

# KEENE HOUSING AUTHORITY's

## *Spectrum*

### Moving to Work Demonstration

### Annual Report 2007

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Staff and youth from Harmony Lane and North and Gilsum enjoy each other's company after caroling at Stone Arch Senior Housing with some holiday snacks prepared by senior residents.

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## Section I. Introduction

### Executive Summary

#### KEENE HOUSING AUTHORITY MOVING TO WORK REPORT

2007

#### MESSAGE FROM P.C. HIEBERT, CEO

The Keene Housing Authority, like local Housing Authorities all across the United States has been struggling with the difficulties of administering and managing Public Housing and Section 8 properties and programs in an environment of dramatically increased regulation and reduced and untimely funding. The advantage the KHA has is the increased flexibility afforded by the Moving to Work Demonstration that allows us to better serve our program participants, and as you will see from this report, provide incentives for self-reliance.

A major activity this year was the process of planning a major change in our Public Housing program. We held many staff planning sessions, public hearings, gained professional advice from engineers, architects, residents and others. The end result was the submission of an application to HUD for Disposition of our Public Housing. This DOES NOT mean the KHA is getting rid of its housing stock, but quite the contrary. The Disposition process will allow the KHA to make sure that the vast majority of our Public Housing stock in Keene will remain affordable to those most needy in our community, both families and elderly, and also will result in the infusion of almost \$5,000,000 in much needed capital improvements to our properties. In addition, the plan will assure a steady funding stream to allow the properties to operate as a valuable resource for the community for the foreseeable future.

The KHA is proud to present this report of its Moving to Work Program, and hope the things we have learned here will help generate ideas for much needed changes in Public Housing and Section 8 programs elsewhere.

Sincerely,

P. Curtis Hiebert, CEO

# The Keene Housing Authority

## Keene Housing Authority Mission

*The mission of the Keene Housing Authority is, directly or in collaboration with others, to provide and/or advocate for:*

- *Decent, safe and affordable housing for individuals, families, elderly and disabled persons of low to moderate income within the Monadnock region;*

*And; to provide and/or advocate for*

- *Any and all services and programs that will assist in improving the social and economic welfare of such individuals and families.*

The Keene Housing Authority was created by resolution of the City Council for the city of Keene on July 15, 1965 in accordance with Section 4 of Chapter 203, New Hampshire Revised Statutes Annotated. The stated mission of the authority was filling the need for “safe, sanitary dwelling accommodations for the elderly and persons of low-income in Keene.” Pursuant to this resolution the Mayor of Keene, in accordance with NHRSA 203:5, appointed five persons as Commissioners of the Keene Housing Authority, and these appointments have been made regularly in accordance with the law, through and including the present time. The Authority, as a duly created municipal agency of the city, derives extensive powers from RSA 203.8. Among these powers is the authority to:

- Acquire, lease, manage, maintain or operate housing projects
- Provide for the construction, reconstruction, improvement, and extension of housing projects or any part thereof.
- Lease or rent any dwellings, houses, land, or buildings in any housing project.
- Establish and revise the rents and other charges for use of the property.
- Own, hold, and improve real or personal property.
- Purchase, lease, obtain options upon, and acquire by gift any real or personal property.
- Sell, lease, exchange, transfer or dispose of any real or personal property.

The Authority is governed by a five person Board of Commissioners appointed by the Mayor of the city of Keene. A list of the Board of Commissioners is attached. The Board is responsible for the hiring and supervision of the Chief Executive Officer, who is responsible for the day-to-day operation of the agency. The Keene Housing Authority has a staff of approximately 40.

## Keene Facts

Keene, New Hampshire is located in Cheshire County in the southwest corner of the state and is the busy hub for several local and interstate roads and highways. At an elevation of 486 feet above sea level, it covers a land area of 37.3 square miles. Population in the year 2000 was 22,563. Industries providing employment include educational, health and social services (24%), retail trade (16.3%) and manufacturing (15.9%). The nearest cities with large populations include Nashua (57 miles), Boston (93 miles) and New York (191 miles). In addition to typical municipal services provided by the city the area is served by the Cheshire Medical Center, Keene State College, Antioch New England Graduate School, Franklin Pierce College and the Keene Public Library and the Dillant Hopkins Airport. Keene is also well known in the region for the quality of service programs available to families with low incomes.

## MTW Program Demonstration Summary

The three statutory objectives of the Moving to Work demonstration program are to:

1. Reduce cost and achieve greater cost effectiveness in Federal expenditures;
2. Give incentives to families with children where the head of household is working, seeking work, or is preparing for work by participating in on the job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient; and
3. Increase housing choices for low-income families.

In accordance with those objectives, the primary goals of **Keene's Spectrum MTW Demonstration Program** include:

- Increase share of residents making progress toward self-sufficiency
- Achieve greater income mix
- Increase rent revenues from tenants
- Improve the quality of assisted housing stock
- Reduce number of residents moving out of assisted housing
- Increase revenues from other sources
- Increase homeownership among residents
- Enhance Keene Housing Authority's capacity to plan and deliver effective programs
- Increase resident satisfaction with their housing and with Keene Housing Authority programs

### **Summary MTW Activities and Initiatives**

Keene's current plans and activities are to continue with its successful MTW initiatives while embarking on a major project to ensure the preservation and financial viability of its public housing inventory. New and ongoing strategies include the following:

- **Application for Disposition** of 228 units of public housing has been submitted and currently being reviewed by HUD.
- **Application for additional Section 8 vouchers** after HUD approval of the disposition plan.
- Continue its **Public Housing Step Rents and Housing Assistance Coupon subsidies** that are based on a flat rate determined by bedroom size and that reduce gradually over a 5-year period.
- **Maximize efficiency and reduce administrative work** through MTW initiatives such as self-certifications and standard deductions.
- Provide supportive services such as the **Resident Self-Reliance Program, Congregate Housing Program and Youth Services.**
- Continue the **Safety Net hardship policy** to provide temporary relief for people who experience an increase in rent burden due to a qualified decrease in income or increase in expenses.
- **Diversify funding sources** through development projects such as LIHTC, grants, commercial properties and Community Development Block Grant programs administered by the Keene Housing Authority.
- **Increase housing options and services** through collaborative projects, development and homeownership programs.
- **Review** of staff roles and job descriptions to accommodate the shifting paradigm of how we serve participants.

This reports bridges the old and new reporting formats for the report as outlined in the revised MTW contract which Keene has yet to sign.

## Section II. General Housing Authority Operating Information

### Housing Portfolio

The Keene Housing Authority owns and manages 522 units of housing, 228 of which are public housing. The remaining properties are governed by the IRS's Low Income Housing Tax Credit program (LIHTC), HUD's Multifamily program, CDBG, Rural Development, Home and other special programs. Keene also manages approximately 28 commercial spaces disbursed among several different properties in Keene. Most of these spaces are rented to other local non-profit agencies. Keene Housing Authority's application to HUD to dispose of 228 units of public housing includes the sale of 15 scattered site units as noted in the chart below.

Keene Housing Authority also provides technical assistance and support to other small non-profit housing agencies. Such agencies include Cheshire Homes and Cheshire Housing Trust also operating in Keene and the Monadnock region.

#### Public Housing Inventory

Public Housing	Units	Type	Bedrooms	Contract Number
Harper Acres	112	Elderly & Disabled	49-0BR, 55-1BR, 8-2BR	NH36-P010-001 & 002
Bennett Block	14	Elderly & Disabled	1-0BR,12-1BR,1-2BR	NH36-P010-009
Forest View	38	Family	12-2BR, 26-3BR	NH36-P010-003
North & Gilsum	29	Family	23-3BR & 6- 4BR	NH36-P010-003
32 Water St.	2	Family		NH36-P010-005
17-19 Roxbury Ct	4	Family/Elderly	4-1BR	NH36-P010-005
440 Main St. *	2	Family	2-4BR	NH36-P010-005
64 Spring St. *	2	Family	2-3BR	NH36-P010-005
69 Elm St. *	2	Family	2-2BR	NH36-P010-005
537-539 West St.	4	Family	4-2BR	NH36-P010-005
51 Forest St. *	3	Family	1-1BR, 2-3BR	NH36-P010-006
309 Water St.	3	Family	3-2BR	NH36-P010-006
390 Water St. *	2	Family	1-1BR & 1-4BR	NH36-P010-006
Farmstead Commons, #54,#59, * #69 *	3	Family	3- 2 BR	NH36-P010-009
45 Damon Court	6	Family	2-2BR, 4-3BR	NH36-P010-010
9 Spruce St. *	2	Family	2-3BR	NH36-P010-010
<b>Total Public Housing Units</b>	<b>228</b>	<b>(* indicates unit would be sold as part of disposition.)</b>		

