

Client Stories

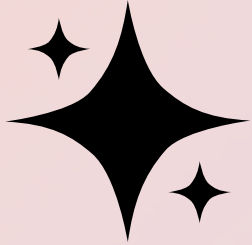
# The Pay for Success (PFS) Permanent Supportive Housing (PSH) Pilot Program

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Rhode Island



Joy Street  
Consulting  
LLC



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### **About this Program**

The PFS PSH Pilot Program is an initiative of the Rhode Island Coalition to End Homelessness implemented with significant leadership and management support from Joy Street Consulting, LLC. PFS PSH operations are supported by investments from Maycomb Capital and the Rhode Island Foundation, a grant from Point32Health, and Congressionally Directed Spending made possible by U.S. Senator Jack Reed. RI EOHHS provides outcome funding and oversight.

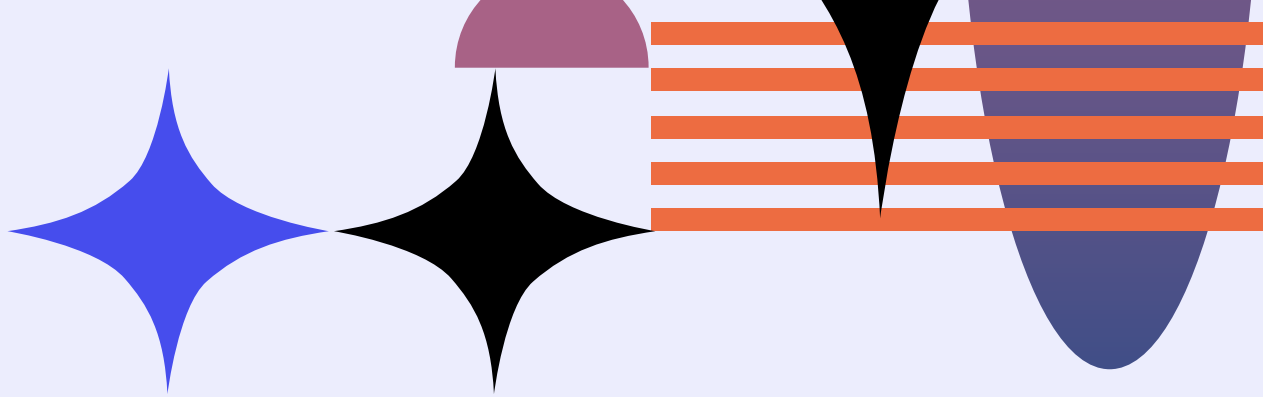
### **Authors**

“Client Stories” was prepared by Karen Alfaro, MPH and Emily Derecktor, MS, ScM for Joy Street Consulting, LLC.

The images in this document are stock photos and are not of the individuals featured in testimonials and vignettes.

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# Context

## October 2023 – June 2025

The Pay for Success (PFS) Permanent Supportive Housing (PSH) Pilot Program launched in October 2023 with the ambitious goal of enabling 125 individuals with a history of chronic homelessness to enter housing and remain stably housed.

PFS PSH is unique in that it is the first initiative in Rhode Island to leverage the innovative “Pay for Success” financing model, a funding approach that has yielded impressive outcomes in other states. In Pay for Success models, private investors provide the upfront capital needed to the launch and run a “social good” program. If the program is “successful” based on pre-established quantitative metrics and an independent evaluation, state or local government pays back the original investment, plus a modest return. If the program does not achieve its stated goals, the private investors (not public dollars) take the loss.

Pay for Success models are inherently data-driven – but the skills needed to make them work are deeply human.

So far, almost midway through the program’s four years, PFS PSH has helped 48 individuals become housed. Seven of these individuals have been stably housed for over a year, and twenty-two have been housed for over six months – an achievement that is all the more impressive given that PFS PSH participants are, by design, among the highest utilizers of RI Medicaid and/or have the highest involvement with the RI Department of Corrections (DOC) in the state.

“Client Stories” shines a spotlight on the very human impact behind these numbers and on the commitment, patience, and expertise that goes into supporting someone through the ups, downs, crises, and tedium of putting their life back together.

Please keep reading to the end for a list of the talented case managers at the heart of PFS PSH!

# Testimonials

What PFS PSH has meant to them, in clients' own words...



