



Christine Magee enjoying her success at one of the financial self-sufficiency programs offered by CHA. Photo By Whitten Sabbatini for The New York Times

CHA resident Christine Magee, a participant in the CHA Family Self-Sufficiency (FSS) program, was highlighted in the [New York Times](#) for building \$7,765 in escrow and improving her credit score from 540 to 720 in just two years. Originally, Magee joined the Family Self Sufficiency program simply to improve her credit score after racking up \$22,000 in debt, but soon she discovered she could do so much more.

Magee is making strides in her career and has gone from holding a health technician job that had her family on Medicaid, to a nursing assistant position at a veteran's hospital that included a \$12,000 bump in salary with health and educational benefits. She has done so well, she no longer needs housing assistance and is looking to use her almost \$8,000 in earned savings towards a down payment on a home for her family.

FSS, which is run by CHA and partner Heartland Human Care Services, enables CHA's families to build financial assets while working toward educational, professional and personal goals. Among those goals: reducing debt and/or improving credit, earning a post-secondary degree or GED, starting a new career, obtaining a new job, starting a business and becoming a homeowner. As participants achieve goals and increase their household income, their rent increases. The amount equal to the monthly rent increase is set aside and put into the FSS escrow savings account.

"I could have stayed on for another three years and continued to build escrow, but I thought, 'You've accomplished your goal. Give someone else a chance. Anybody would be crazy not to take advantage of this program.'" - Christine Magee, FSS Graduate

Last month, Magee was one of 35 residents who graduated from the FSS program, and since 2012, nearly 500 FSS participants have graduated from the program, earning more than \$3.6 million in escrow savings. The opportunities of CHA programs are boundless with 32 of those same FSS participants also becoming homeowners through CHA's Choose to Own program - a program that recently marked its 500th homeowner. It is thanks to extensive personal and professional development opportunities like these that 62 percent of the CHA population is now employed with better incomes and prospects for the future. CHA is honored to highlight the uplifting work of these individuals as they make themselves, their families and their local communities stronger. In the coming weeks we'll be highlighting the inspiring stories of these CHAngemakers on our website, and we hope you stop back often to learn about their success!