## Other KHA Owned or Managed Housing Inventory

Property	Location	Number of Units	Housing Type	Other Financing
<b>HUD Multifamily Section 8</b>				
Meadow Road	Keene, NH	18	2 and 3 bedroom townhouse units	
Central Square Terrace	Keene, NH	90	Senior and disabled high rise w/ elevator	
Wedgewood Duplexes	Winchester, NH	30	2 and 3 bedroom duplexes	
<b>Low Income Housing Tax Credit Program (LIHTC)</b>				
Riverbend	West Swanzey, NH	24	2 and 3 bedroom townhouse units	Home
Evergreen Knoll	West Swanzey, NH	32	2 and 3 bedroom townhouses units	Home Rural Development
Stone Arch Senior Housing	Keene, NH	33	Senior high rise w/elevator 1 and 2 bedrooms	Home CDBG
Stone Arch Family Housing	Keene, NH	24	Family 2 and 3 bedroom townhouse units	CDBG
<b>Special Programs</b>				
Chamberlain Block	Keene, NH	12	High rise 0 and 1 bedrooms	CDBG
Cottage Street	Keene, NH	3	3 2 and 3 bedroom units	State Agency Financed and CDBG
Total Units		266		

### Section 8 Tenant Based Assistance

Keene's allocation includes 359 Section 8 vouchers and 50 mainstream vouchers. As part of the Moving to Work Demonstration program, Keene created the Housing Assistance Coupon program (HAC) in 2001 as an alternative to the regular Housing Choice Voucher program (HCV). All of Keene's Section 8 assistance, with the exception of the 50 mainstream vouchers, is utilized under the MTW program. Some of the assistance is still issued as HCV's rather than HAC's for two reasons. Keene continues to honor HCV contracts with Landlords signed before the implementation of the HAC program. Tenants have the option of converting their HCV to a HAC anytime. Keene also continues to administer HCV's

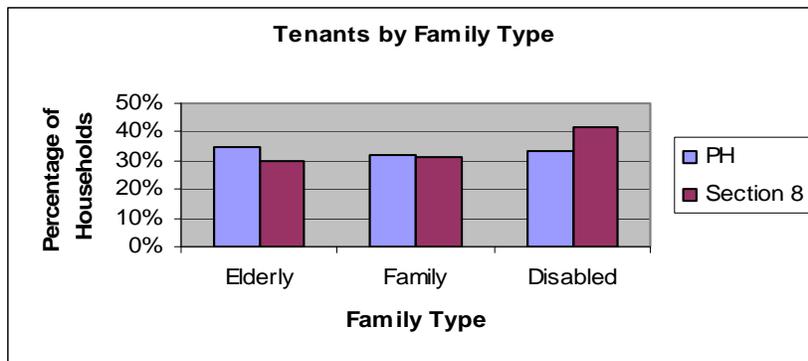
to Section 8 recipients opting to move into KHA's LIHTC properties to avoid confusion in regulatory compliance between the two programs.

In 2007, 54 new households were leased up in the MTW Section 8 program. 50 of the new lease-ups were at or below 50% of the AMI. The average distribution of subsidy by bedroom size in 2007 is as follows (includes the 50+ mainstream vouchers):

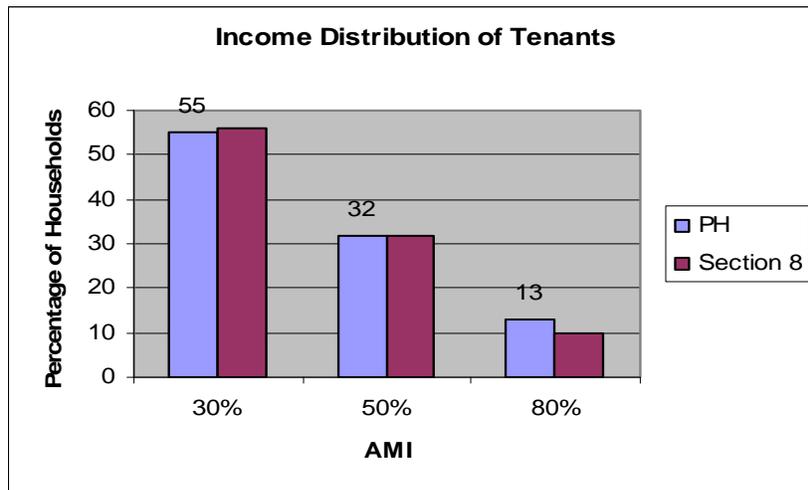
0 BDR	1 BDR	2 BDR	3 BDR	4 BDR	5 BDR	6 BDR
5 households	220 household	143 households	87 households	4 households	1 household	0 households

### Households Served in Public Housing and Section 8

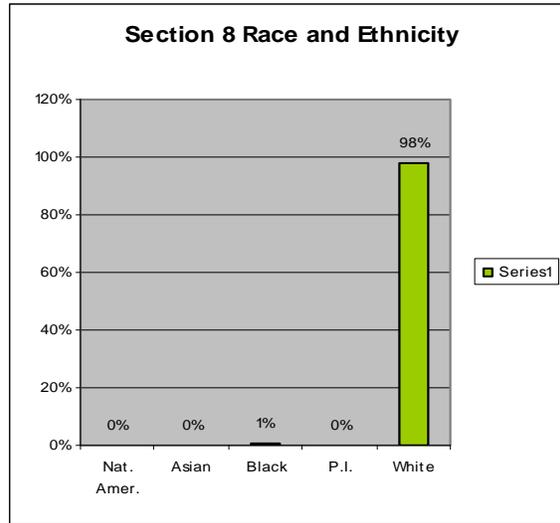
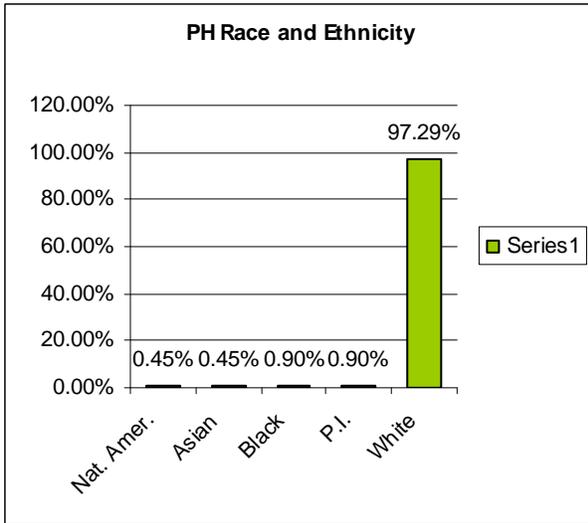
Distribution of both Public Housing and Section 8 assistance is distributed fairly evenly among elderly, family and disabled households. There are slightly more disabled households receiving Section 8 assistance.



Most households are below 50% of the AMI as demonstrated in the chart below.



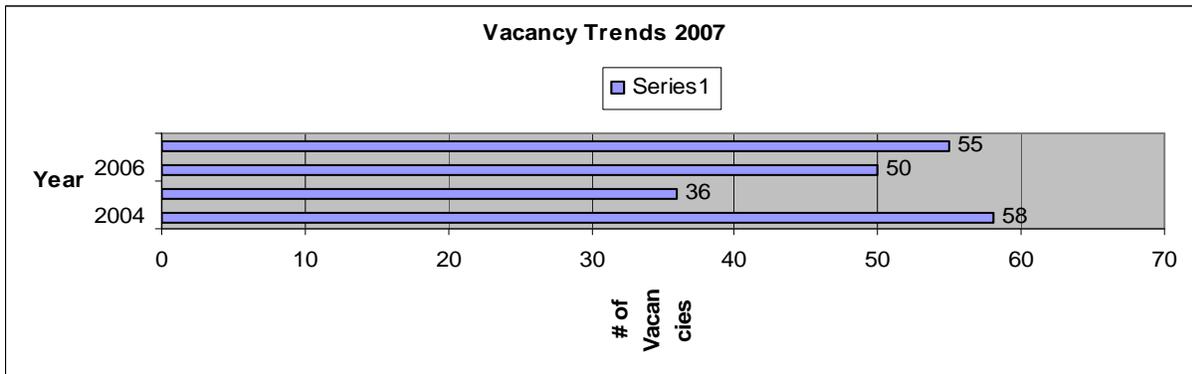
Race and ethnicity is reflective of the general population in Keene and the Monadnock region. Keene engages in a proactive affirmative fair housing marketing campaign to advertise its services to a wide variety of populations.