“When I started with PFS I was homeless for around 8 years, in and out of jail, rehabs, and doing a lot of drugs. I was just in too deep with drugs, I lost all relations with my family. I needed real help.

Kim is great. She’s been there for me every step of the way. When I got out of jail the last time, she made sure I had a place to go right away. She picked me up from the jail, brought me sweatpants and shirts, and food before I got my food stamps. Wherever I had to go, she brought me to court, probation meetings, came there with me.

PFS put me in a place... I had a roof over my head, and didn’t have to worry constantly about money. I had the time to actually prioritize what I had to do.

I’ve never seen a program like this. I can’t compare it to anything. Other counselors just do their jobs, just tell you to go to meetings, go to the sober house, don’t go out past 9. That just didn’t work for me. This gave me more flexibility to make my own path to recovery. Kim is just great...she was right there with me. I think it’s the best thing that’s ever happened to me. I’m completely grateful for it. It completely changed my life. I work full-time as a cook, I’m going to go to school to be a substance abuse counselor, and I just hit 1 year sober on 6/9.”

– Chris H.



“Before coming to Pay for Success, I had nowhere to go. I was living in and out of my car for over a year and struggling badly with my health. It was one of the hardest times in my life. My probation officer mentioned the program to me, and sent a referral. That’s when I met Lily, and later, Scott.

I’ve only been in the program for about six months, but it’s already made a huge difference. My case managers have been very helpful, but the person who stands out most is Scott. He’s been there every step of the way—encouraging me, checking in on me, and asking what I need. If he can help, he does. He makes it clear that I can call him if anything comes up, and he always follows through.

Being part of this program has changed my life. It’s not just about housing, though having a stable place to live is a big part of it. It’s also helped me reconnect with my kids. Now that I’m not living out of my car, I can focus on being a father. I’m finally in a position to use the resources around me and start rebuilding.”

–Eric R.



“When I was getting released from the ACI after completing a two-year sentence, I was referred to Pay for Success by the discharge planning team. I didn’t know much about the program until I got out and met my caseworker, Lily. That meeting changed everything.

I’ve been in the program since August 2024 and was housed in March. Since then, I’ve worked closely with both Lily and Scott in person, but Lily really stands out to me. I call her my “guardian angel.” After being in prison for two years, going through a divorce, and not knowing what I was coming home to, having someone show up just two days after my release and say, “I’m going to help you” - that was a miracle. Things like that don’t usually happen for me.

This program has saved my life. It’s given me a real chance to rebuild, to feel like I can live a stable and normal life again. I don’t just feel housed, I feel supported. Lily goes above and beyond to make sure I’m not just surviving but that I’m actually okay. She checks in, listens, and shows up. Scott has been helpful as well, and I appreciate everything he’s done, even though we haven’t worked together as long.

I truly believe Lily deserves a commendation for the work she does. The impact she’s had on my life is something I’ll never forget.”

–Timothy P.



“To be honest, I found out about Pay for Success through my probation officer. She gave me the number, and from there, I had to take the steps on my own. I’m now going into my second year in the program.

Throughout this time, my case manager Scott has been a huge help. Just last week, he went above and beyond, more than I could have imagined. He helped me get furniture and made sure I had what I needed to really feel settled. I’m in good shape now, and I’m more than happy with how things have turned out.

Before this apartment, I was living with a friend who ended up passing away. After that, I had to find a new place to live, and Scott stepped in when I really needed support. He helped me find stable housing at just the right time.

Being part of this program has truly made a difference. I was close to being homeless again, and at this point in my life, I didn’t want to start over from scratch. I felt like I was too old for that. Thanks to Pay for Success and Scott, I was able to get back on my feet and avoid going down that road again. Now I have a place to call home, and my landlord and I have a great relationship.

Honestly, I have nothing to complain about. I’ve been treated with care and respect. How can I ask for anything more?”

–Steven S.



“I had a hard time getting apartments. I think it was because of my record. But Kim came up with the apartment that I’m in. I guess she had talked to the landlord... which was really cool because I ended up taking the first apartment...it’s a really nice apartment. The landlord’s awesome. She’s so nice. Yeah, Kim’s great. She comes here every week to visit me and check out the house and stuff.

I was so happy that I was in this program. And this program is great. I love it... It really helps you get back on your feet.

