\_\_\_  
**AMOUNT TO BE SAVED** \$ \_\_\_\_\_