## Occupancy and Lease-up Information

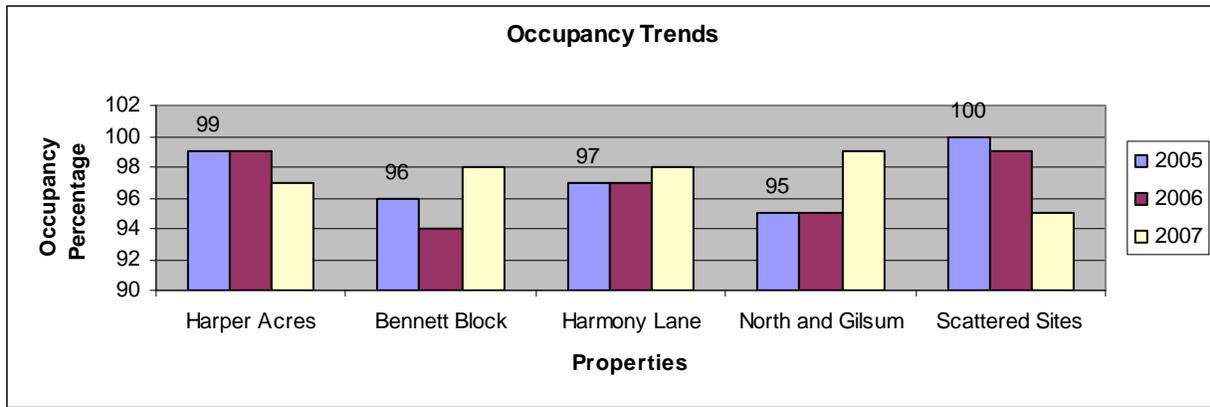
### Public Housing Occupancy Rates 2007

Vacancy trends have been consistent over the past 4 years with a significant decrease only in 2005. Keene averages 50 plus vacancies per year. In 2007 there were 55 move-outs, 23 in elderly/disabled housing and 28 in family housing. As of December 2007, there were nine vacant units out of the 228 units of public housing.



Occupancy rates have been consistently 95% or higher over the past several years as indicated in the graph below. Keene hit almost all of its target occupancy rates for 2007 with exception of the scattered sites that were at 95% instead of 99%. Both family sites exceeded the anticipated occupancy rates for 2007. The average occupancy rates in 2006 and 2007 were 98%. Occupancy rates in 2007 by development were as follows:

- Harper Acres 97% with 23 vacancies
- Bennett Block 98% with 1 vacancy
- Harmony Lane 98% with 12 vacancies
- North and Gilsum 99% with 5 vacancies
- Scattered Sites 95% with 11 vacancies



The efficiency units in the elderly community of Harper Acres were constructed in the mid 1960's and offer very little square footage. As a result, many seniors on the waiting list refuse the units because they do not provide enough space to include basic items such as a bed, dresser and sofa or allow for maneuvering through the apartment if a wheelchair or special medical equipment is needed by the tenant. We have had 12 efficiency units vacated in the past year. Potential rehabilitation plans include adding square footage to 32 of the efficiency units.

Vacancy loss decreased by 40% in 2007 due to continued collaboration and coordination between Property Management and the Intake department, who is responsible for managing all of the Keene Housing Authority's waiting lists. Staff hold regular open houses so the public and applicants may view apartments well in advance. This helps people decide whether or not the unit and location will meet their needs prior to a unit offer. If they decide to be removed from the waiting list after viewing the apartment, staff save time because they do not have to process the application. This permits staff to concentrate efforts on applicants who want to move to the property. This has helped and will continue to reduce the time it takes to fill a unit.

Trends in Vacancy Loss			
Year	2005	2006	2007
Loss	\$29,312	\$34,044	\$20,808

### Section 8 Utilization Rates 2007

The chart below includes utilization rates for Keene's MTW and Mainstream voucher allocations. Homeownership (HO) vouchers are indicated in a separate line but their totals are accounted for in the MTW totals in the first line of the chart.

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
<b>MTW</b>	396	399	394	393	397	387	386	396	394	393	390	390
<b>HO</b>				3	4	5	6	8	9	11	11	11
<b>MS</b>	51	51	50	50	51	49	49	47	49	51	55	57
<b>Total</b>	447	450	444	443	448	436	435	443	443	444	445	447

There is high demand for Section 8 assistance in Keene and the Monadnock Region. As a result, there are no barriers in achieving full utilization of the Section 8 funding as the waiting list for the Section 8 program is about 3 years long. Applicants for Section 8 are often referred to other KHA owned and managed properties for housing assistance because the lists are shorter and tend to turn over more frequently than Section 8.

Keene continues to serve more households than the MTW allocation of 359 due to the step subsidy system permitted under the flexibility of the MTW program. However, rents are increasing and we have noticed a decrease in the number of extra households we are able to serve. Keene will continue to examine the impact of its Section 8 policies in response to these changes. The Fair Market Rents increased significantly for 2008 which will further reduce the number of households served with our current funding allocation. Homeownership vouchers utilized increased significantly over the past year to 11 households.

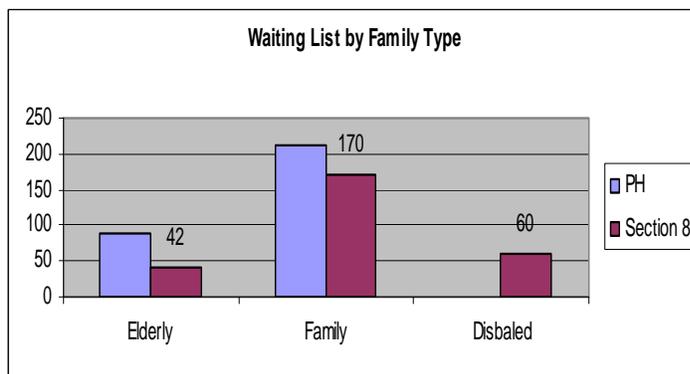
## Waiting List Information

Keene operates site based waiting lists. There are 8 public housing waiting lists based on development numbers that applicants have the option of selecting, in addition to other program waiting lists managed by the Keene Housing Authority. When an applicant applies they may select the sites to which they want to be added and the bedroom sizes for which they are determined eligible. This provides housing choices upfront for the applicant. The applicant, under this model of waiting list management, is only allowed one offer and if they refuse without good cause they are removed from all the Public Housing waiting lists. They are not removed from the Section 8 or other KHA owned and managed properties waiting list when they refuse Public Housing. All waiting lists have been open and have never been closed. Most applicants are on both the Public Housing and Section 8 waiting lists.

### Public Housing Site Based Waiting Lists

1. Bennett Block
2. Harper Acres
3. Farmstead Commons
4. Scattered Sites 005
5. Scattered Sites 006
6. Scattered Sites 010
7. Harmony Lane
8. Forest View

The waiting list was last purged in March of 2007. At this time, once a year is sufficient for public housing lists but the waiting list for Section 8 may need to be purged twice a year due to slower turnover and less predicted issuances in 2008. During the 2007 purge, many households were removed, especially from the Section 8 program reducing numbers on the waiting list for senior public housing and HCV. Many of the households on the Section 8 waiting list that were

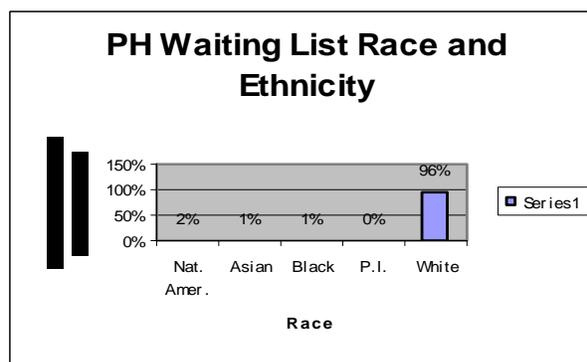
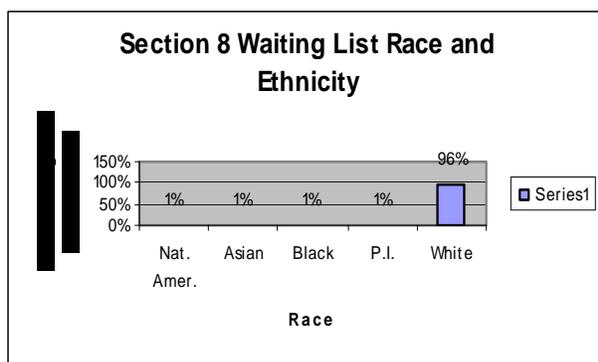
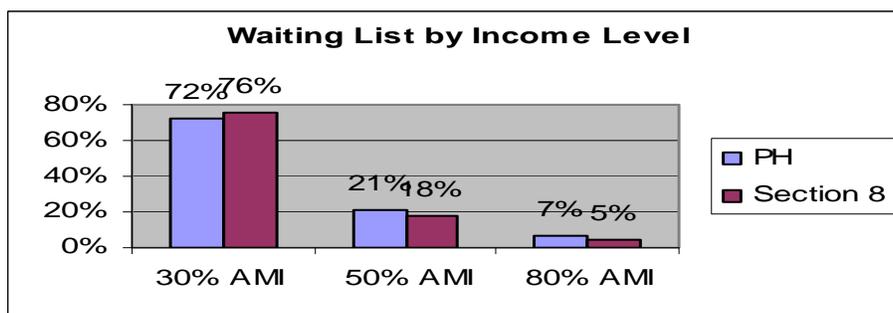


removed had been on the list for several years and they either did not respond, found other housing or their circumstances changed and they no longer were interested in the Section 8 assistance.

In 2007 there was a dramatic reduction in the Senior and Disabled public housing waiting list. Many applicants refused the efficiency units and were removed from the waiting list according to policy. The waiting list for senior/disabled properties decreased from 197 to 88. Many elderly are only on the Harper Acres waiting list. The Bennett Block waiting list has a preference for Congregate program applicants.

Family Type	Actual Family	Actual Elderly/ Disabled	2007 Projections Family	2007 Projections Elderly
PHA	213	88	250	250
HCV	170	102	238	235

The income and race and ethnicity waiting list characteristics remained consistent with projections for 2007 and are documented in the charts below.