I went to, like, inpatient addiction programs before. They don’t help you with housing...and that’s a big thing with addicts, because addicts most of the time lose everything, and they have to start all over again.

Since I was in Pay for Success, I took a training course. I have a job. I only work part time because I’m pending disability right now, so I can only work part time. But just being on your own is a big thing. It gives you a lot of responsibility, and I think that’s great. It keeps you on your toes to do the right thing.

Yeah, and I’m always doing things to the apartment to make it look nice...just, you know, doing the curtains and just fixing the kitchen up and the bathroom. It was a little process, but I did it.”

–Crystal O.

## Client Vignettes

A closer look at how far clients have come and the support that helped them get there...



“C”

Case Manager:  
Lily Rivera, EBCAP

C. was the first person enrolled in Pay for Success (PFS), referred to the program during a period of deep instability. Shortly after joining, he was incarcerated—a major setback that, for many, could have meant the loss of housing opportunities and support. But C.’s connection to the program didn’t end there. His case manager, Lily, remained in contact during his incarceration, helping him prepare for a smooth transition to housing she had secured for him and reinforcing a sense of continuity and possibility.

Upon release, C. faced another challenge: his new apartment wasn’t yet ready. Rather than allowing this gap to derail his momentum, the team secured short-term hotel accommodations, ensuring he wouldn’t have to return to homelessness. Just days later, he moved into his new home—a space he has maintained ever since.

Since securing housing, C. has begun actively building a life that aligns with the future he envisions. He’s focused on strengthening his relationship with his son and creating a stable home where they can spend meaningful time together. He’s also exploring CDL training and other pathways toward employment, seeking opportunities that can offer both financial stability and a sense of purpose.

C.’s story exemplifies the transformative potential of housing when paired with consistent, client-centered support. His journey reflects not only his strength and determination, but the power of coordinated care to help individuals move from survival into stability, connection, and long-term growth.



“E”

Case Manager:  
Antoinette Gale,  
House of Hope

Antoinette, a seasoned case manager who deeply understands the complexities of community work, has known E. for many years. Their connection began long before E. entered PFS as a client with OpenDoors, rooted in shared spaces, familiar neighborhoods, and the kind of relationships that grow over time. So, when E. transferred to House of Hope and Antoinette officially became her case manager this past April, it wasn't the start of their relationship, rather it was a continuation of it.

“This is the furthest she's come in all the years I've known her,” Antoinette shared\*.

And in June, that progress came to life: E. moved into her own apartment with her significant other. It was more than a fresh start; it marked a critical step toward something she has been working toward for a long time: reunification with her 11-month-old son.

To begin that process, the Department of Children, Youth, and Families required E. to demonstrate stability, safe housing, consistency, and the ability to maintain a healthy relationship with her child. The apartment was key. But even with housing secured, there were barriers: the utilities weren't turned on, and because her name wasn't yet on the bills, she couldn't legally live there. Antoinette stepped in and advocated fiercely, ensuring everything was in place to support E.'s next chapter.

But getting to this moment took more than paperwork. It took time, patience, and relentless advocacy. The journey toward housing wasn't linear. There were setbacks, delays, and systems that didn't always move at the speed of need. Antoinette walked beside E. each step of the way. Here's what it took:

- > Gathering essential documentation: (e.g., Social Security card, birth certificate, proof of eligibility for SSI)
- > Weekly check-ins and consistent case management meetings

- > Evaluating stability: does she have food? Is she working? Is she sheltered at this point in time?
- > Emotional and motivational support: reminding her she doesn't have to do this alone
- > Meeting E. where she was at, without judgment
- > Encouraging E. to engage with supports like therapy or medication
- > Building and maintaining a relationship with the landlord to advocate and intervene on E.'s behalf, if needed
- > Before that, navigating the complex and often discouraging housing system with E.
- > Managing paperwork deadlines carefully, since nothing can be submitted late or outside system windows
- > Following through with weekly in-person check-ins with E. even after she was housed

With \$500 in move-in assistance from PFS and Antoinette's unwavering support, E. now has a place to call home and a foundation for her future. She continues to attend therapy, care for her well-being, and prepare for the next step. For her, the apartment means more than stability—it's a beginning. And for Antoinette, it's a testament to what's possible when people are met where they are and supported every step of the way.

