

RCAP Solutions

Housing Assistance
& Client Services

What Clients say About The Moving to Work Program

I came to this country 20 years ago from the Dominican Republic with a dream of working, developing new skills and providing a good life for my family. About 5 years ago, I had lost my job and was not able to pay for rent and expenses. During that time, a friend told me about the Moving to Work Program, which was like the light at the end of a dark tunnel. My case manager gave me the support I needed to move forward, apply for jobs and assist with the rent and other expenses, so we could remain in our home. The Moving to Work Program showed me the importance of good credit, setting goals, and believing in myself to achieve those goals. Within two and a half years I was able to graduate from the program and buy my first house. I will never forget all the help that I received from this program and the RCAP Solutions staff. Thanks to this program, my family and I know that your dreams really can come true.



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Inside...
Fostering Personal Self-Sufficiency
www.rcapsolutions.org/info@rcapsolutions.org

RCAP Solutions
12 East Worcester Street
Worcester, MA 01604



Invest in Your Family and Your Future!

RCAP Solutions Moving to Work Program



- Increase your skills and your income levels
- Develop a housing stability plan
- Break the cycle of poverty

Build Self-Sufficiency through



www.rcapsolutions.org

What is the Moving to Work Program?

Since its inception in 1999, RCAP Solutions Moving to Work Program (MTW) has successfully helped hundreds of families reduce their need for public assistance and achieve vibrant self-sufficiency.

MTW is unique because of its intensive, individual approach to supporting the entire family and not just the head of household.

How the MTW program achieves Family Self-Sufficiency

During their five-year program period, participants work individually with a case-manager to set and pursue goals related to education, job training, money management, childcare and transportation. A key component of the MTW Program is accumulating funds in an interest-earning escrow or savings account as the participant's earned income increases. Families receive the funds after they successfully complete the program. Interim disbursements from the escrow account can be received for service plan related costs and needs such as education expenses. Upon graduation from the program, money accumulated in the escrow account can be used to purchase homes, start small businesses, pay off debts, and finance higher education for themselves and their children.

Families can end their MTW contracts at any time if they do not want to continue with the program. However, any money in their account goes to the MTW provider, in this case, RCAP Solutions.

Making Progress Steps Towards Success

MTW families meet with a case manager to define their goals and set up a five-year plan. The family and RCAP Solutions staff sign a contract outlining the family's goals and the steps needed to reach them. RCAP Solutions helps the family get the services they need by utilizing educational and professional development resources, offering credit and career coaching services along with creating a housing stability plan.

Leveraging Salary Increases

RCAP Solutions sets up an escrow account for each participating family. If a family's earned income increases during the program, the funds stay in the escrow account and continue to earn interest until the family completes the program.

Once the family completes the program and meets all of the terms of their contract, they will then receive the total amount of the funds in their escrow account. Each family is also given a support account to be used for any goal-oriented expenses.

Since its inception in 1999, over 250 individuals have completed the MTW program. They had built up a total of \$2,500,000 in escrowed savings. This means that on average, each graduate left with \$10,000 in hand – to apply against home purchase, education or other important next milestones in their lives.



Services Offered through MTW

RCAP Solutions works with a number of partnering agencies, schools, businesses and other local organizations to develop a comprehensive program that gives participating MTW family members the skills and experience to enable them to obtain employment that pays a living wage. RCAP Solutions provides information and referral to supportive services within the community, such as:

- Education opportunities and job training employment counseling
- Child care
- Transportation
- Substance/alcohol abuse treatment or counseling
- Household skill training
- Homeownership counseling

To learn more about the Moving to Work Program please call us or visit our website.



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