## Section III. Long-Term MTW Plan

### KHA's Strategic Plan

Keene engages in regular strategic planning sessions with both staff and commissioners. Keene's goals for 2005 through 2007 are summarized below. The largest goal will continue to be the public housing disposition and subsequent rehabilitation of the housing stock.

#### Improve quality, maintenance and financial viability of existing housing stock

1. Submitted Disposition application.
2. In planning stages of refinancing with LIHTC to rehabilitate the public housing properties.
3. Completed capital needs assessment of all public housing properties.
4. Contracted out snow plowing and turnovers.

#### Initiate a Marketing and Publicity Campaign

1. Created a Manager of Policy and Program Development position that will focus efforts on marketing and publicity of programs and services in the community.
2. Conducted focus groups to share and gather information about KHA services with local social service agencies.

**Increase success rate of residents/applicants**

1. Created a new position, Resident Services Supervisor, to expand services provided to tenants.
2. Developed plan to provide housing counseling services to applicants and current tenants to improve ability of residents to uphold obligations of their lease.
3. Offering mediation services to residents to reduce conflicts and potential lease violations.

**Employee Retention and Efficiency**

1. Conducted focus group with staff to gather ideas for retaining employees.
2. Implemented employee recognition program.
3. Sought staff input on decisions such as changes in employee benefits.

**Achieve Full Program Compliance**

1. Keene passed all audits and reviews conducted in 2007.

**Increase administrative efficiency** (This is an ongoing task in response to regulatory and funding changes on the local and federal level.)

1. Conducted annual recertifications via mail for participants in the Section 8 program and applicants.
2. Continued MTW program initiatives such as self-certifications and standard deductions.
3. Reviewing software programs for Section 8 and Finance to increase automation of work.

**Increase and diversify revenue sources**

1. Submitted public housing disposition application.
2. Developed 3 tax credit properties between 2005 and 2007 adding 89 units to Keene's housing inventory. Purchased Chamberlain Block in 2005 adding 12 residential units.

**Identify and Enhance Organization's Decision-Making and Communication Processes**

1. Conduct regular staff meetings.
2. Hold focus groups and policy meetings with relevant stakeholders.

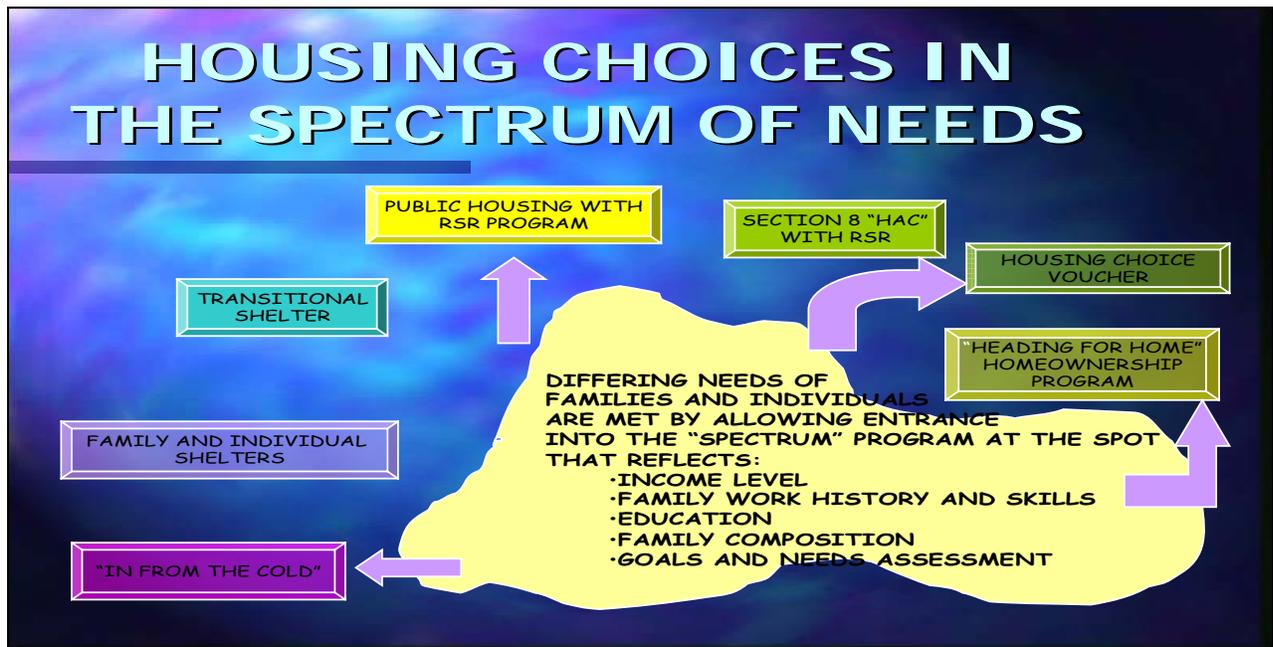
## Section IV. Ongoing MTW Activities

### MTW Activities

**Deconcentration Policy**

The Keene Housing Authority monitors the characteristics of households served to make sure there isn't a large concentration of incomes in a specific geographic area. The Keene Housing Authority, after analyzing Census data for the City of Keene, has applied that analysis to the public housing developments owned and operated by the KHA. Due to the fact that there is but a single census tract for the City of Keene, and due to the small size of the KHA public housing family developments, (each of which is less than 50 units), the Board of Commissioners for the Keene Housing Authority determines that there is no need for a Deconcentration Plan for KHA operations.

## Providing Increased Housing Options



### Initiative: Spectrum Housing Choices

*Statutory Objective(s): Increase housing choices for low-income families.*

While there isn't a specific initiative tied to this objective, it is a goal of Keene's, beyond the MTW demonstration, to expand housing options. Combining the flexibility of the MTW demonstration program with Keene's various other housing programs, housing choices have dramatically expanded for Monadnock region residents in the past 10 years. Housing opportunities have been expanded under the Spectrum MTW program due to the following strategies:

- The 40% income exemptions allows for increased housing options for participants in the Section 8 program.
- Preferences for Section 8 assistance.
- Income eligibility up to 80% achieves a greater income mix of families.
- Collaborations with local shelter programs and the creation of the Heading for Home Homeownership program increase the spectrum of housing options
- Development of LIHTC programs has provided additional housing choices in 2006 for applicants on Keene Housing Authority waiting lists.
- Site based waiting list system for all KHA programs.

Within the MTW Section 8 program, Keene Housing Authority created several preferences and special programs to allow participants more housing options. The Shelter HAC program provides assistance for households living in the shelters. Once the participant graduates from the program, they are given a preference for our Section 8 HAC so they can find housing on the private market.

Public Housing residents who have reached the 3<sup>rd</sup> Step Rent Level may receive a preference for a Section 8 HAC. Many residents prefer renting in the private market, as it doesn't have the stigma associated with living in a public housing development.

There are preferences for applicants who are living in a KHA owned or managed property that does not receive subsidy. This provides affordability for tenants in non-public housing units and greater housing options.

Preferences are also in place for current tenants who are ready for homeownership so we may issue them a homeownership voucher from our existing MTW Section 8 allocation.

### **Intended Impact**

Increase Housing Choices for Low-Income Families; Achieve Greater Income Mix

These MTW initiatives provide a spectrum of housing choices for households of a variety of income levels and housing needs.

### **Evaluation**

The number of affordable housing units in Keene's portfolio has increased by 131 over the past five years due to development and acquisition of 5 developments. Keene's Section 8 voucher utilization rates have increased over the 359 initially allocated at the start of the demonstration averaging around 400 per year. The Section 8 assistance has been expanded to cover the full spectrum of housing needs in Keene; this includes homeless households living in the shelter to individuals purchasing a home using the voucher.

**Authorization(s):** Local preferences and Admissions and Continued Occupancy Policies and Procedures. This authorization allows us to provide preferences for groups identified as in need of housing services on a local level.

### **Initiative: Public Housing Step Rents**

**Statutory Objective(s):** Reduce cost and achieve greater cost effectiveness in Federal expenditures; Give incentives to families with children where the head of household is working, seeking work, or is preparing for work by participating in on the job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient.

Keene opted to implement a Stepped Rent system to impact the two objectives listed above. During focus groups conducted with residents when formulating Keene's MTW application, residents expressed deep frustration with the Brook Amendment's method of rent calculation. Families experienced a rent increase whenever their income increased. Staff were also immersed in constant interims and annual recertifications. The system also did not provide incentives for residents to find employment.

Keene's Stepped Rent system charges a flat rate based on the bedroom size and number of years they have lived in a unit. The subsidy is gradually reduced until a family reaches the 3<sup>rd</sup> and final step. The 2<sup>nd</sup> Step and 3<sup>rd</sup> Step Rents are based on a percentage of the Fair Market Rents. The 2<sup>nd</sup> step is based on 45% of the FMR and the 3<sup>rd</sup> step is based on 65% of the FMR. If a family's income increases, their rent will not increase, hopefully encouraging them to increase their income and reduce fraud. If a family's income decreases, they may apply under our hardship policy for assistance through the Safety Net program.