*\*E. originally enrolled in PFS through OpenDoors; her case manager there, Kim French, worked closely with her for more than a year. Kim's support for E. including staying with her with her throughout labor and delivery and maintaining contact and providing concrete assistance for E. during subsequent incarceration.*



“C”

Case Manager:  
Kim French,  
OpenDoors

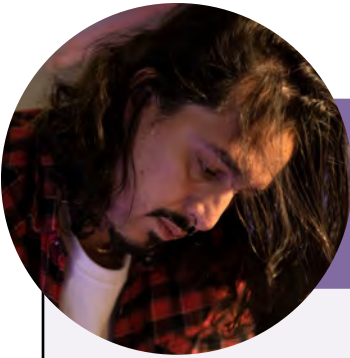
When C. entered PFS, he was facing a host of challenges—recent incarceration, an unresolved court case, and housing instability following a substance use relapse. Initially, he was only intermittently engaged in PFS and difficult to reach, shaped by past experiences with fragmented and unreliable care. But over time, his case manager, Kim, built a relationship grounded in consistency, honesty, and trust. She maintained contact through significant challenges—meeting with C. during treatment for substance use and in prison while he was reincarcerated—providing a steady presence when he needed it most.

When C. was released, he was energized and eager to begin a new chapter. Kim recognized this momentum and worked quickly alongside him to secure employment and reconnect him with vital resources, including sober housing, identification documents, legal support, and job assistance. Rather than imposing expectations, she partnered with him—matching his determination with advocacy and support. Here are some highlights of the supports Kim provided over their journey:

- > Established a connection with C. while he was in sober housing, creating the foundation for a supportive relationship built on trust and patience.
- > Provided individualized support as C. struggled at times to meet the sobriety requirements of his living situation.
- > Continued to reach out during stretches of limited communication, when C. became difficult to contact.
- > Maintained contact and in-person support when C. was reincarcerated for an assault that occurred after SUD relapse, offering continuity and steadiness during a highly destabilizing time.
- > Worked with C. upon re-entry while he was receiving residential SUD treatment to set contract, achievable goals for post-discharge, increasing C. 's motivation and self-determination and giving him structure for his next steps.

- > Facilitated a move back to sober housing post-discharge, ensuring that C. had a stable roof over his head that supported a sober lifestyle.
- > Connected C. to legal support to address his court case, leading to case dismissal and clearing a major obstacle in C.'s recovery and ability to enter housing.
- > Helped C. obtain his Social Security card and ID, enabling access to employment, housing, and services.
- > Helped C. secure a job shortly after his discharge from treatment, restoring his financial independence and reinforcing his readiness for change.
- > Facilitated C.'s entry into a new sponsored leasing program at OpenDoors, enabling him to be housed without conditions and marking a critical turning point towards independence.
- > Encouraged C. to apply for FAFSA and explore further interest, sparking his interest in a career helping others along their recovery journey and empowering him with a vision for his own future.

Today, C. remains housed and employed. He lives with his partner, and is preparing to welcome a child. Motivated by his experience, C. is now planning to pursue further education with hopes of supporting others on similar journeys. His story underscores how stable housing, paired with engaged and persistent case management and support, can lay the groundwork for meaningful and lasting transformation.



“S”

Case Manager:  
Antoinette Gale,  
House of Hope

Antoinette believes in meeting people where they are, especially in their most vulnerable moments. When S. called her four times in a single month, she knew he was reaching out not just for help, but for hope. She made sure to meet with him, no matter what. S. had already secured housing with support from his previous case manager at House of Hope, but he was struggling with alcohol use and was afraid that his drinking might lead to him losing the stability he had fought so hard to gain. His concern wasn't just about housing, it was about his future, his health, and the belief that he could still change.

“He never gave up,” Antoinette recalled. “And I never gave up on him.”

She could hear the desperation in his voice. He didn't always have the right words, but his actions spoke clearly. He kept asking, “*Can you take me to this place? What about that one?*” - seeking out options for treatment, ready to do the work if someone would walk with him.

Antoinette helped S. navigate those options, eventually connecting him with a 30-day residential rehab program. He's now in treatment, taking critical steps toward recovery. It wasn't easy to get him there, emotionally or logistically, but Antoinette showed up with compassion, consistency, and no judgment.

