



## “A BETTER LIFE” PROGRAM SUMMARY

The **vision** of the Gloucester Housing Authority (GHA) is to provide a safe and supportive community to empower residents to successfully adhere to their lease requirements and achieve their maximum potential for employment, education, and personal development. Therefore, we are very pleased to announce the A Better Life (ABL) Program to the Riverdale Community!

The **goal** of the Gloucester ABL program is to help program participants set and achieve their own goals to live at the top of their ability and remain in compliance with their lease agreement, for a better life. Our **mission** is to provide individually tailored resources in education, financial literacy, home management, job skills, and personal development to help residents rise to their highest level of independence. This aligns with our core values, which are to promote: education, employment, family support/stability, financial literacy, home safety, self-care, self-respect, and training.

All Riverdale tenants and adult household members are now required under their lease and the requirements of the ABL Program to be employed at least 24 hours/week unless exempt due to being aged 55 or older, disabled or through a hardship waiver. ABL participants may participate in a combination of school, training, volunteer or work which is equal to no less a minimum yearly average of 24 hours per week in total. You may also volunteer to participate in ABL if you are working at least 24 hours per week or are otherwise exempt.

Residents who participate in ABL will receive two extremely important benefits from this new program; first, they will be assigned to a Life Coach who will be their cheerleader and help them to achieve their goals and, second, ABL participants may earn escrow funds of up to \$15,000 which can be utilized to help them achieve their goals including moving to private-sector housing or purchasing a home.

Our **objectives** are to:

- Identify and enroll all eligible ABL participants into the program, working with you to identify your needs to create a personal roadmap for future success.
- Provide on-going, private, one-on-one navigation to participants, including resources and referrals to services that will aid individuals in meeting their goals.
- Assist you in learning about and creating an escrow account to help you build financial capability and assets.

There are five areas of focus in the ABL program and you can take advantage of any or all of them. They are:

- Education (GED, ESOL, HiSET, vocational training, college prep, etc.)
- Employment (WERC, job readiness skills development, interview practice, etc.)
- Financial literacy (budgeting, escrow account management, credit-building, etc.)
- Home management (home organization, upkeep, repairs, , etc.)
- Personal Health (e.g., physical/mental wellness, fitness, nutrition, etc.)

To provide you with these many services, the GHA has teamed up with several local and regional partners, including but not limited to MassHire, Wellspring House, Inc., Action, Inc., The Open Door, Sawyer Free Library, Cape Ann Savings Bank, Gloucester Marine Genomics Institute, Inc., Pathways for Children and many others. ABL is funded by the Commonwealth of Massachusetts Department of Housing & Community Development (DHCD)

Additional information on ABL may be obtained from your Housing Manager, or at our Residential Services Office and online at [www.ghama.com](http://www.ghama.com)