Rents Based on Percentage of 2005 Fair Market Rents			
1 <sup>st</sup> Step (1 <sup>st</sup> year)	2 <sup>nd</sup> Step (2 <sup>nd</sup> year)	3 <sup>rd</sup> Step (4 <sup>th</sup> year)	Bedroom Size
Greater of \$125, 30% of income or the Welfare rent	\$262	\$379	Efficiency
Greater of \$125, 30% of income or the Welfare rent	\$279	\$404	1 Bedroom
Greater of \$125, 30% of income or the Welfare rent	\$351	\$507	2 Bedroom
Greater of \$125, 30% of income or the Welfare rent	\$423	\$611	3 Bedroom
Greater of \$125, 30% of income or the Welfare rent	\$515	\$744	4 Bedroom

Elderly and disabled households living in Public Housing may choose to have their rent calculated using the Stepped Rent or traditional income based method. All households that are non-elderly or disabled are required to participate in the Stepped Rent program.

Households electing the income based method of rent calculation will not pay higher than the current Fair Market Rent for their bedroom size. The minimum rent for both rent calculation methods is \$125. If families are experiencing a hardship paying this rent, they may apply for a rent reduction in the Safety Net Program.

Utility rebates are not paid as part of the program, as a minimum rent has been established. In Public Housing, most units currently include utilities.

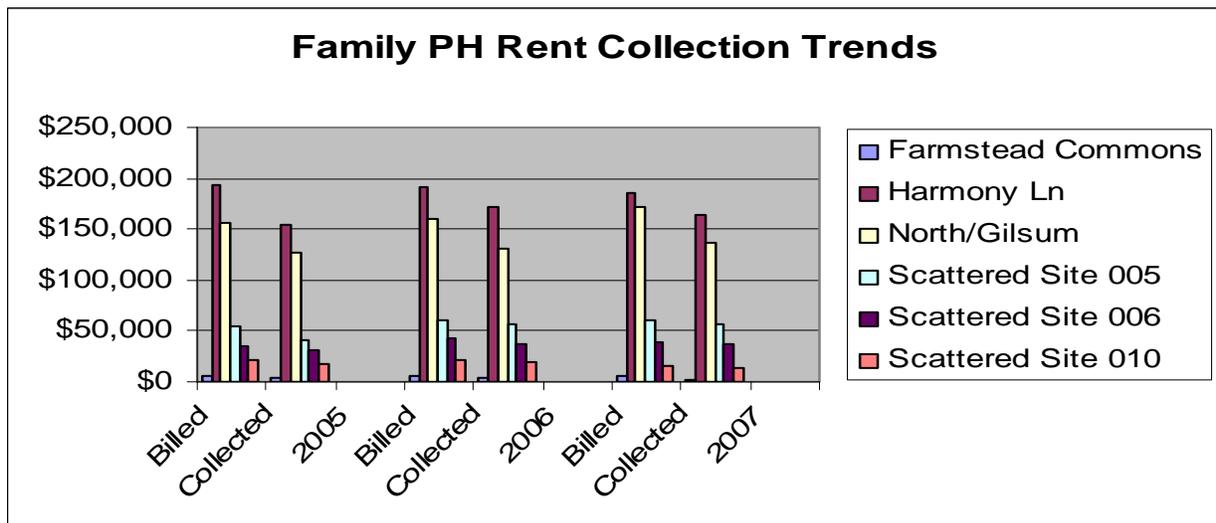
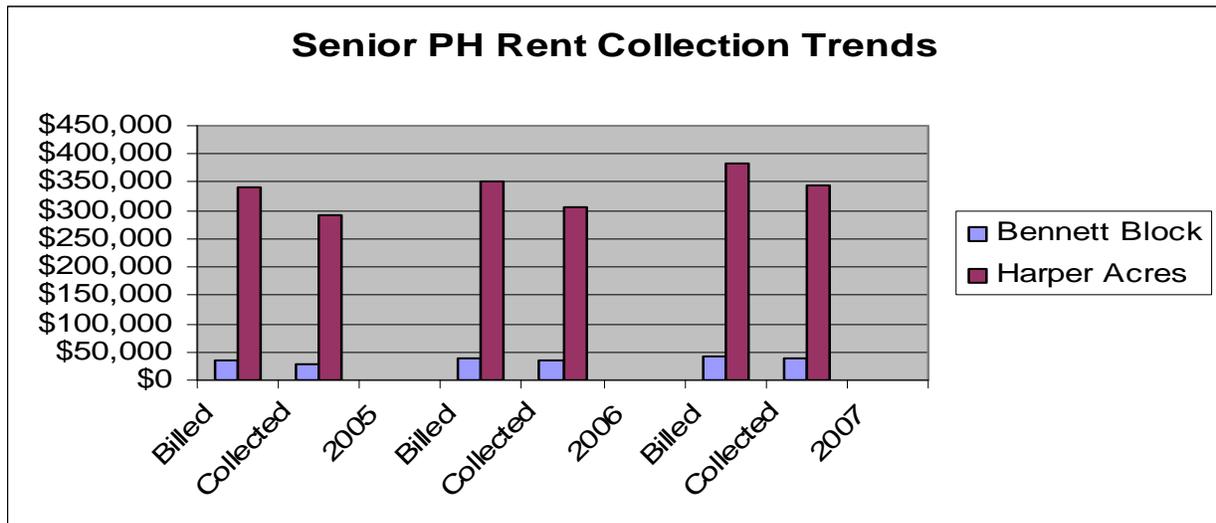
**Impact:** Increase Rent Revenues from Tenants; Increase Share of Residents Making Progress Toward Self-Sufficiency; Reduce Administrative Costs

The Step Rent system encourages and supports employment for residents by providing multiple incentives to work. They must find work to afford the step increases. The system does not penalize residents when they receive increases in earned income by increasing their rent. Families are able to manage their own finances rather than putting the savings into an escrow account for them. The RSR program supports residents in achieving employment and financial goals. The system also allows for hardships through the Safety Net program initiative.

**Evaluation:** There are two main indicators Keene monitors to determine the intended and potential unintended impact of the Stepped Rent system; 1) rent burden of residents in the program and who have left the program 2) rent collections. These indicators comprise Keene's rent impact analysis.

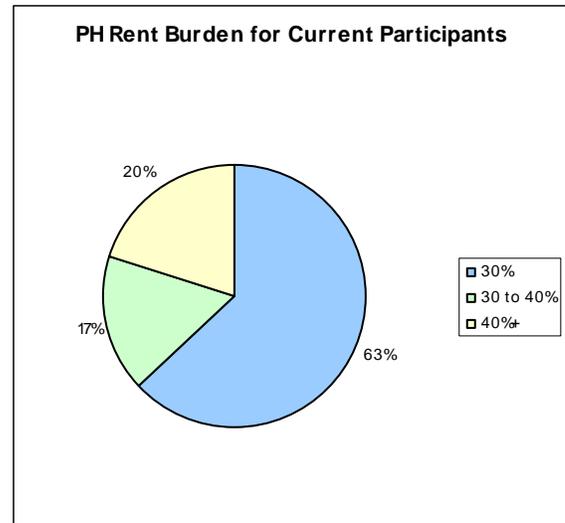
Rent collections for senior and disabled properties both before MTW and during have remained high. Family properties have always posed more of a challenge in collecting rent. The percentage of public housing family rent collected has remained fairly steady over the past several years. In 2005 83% was collected, 2006 saw a slight decrease to 78% and 2007 saw a rise to 81%. Public Housing Elderly and

Disabled sites show similar but slightly higher, trends in rent collection. In 2004 84% was collected, in 2006 it rose to 89% and 2007 it rose again to 91%.



The rent roll for December 2007 includes a gross rent potential of \$33,754. If the rents are recalculated using the 30% of adjusted income formula, the gross rent potential increases by about \$200 to \$33,962. The same calculations conducted for the December family rent roll reveals a difference of about \$9000 in gross rent potential. The MTW rent calculations provide a gross rent potential of \$40,898 while rent projections based on the 30% of adjusted income show a gross rent potential of \$49,488. This can fluctuate based on the percentage of households at the 1<sup>st</sup> step versus the 3<sup>rd</sup> step rent and the incomes of residents at any given period. At times, the rent projections under MTW have been higher than rent projections under the traditional method of rent calculation. Any loss in revenue is gained in the significant reduction in administrative work due to occupancy policy changes executed under MTW. Previously, Keene required two property managers for its public housing sites to manage the workload, now there is only one property manager.

Out of 100 family households, 70 participate in the Stepped Rent system. Out of the 70 households, 12 are at Step 1, 23 are at Step 2 and 33 are at Step 3. The Step Rents are based on the 2005 Fair Market Rents. Keene could raise the rents to the 2008 FMR's but determined, based on rent burden projections, that it would cause too many households to have a high rent burden. A majority of households in the Stepped Rent system, 63%, have rent burdens at or below 30% of their adjusted income. There are 9 households that participated in the Safety Net hardship program in 2007. They had rent burdens higher than 30%. Other families, even though their rent burden is higher, are able to afford their rent because their other expenses are lower. Resident Service Coordinators monitor rent burdens and meet regularly with families who have a high rent burden to help them determine ways to increase their income or direct them to the Safety Net hardship program. Keene will continue to assess these factors to determine what adjustments need to be made to its occupancy policies. If the disposition becomes a reality and Keene refinances with LIHTC, Keene will follow rent restrictions based on Section 42 of the IRS code.