S's story highlights a crucial truth: housing alone isn't enough. For many clients, stability comes from wraparound support, especially for those facing substance use challenges. In S's case, he feared that relapse would cost him everything. But instead of turning away, Antoinette leaned in. She listened. She made the calls. She showed up. Her support reminded S. that he didn't have to do it alone. Now in rehab, he has a chance to reset, not just for the sake of keeping his housing, but to reclaim his life. And Antoinette will be there when he comes out, ready to walk with him through the next steps.



“N”

Case Manager:  
Kim French

When N. entered PFS, she was living in sober housing and navigating the emotional weight of being separated from her 15-year-old son for nearly three years. Reunifying with him was her driving motivation, but decades of unresolved barriers stood in her way—including a 25-year lapse in having a valid driver’s license due to outstanding warrants in Massachusetts. Without a license, N. faced steep limitations in accessing employment, attending appointments, or building the kind of stability needed for long-term housing. With the support of her case manager, Kim, she began the difficult work of addressing these challenges—attending multiple court hearings, resolving her legal issues, and working toward license reinstatement through a negotiated payment plan.

As these systemic barriers lifted, N. regained a sense of control over her life. She prepared for stable housing and began creating a safe, nurturing environment where she could finally reunite with her son. With housing finally secured just this month, Nadine is now able to look toward the future with hope. Nadine’s journey reflects what becomes possible when support systems are designed to meet people where they are, provide a stable foundation, and stay with them as they move forward.



“T”

Case Manager:  
Lily Rivera,  
EBCAP

When T. first connected with Pay for Success, he was living in a local shelter and facing multiple complex challenges—unstable housing, untreated mental health needs, and barriers related to his criminal record. Despite these hurdles, T. showed up with energy, warmth, and an eagerness to engage. He was driven by a desire to reconnect with his community, pursue creative goals, and build a life that reflected who he truly was—someone kind, capable, and full of potential.

With the support of Lily, his case manager, T. transitioned into permanent housing, where he finally had the stability and space to invest in himself. A passionate artist and musician, he began exploring graphic design and sound production, even soundproofing his apartment to create a home studio. When his criminal history prevented him from enrolling in school, T. didn't give up—he collected letters of support from program staff and community members, determined to move forward.

Today, T. is stably housed, actively engaged in care, and pursuing a future that aligns with his values and talents. Reflecting on his journey, he describes Lily as his “guardian angel”—a symbol of what it meant to finally have someone in his corner. His story illustrates how consistent support and housing can create the conditions for healing, growth, and the rediscovery of hope.



“S”

Case Manager:  
Scott Eisner,  
EBCAP

S. became one of EBCAP’s first clients in January 2024. From the beginning, the EBCAP team could see that he was highly motivated. He was clear about what he wanted: a quiet, stable home where he could focus on his health and build toward a better future. Unlike many clients navigating housing instability, S. had both a strong vision and a steady commitment to getting there.

At the time, he was living in a hotel, dealing with serious heart issues, and mourning the loss of his ability to work. For a while, a friend offered him a shared living situation, which PFS made possible with a lease and rental support – but then that friend passed away unexpectedly. The ongoing instability began to take a toll. “He didn’t want to go into a shelter,” said Scott, his case manager. “He was doing everything he could to avoid that route, and he stayed engaged throughout the entire process.”

Scott began working with S. when Scott joined the PFS team in April 2024. Together, they navigated a series of challenges—losing access to a vehicle, managing medical needs, and finding landlords open to renting to someone on SSI. After 7–8 months of coordinated effort, a landlord who had previously worked with EBCAP returned with available units. S. was placed in an apartment that matched his needs.

Over time, they built a trusting relationship—something that doesn’t happen overnight. “Many clients have been burnt so many times, they’re hesitant to let anyone in,” Scott said. “I can relate to certain things, but I never pretend I’ve lived in their shoes. I just try to show up with honesty.”

Together, they tackled each step of the housing process. It took persistence and patience. Here’s what it involved:

- > Weekly check-ins to maintain connection and build trust
- > Identifying housing options that supported S.’s health

- > Coordinating with landlords and responding when units became available
- > Completing extensive paperwork and verifying SSI eligibility
- > Advocating for placement while managing expectations
- > Furnishing the apartment, including a bed provided through PFS
- > Providing emotional support for S. after the loss of his sister
- > Transitioning to bi-weekly check-ins and twice-monthly home visits as S. stabilized in his housing
- > Assisting with long-term housing applications as PFS sunsets in 2027

Since January, S. has been a model tenant. He's never missed his portion of the rent payment, and he takes pride in maintaining his home. "He doesn't ask for much," Scott shared, "but he always follows through—whether it's applying for programs or staying on top of responsibilities."