Changes in Rent Burden							
	Baseline 1999	HAC 2005	PH 2005	HAC 2006	PH 2006	HAC 2007	PH 2007
<b>Less than 20%</b>	18%	45%	19%	35%	17%	40%	19%
<b>20 to 29%</b>	56%	29%	35%	35%	46%	26%	42%
<b>30% and above</b>	26%	26%	46%	30%	37%	34%	39%
<b>Total</b>	100%	100%	100%	100%	100%	100%	100%
<b>Number of Households</b>	70	100	69	80	70	65	69

**Authorization(s):** Rent Policies and Term Limits. The PH Stepped Rent initiative was part of Keene's original contract.

**Initiative: Housing Assistance Coupon Program (HAC) Stepped Subsidies**

**Statutory Objective:** Reduce cost and achieve greater cost effectiveness in Federal expenditures; Give incentives to families with children where the head of household is working, seeking work, or is preparing for work by participating in on the job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient.

The Step Subsidy method works similar to the Public Housing Step Rent method. As in Public Housing, elderly and disabled households are allowed to choose the subsidy calculation. All families that do not have an elderly or disabled head of household are required to participate in the stepped subsidy program. The two main differences include a subsidy that is reduced over a five year period and first

year subsidy calculations. The first year's tenant portion of rent is determined by subtracting 20% of gross income (or welfare rent) from the VPS. There is a minimum rent of \$50.

If a family's subsidy would be less than the 2<sup>nd</sup> step but more than the 3<sup>rd</sup> step, the subsidy would begin at the 2<sup>nd</sup> step (55% of the VPS) for three years and drop down to the 3<sup>rd</sup> step (35% of the VPS) for the remaining two years. If the participating family's subsidy would be less than the 3<sup>rd</sup> step, the subsidy would begin at the 3<sup>rd</sup> step and remain at that step for the full five years.

Utility rebates are not paid as part of the program as a minimum rent has been established.

**Housing Assistance Coupon Program Subsidies Effective 10/1/2006 through 2007**

<b>1<sup>st</sup> Step (1<sup>st</sup> year)</b>	<b>2<sup>nd</sup> Step (2<sup>nd</sup> year)</b>	<b>3<sup>rd</sup> Step (4<sup>th</sup> year)</b>	<b>Bedroom Size</b>
Lower of Welfare rent or VPS - 20% of Gross Income	\$400	\$250	1 Bedroom
Lower of Welfare rent or VPS - 20% of Gross Income	\$500	\$320	2 Bedroom
Lower of Welfare rent or VPS - 20% of Gross Income	\$600	\$380	3 Bedroom

Keene Housing Authority provides the households with a rental subsidy to assist them in paying their monthly rent in full. The subsidy is directly deposited into the family's bank account on the 1<sup>st</sup> of the month. In the case of elderly and disabled households, they may choose to receive the subsidy directly or have it paid to the landlord as in traditional Section 8 programs. The family is then responsible for paying their rent in full and on time.

The payment process is explained to landlords in the Landlord Handbook and upon entry into the program. Landlords are sent letters detailing the participant's obligation for paying their rent. In addition, the letter states that if the tenant does not pay the contract rent in full by the fifth of month, then the landlord should contact Keene Housing Authority and Keene Housing Authority will contact the tenant about payment. If a tenant is late with rent payments, landlords may request that the subsidy be paid directly to the landlord. Keene Housing Authority anticipates that no more than 10% of the participants will fall into this category.

Keene Housing Authority works with our participants to resolve issues of late payments or non-payment of rent. Initially, some families do not have bank accounts and are required to come into the office to pick up their checks on the first of the month. The option of providing the rental assistance subsidy to the participant is also given to the elderly and individuals with disabilities.

**Impact:** Increase Numbers of Household Served in the Section 8 Program; Increase Share of Residents Making Progress Toward Self-Sufficiency; Reduce Administrative Costs

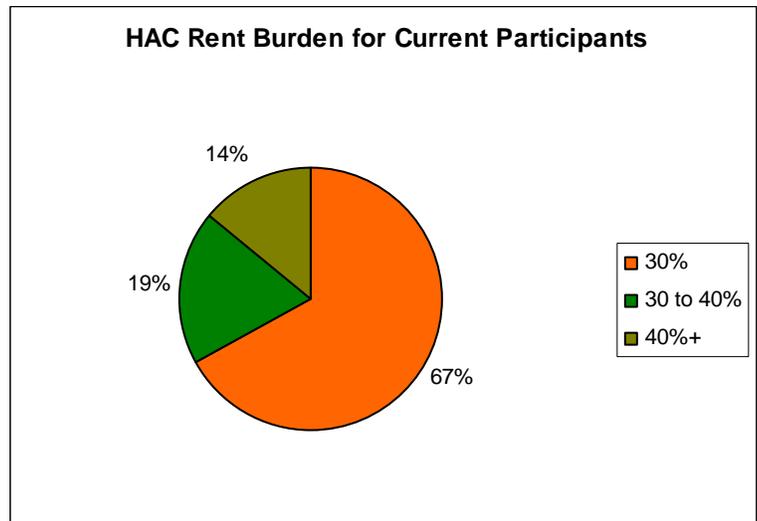
As with the Public Housing Step Rent program, it is expected that a Step Subsidy program will encourage and support self-sufficiency. Also, the method of subsidy calculation will allow more families to be served.

## Evaluation

The Section 8 program has been able to increase the number of households served under the MTW due to the Stepped Subsidy system. Currently there are on average 40 more vouchers issued under the HAC program than our original allocation of 359. Keene is concerned, however, with the significant increase in FMR's in 2008, that the number of households served will be reduced.

Keene's VPS is currently set at 110% of the FMR's. In December of 2007 the total HAP made to MTW households was \$180,643. Keene will be monitoring this

issue and potential policy changes it necessitates in 2008. Rent burden is similar to participants in the public housing step rent program. Households with high rent burdens are referred to the Safety Net program and often receive rent reductions during the term of their hardship.



**Authorization(s):** Rent Policies and Term Limits. The PH Stepped Rent initiative was part of Keene's original contract.

### **Safety Net: Keene's Hardship Policy for Public Housing and Section 8**

The Safety Net program provides temporary relief to households experiencing a financial hardship. The Safety Net program allows participants to work off a portion of their rent by completing jobs for the Keene Housing Authority, following a payment arrangement, or requesting Keene Housing Authority allow a reduction in the rent/increase subsidy for a specified period of time by conducting an interim adjustment.

Participants who work to pay rent receive an hourly rental credit toward their rent balance. Safety Net is not meant to take the place of full-time employment for the participants who are able to work. Participants are encouraged to find employment rather than use the Safety Net program. It is meant to be temporary assistance during times of economic hardship.

Information on the Safety Net program is distributed during lease-up and/or issuance, during annual certifications and self-certifications to remind housing recipients that they are entitled to apply for assistance. No one shall be denied the opportunity to apply, but acceptance is at the sole discretion of the Keene Housing Authority.

### Safety Net Eligibility Guidelines

Anyone who receives assistance under the Spectrum MTW program may apply for assistance through the Safety Net program. Applicants must meet all three of the following criteria to be eligible for Safety Net:

- In good standing with the Keene Housing Authority
- In compliance with the RSR program
- Income eligible: resident pays more than 30% of their monthly income toward rent

Once an applicant meets the basic eligibility criteria, the Safety Net Committee will consider additional criteria such as:

1. Applicant presents a valid, verifiable reduction in income by job loss, change in household composition of income earners or other extraordinary circumstances
2. Applicant has lost their job for good cause or is unable to work
3. Flat, Minimum or Step Rent Level is not affordable (more than 30% of the Resident's monthly income)
4. Extraordinary circumstances (such as an increase in qualified expenses)
5. Applicant applies by the 20<sup>th</sup> of the month prior to the month for which they are requesting assistance or within ten days of the effective date of their income or expense change.(with exception of unexpected occurrences such as loss of job or illness)

Once an applicant has been accepted into the Safety Net program, they must sign an amendment to their lease or Family Obligations Contract that adjusts their rent/subsidy for a specified period.

### **A Safety Net Success Story**

Hello, my name is H. C.; I am a single mother of 4 children. I am a victim of Domestic Violence, after leaving my abuser I moved to one of Keene Housing Authorities' Apartment Complexes. I have resided at the North and Gilsum Street Apartment Complex owned by Keene Housing Authority for a little over two year.

In September of 2006, my then almost 2 year old son broke his foot and was in the hospital for 7 long days. I stayed with him while in the hospital like any mother would. I lost my job for missing time from work. I lost my son's spot in the daycare center he was at, because I could not afford it. I had no idea how I was going to pay my rent. I remember at one of the classes I had taken through Keene Housing Authority they had programs to help. So I looked in my binder given to me by my Resident Service Coordinator, at Keene Housing Authority when I moved in. I called and made an appointment with my Resident Service Coordinator. She explained to me in detail the Safety Net Program, and then she helped me apply. I would have lost my apartment if it were not for the program. I was having a hard time finding a job. As part of the Safety Net program, they not only help me stay in my apartment, they gave me office training that helped me acquire more office related skills. I now work full-time at a well known company in the area, which after only three months of work I just recently acquired a promotion.

I would also like to say that the group classes offered by Keene Housing Authority have also helped me quite a bit. I have learned a lot about credit card debt, how to acquire free credit report, and how to write a successful resume. The classes are wonderful. I have recently learned of a credit union in the area that offers a loan that will help rebuild your credit, which I plan on going to find out more details about.

Not only did the programs and classes at Keene Housing Authority help me the people did as well. They took time to help me write my resume a couple of time. I met on a weekly basis with either my Property Manager or my Resident Service Coordinator. They helped me look for jobs. My Property Manager was there for me when I got discouraged because I could not find a job. She helped me figure out why I was not getting hired and helped me gain more skills by giving more opportunities to learn more and more skills. I would not be in the position that I am in today if it were not for the programs, classes and support I received from my Resident Service Coordinator, Property Manager and Keene Housing Authority. The entire staff in some way shape or form helped me.

Finally, I would like to close by saying thank you to the entire staff at Keene Housing Authority. You have helped me in so many ways. If it were not for you I would not be where I am today. **Keep helping people the way you have helped me.**

With Much Thanks, H.C.

## Initiative: Ongoing Eligibility Administration

**Statutory Objective(s):** Reduce cost and achieve greater cost effectiveness in Federal expenditures.

Annually Keene Housing Authority reexamines the family characteristics to ensure the family is in the correct size unit or has the correct size voucher. Keene Housing Authority conducts a full recertification of income during the years households are moving from one Step Rent level to the next. Once the household has reached the final step, a full recertification of their income occurs every three years. During the interim years, households report their income through the self-certification process. Households still execute a HUD consent form every year. Full recertifications are held every three years for income-based households who are not in the Step Rent or Subsidy program. During the interim years, they will also complete a self-certification form.

Keene also removed the interim requirement for reporting increase in income.

**Impact:** Reduce Administrative Costs

There is no need to conduct a full recertification for families if their rent is based on a step rent system and not their income. Continuing the process creates excess administrative work and defeats the purpose of the demonstration. Households with income-based rents in the MTW program are mostly on fixed incomes. Keene has not found any problems with elderly or disabled households fully reporting their income. The standard deduction, discussed in the next section, further removes the need to conduct a full recertification.

### Evaluation

Keene has been able to reduce the administrative staff time to execute the public housing program reducing staff from 2 property managers to 1 for public housing. Section 8 staff have also been able to reduce their staff from 2 to 1. This is a direct result of the administrative staff time saved due to completing self-certifications rather than full certifications and removing the interim reporting requirement for increase in income.

**Authorization(s):** Initial, Annual and Interim Income Review Process. The change in interim reporting did not need a waiver. However, when Keene originally implemented its change in annual reporting requirements it did seek and receive a waiver as an amendment to its original MTW Agreement.

## Initiative: Standard Deductions

**Statutory Objective(s):** Reduce cost and achieve greater cost effectiveness in Federal expenditures.

In its 2006 Annual Plan, Keene Housing Authority created a standard deduction for elderly and disabled households. A standard deduction of \$1718 is provided for all elderly and disabled households. This deduction includes any qualifying medical, disability assistance expenses, child care expenses and the elderly household deduction of \$400. It does not include the \$480 deduction per household dependent. Households with qualifying dependents receive an additional deduction of \$480 per qualifying dependent in the household in addition to the standard deduction of \$1500. It is still assumed that residents can pay 3% of the medical expenses which is subtracted from the standard deduction. Households that would experience a rent burden of 30% or higher of their adjusted income would be eligible to receive a full deduction based on their actual qualifying expenses plus the standard \$400 deduction. In these cases, staff follow the standard procedures for calculating adjusted income, including verification procedures.

In an amendment to the 2007 Annual Plan, Keene Housing Authority included a clause that allows the standard deduction to be adjusted on a yearly basis according to the Medicare increase.

**Impact:** Reduce Administrative Costs

The verification process consumes a tremendous amount of staff time. By implementing a standard deduction a large portion of administrative costs are reduced without removing the benefit for a tenant. If a tenant has extraordinary medical costs not covered by the standard deduction, they may request their deduction be based on actual expenses through our Safety Net hardship policy. It is a win-win situation for both parties. It also limits the intrusiveness in tenant's lives. The requirement for tenants to track their individual expenses causes a tremendous amount of anxiety on a yearly basis for elderly and disabled families.

**Evaluation**

Rent impact analysis discussed in previous section show no statistically difference loss in rent revenue due to the standard deduction. It also revealed tenants were not being charged higher rents as a result of the deduction. Significant staff and tenant time is saved in administrative work required to collect and verify qualifying medical expenses.

**Authorization(s):** Initial, Annual and Interim Income Review Process

**Initiative: HQS Inspections**

**Statutory Objective(s):** Reduce cost and achieve greater cost effectiveness in Federal expenditures.

Keene Housing Authority conducts initial inspections for all units and encourages new landlords to participate in the initial inspection. Landlords are encouraged to conduct annual inspections on the units. However, 64% of the landlords view inspections as a service and have requested Keene Housing Authority to conduct their annual inspection. In the HAC Program, Keene Housing Authority conducts the initial inspections (as well as educating the landlords with HQS inspections). Interim inspections are conducted by Keene Housing Authority if requested by the participant, landlord or Keene Housing Authority.

**Landlord Education and Participation**

Landlords are encouraged to contact Keene with any questions they may have about the HQS. The owner is not responsible for a breach of the HQS that is not caused by the owner, and for which the family is responsible. Furthermore, the Keene Housing Authority may terminate assistance to a family because of the HQS breach caused by the family.

**Family Education and Participation in HQS**

Keene Housing Authority staff work on a regular basis to educate program participants about HQS, providing them with increased ownership over the leasing process while making sure they are not living in a sub-standard apartment. The program is designed to educate the residents so they are empowered to make informed decisions when searching for or living in an apartment. Due to this education, they are able to determine first hand if there are issues that need to be addressed to make sure the unit continuously meets HQS.

The education process starts with an intensive orientation before a HAC is issued. The participant's responsibility for ensuring that their rental unit meets the HQS is explained during this process. During the issuance of Housing Assistance Coupons, a Keene Housing Authority staff member provides a detailed explanation of Housing Quality Standards (HQS) utilizing the following materials:

- A Good Place to Live
- Inspection Form for the Housing Choice Voucher Program
- Protect Your Family from Lead in Your Home
- KHA checklist

Keene Housing Authority employees inquire about and discuss HQS during quarterly meetings and monthly contacts. Participants are asked during the Annual Review, about HQS and staff briefly reviews the HQS. Participants are asked to complete an inspection form demonstrating that they have assessed the condition of their apartment and determined whether it meets HQS.

During quarterly Resident Self-Reliance program meetings, families complete and update family information including information on HQS in their units. During the Annual Recertification process, participants are asked about the HQS and a brief review of HQS is conducted.

At least 5% of all units self-certified by the landlord are selected for a quality control inspection every year. The Keene Housing Authority employs several types of inspection strategies to ensure all subsidized apartments meet HQS in addition to extensive education programs for both the participant and the landlord.

HCV Planned Inspections Completed	Target Percentage Completed	Actual Percentage Completed
Annual HQS Inspections	100%	100%
Pre-Contract HQS Inspections	100%	100%
HQS Quality Control Inspections	100%	100%

Every three months, 5% of all units self-inspected by landlords receive a quality control inspection conducted by Keene Housing Authority. If the owner fails to maintain the dwelling unit in accordance with HQS, the Keene Housing Authority will take prompt and vigorous action to enforce the owner obligations. The Keene Housing Authority's remedies for such breach of the HQS include termination, suspension, or reduction of housing assistance payments and termination of the HAP contract.

The Keene Housing Authority will not make any housing assistance payments for a dwelling unit that fails to meet the HQS, unless the owner corrects the defect within the period specified by the Keene Housing Authority and the Keene Housing Authority verifies the correction. If a defect is life threatening, the owner must correct the defect within no more than 24 hours. For other defects, the owner must correct the defect within no more than 30 calendar days (or any Keene Housing Authority approved extension).

**Impact:** Reduce Costs to Administer Program; Improve quality of tenant based assisted housing through tenant and landlord education outreach efforts.

Again, the intended impact is to reduce the administration required to execute the program while shifting some of the program responsibility to the tenants in an effort to integrate self-sufficiency activities into the housing component. It may also indirectly have an impact on the quality of tenant-based housing units as tenants become more educated about HQS standards and local code requirements.