Now settled, S. receives bi-weekly check-ins and home visits twice a month. While the loss of his sister was a difficult setback, he has remained steady and has grown closer to his nephew during this time.

Looking ahead, Scott is helping him apply for long-term subsidized housing before PFS ends. For S., having a home has directly supported his health, his outlook, and his sense of peace. S.'s story is not defined by crisis, but by resilience. His ability to stay focused through uncertainty, paired with strong case management and housing support, allowed him to build something that once felt out of reach: peace, privacy, and a place to call home.



“S”

Case Manager:  
Antoinette Gale

S. was the first client Antoinette ever housed through her role at House of Hope, but their connection started long before that. She had worked with him at a previous job and already built a foundation of trust. That relationship would prove essential in helping him navigate the long, difficult road ahead.

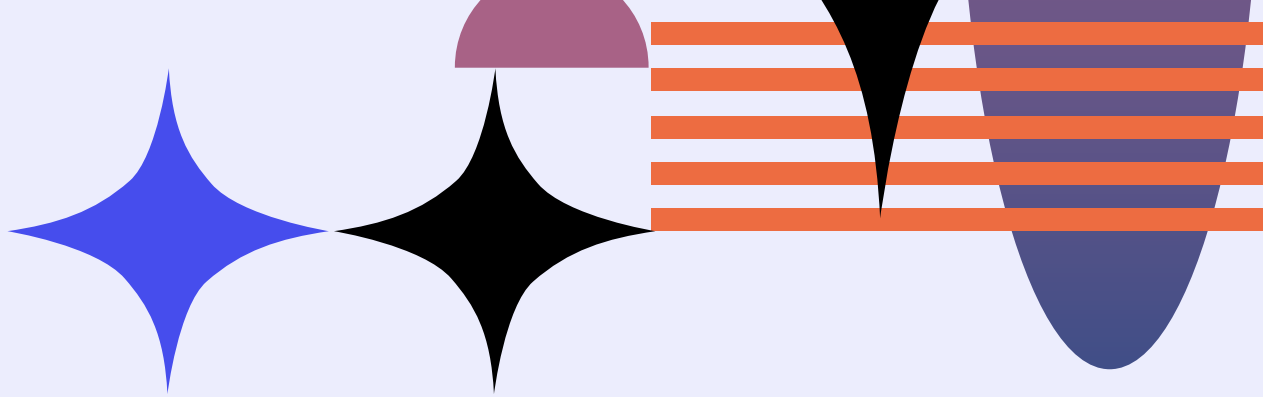
S. struggled with alcohol use disorder, compounded by serious health challenges, including open heart surgery. His drinking had created major barriers to care and stability. When Antoinette reconnected with him in October, she knew his situation was critical. He needed support, not just with housing, but with staying alive.

There were many setbacks. S. spent time in a nursing home and decided to go to rehab before he pursued housing. Despite these delays, Antoinette kept working with him, showing up and pushing through every barrier that came their way.

In January, S. finally got his keys, a two-bedroom apartment where he now lives with his young daughter. He's sober. He has custody. And he has the stability he fought for, one step at a time.

“This one was special,” Antoinette shared. “He was the first client I housed here. And now he calls just to check in.”

For S., the difference wasn't just the housing, it was the connection. Having someone who already knew him, who believed in his potential even during relapse and recovery, made all the difference. Antoinette understood that alcohol use disorder doesn't follow a straight path, and she met him with patience, advocacy, and consistency. Today, S. is not only sober but thriving in his role as a father. The apartment is far more than shelter, it's a space for healing, parenting, and rebuilding life on his own terms. And Antoinette? She's still just a phone call away.



# The Agencies and People Making PFS Happen!

## **The PFS Service Provider agencies are:**

Crossroads RI

East Bay Community Action Program (EBCAP)

House of Hope CDC

OpenDoors RI

## **The talented PFS case managers are:**

Amy Marchand Collins

Scott Eisner

Lynn Fenner

Kim French

Antoinette Gale

Monet Philippe

Lily Rivera



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