## **Evaluation**

This initiative has not saved as much time as anticipated since a majority of the Landlords request KHA conduct their annual HQS inspection viewing it as a service. Keene will continue to provide a choice to landlords. Quality control inspections do not reveal any violations of HQS. Tenants report their unit meets HQS standards in annual surveys. Tenants are proactive about calling KHA when there is an HQS violation due to the extensive education they receive when entering the program and on an annual basis. Keene feels that if the Landlord request KHA staff to conduct the inspection, it helps builds good relationships between the authority and landlords.

**Authorization(s):** Ability to Certify Housing Quality Standards

## **Initiative: Resident Self-Reliance Program (RSR)**

**Statutory Objective(s):** Give incentives to families with children where the head of household is working, seeking work, or is preparing for work by participating in on the job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient.

All families participating in the Step Rent or Subsidy programs are required to participate in the RSR program. An expansion of Keene Housing Authority's former Family Self-Sufficiency program, RSR provides service coordination and case management to help families become economically self-sufficient, recognizing that self-sufficiency will vary widely based on individual participant's abilities. Every family in the program is assigned a Resident Service Coordinator who is responsible for coaching the participant's progress.

The RSR program defines competencies for self sufficiency. These competencies outline the skills necessary to achieve economic self-sufficiency. Each family's needs are identified during an initial assessment. The competencies they must work on are identified by the RSC and participant working together. In order to be exempt from required activities, participants must demonstrate they have developed the skills associated with each competency. Competency categories include the core skill groups of financial management, employment, education, and family planning in addition to the self-development groups of interpersonal skills, wellness, healthy relationships and household management. The program is uniquely tailored to the family's skills, resources and goals. Each family works to achieve competencies specific to their circumstances, since the abilities and backgrounds of participants are diverse and one plan would not be suitable for all families.

There are four main program requirements participants must engage in to remain active in the Spectrum program and maintain their housing assistance:

- Develop a financial plan
- Participate in quarterly goal setting meetings
- Participate in required skill development activities
- Make reasonable progress toward ISTP goals

### Develop a Financial Plan

Each participant receives extensive counseling in financial management from the moment they lease-up in the program. They are taught how to track their income and expenses, develop a financial plan, calculate their net worth, read and interpret their credit score and manage debt.

### Quarterly Goal Meetings

Participants meet on a quarterly basis to review progress on their goals in small groups of up to 20 people. The intention of these meetings is to provide an opportunity for program participants to network, problem solve, share successful strategies and learn about new resources, programs, and financial management and employment strategies. Topics may include tax filing, job search strategies, saving for a financial goal, etc. At the end of every meeting, participants update their Individual Service and Training Plan (ISTP). An ISTP outlines the family's goals and the steps and resources required to meet them.

### Skill Development Activities

Participants who need to achieve competencies are required to accomplish take home activities or workshops that will assist them in developing the associated skills. There are numerous workshops facilitated by Keene Housing Authority staff, as well as programs run by outside agencies.

### Goal Setting

Every person is required to develop and update their ISTP every quarter. The ISTP helps participants identify a goal and break it down into simple steps. Participants are taught how to write SMART goals (Specific, measurable, achievable, resources, and time lines). They are required to document and track their progress on these forms and revise them as their goals change or new goals are added once significant milestones have been achieved.

The RSC acts as a coach and mentor guiding their participants to self-sufficiency. All RSCs are trained in financial management programs and are available to meet one on one to provide additional assistance to participants.

### **RSR Waiver**

In 2005, the RSR waiver was implemented for those who have achieved all of their required competencies which waive certain RSR activities meeting with their RSC annually to review progress toward their goals. We anticipate a majority of families who qualify for this waiver will move into the Homeownership program but not all.

In order to receive the waiver, the household must present a portfolio that demonstrates how they have achieved the required competencies and the progress they have made on their goals. This process provides recognition for families for their accomplishments in the program. The skills they learn in creating and presenting the portfolio also helps them gain valuable public speaking and presentation skills valuable in the workplace. To date, 22 families have qualified for the waiver.

### **Developing Your Financial Plan**

Your financial plan helps you to manage your money effectively. Developing and maintaining your financial plan is a required activity in the Resident Self-Reliance Program (although this workshop is open to everyone). This program is designed to explain the tools necessary to develop and maintain your financial plan. By the end of the workshop, participants will be able to: Fill out income and expense forms, Fill out a net worth statement, Implement your budget, Understand relationships between different financial planning tools. You'll also learn to simplify and organize the payment of bills. Discover the advantages of paying your bills on time and the impact paying bills late have on our financial stability. Learn the importance of a good credit score and why it matters. You will learn tips on being proactive, mail management and filing systems.

## Goal Setting at a Glance

Participants learn the benefits of setting goals and how to name a “SMART” one. They are given tools like “mind-mapping” to help them map out their goals and how they will achieve them.

*I think that in order to get a lot out of this program (more than just financial help), you have to set goals for yourself. These goals really show what you would like to accomplish while participating in the program. If you are good at setting goals and working with them, you will feel more satisfied with yourself and purpose in life.*

## Quarterly Goal Meetings

Two Tracks, employment and Finance, are offered every quarter. Within each Track there are three groups from beginner to advance skill level from which participants can elect to attend. Each of the groups is offered twice every quarter for a total of 12 meetings every quarter. Agendas are based on need identified from data collected from families in the program and their ideas.

### Employment Track Meetings

#### Track A Career and Life Planning

1. Exploring Barriers to Employment
2. Interviewing, Resumes and the Job Hunt
3. Finding the job

#### Track B Surviving the Job

1. Managing Time with Family and Work
2. Being Successful at My Job
3. Why Work?

#### Track C Management and Advancement

1. Do I Have What it Takes?
2. Creating a Portfolio
3. Management: Who Are They and What Do They Want?

### Financial Track Meetings

#### Track A Financial Management

1. Money Smart: Money Matters
2. Money Smart: All About Banking
3. Making Money Work for You: Living Within Your Means

#### Track B Credit and Debt Management

1. Making Money Work for You: Credit and Debt Management
2. Money Smart: Credit Reports and Credit Cards
3. Money Smart: To Your Credit

#### Track C Homeownership and Long Term Financial Planning

1. Money Smart: Your Own Home
2. Preparing for Homeownership: How Much Can You Afford?
3. Money Smart: Pay Yourself First

**Impact:** Increase Share of Residents Making Progress Toward Self-Sufficiency; Increase Share of Residents Who are Working

## Evaluation

While statistics are an important part of evaluating a program's ability to achieve its stated goals, it is often sterile without the stories of those affected. These stories, we believe, demonstrate the value of the Spectrum and Resident Self-Reliance program's impact on families' ability to become self-sufficient.

1. A single mother who also a waitress and struggling with bulimia was wrongfully terminated from a nationally operate steak house chain. Her RSC, a former HR employee and employment coordinator for KHA, advised her of resources to help her be reinstated at work. She successfully fought for her job by taking the issue directly to corporate headquarters. She got her job back and she was able to negotiate her schedule to accommodate her family obligations.
2. Another single mother of two children, one of which has acute mental disabilities is an RSR participant. She had lost her job and struggled to find another one due to the child care schedules required of her disabled child. By working with her RSC, she was able to obtain employment through a local home care agency. She is now able to work a schedule that accommodates her family and her financial needs while utilizing her extensive knowledge of working with people with disabilities.

### RSR Participant Testimonial

From the very first visit through the doors of the Keene Housing Authority over four years ago up to this very day I am grateful for the gifts the entire staff has given and will continue to give me and my family for years to come.

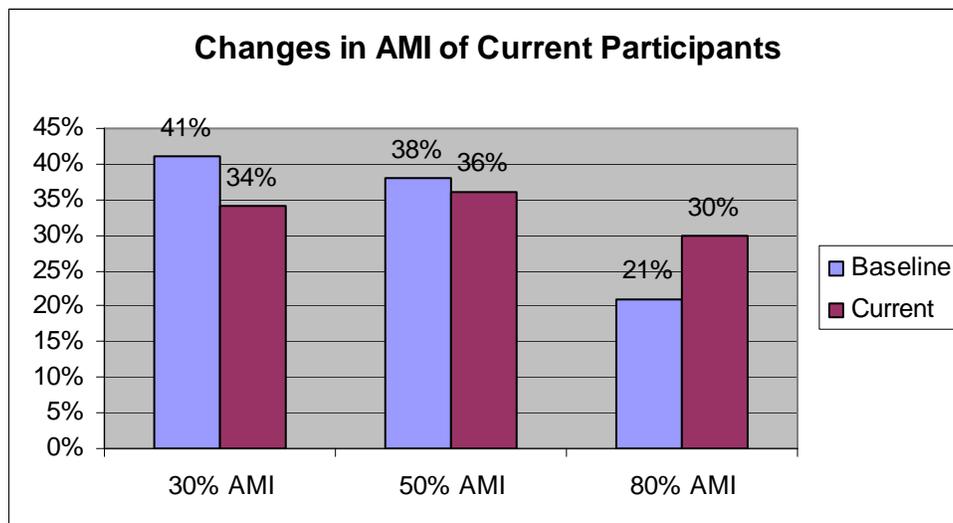
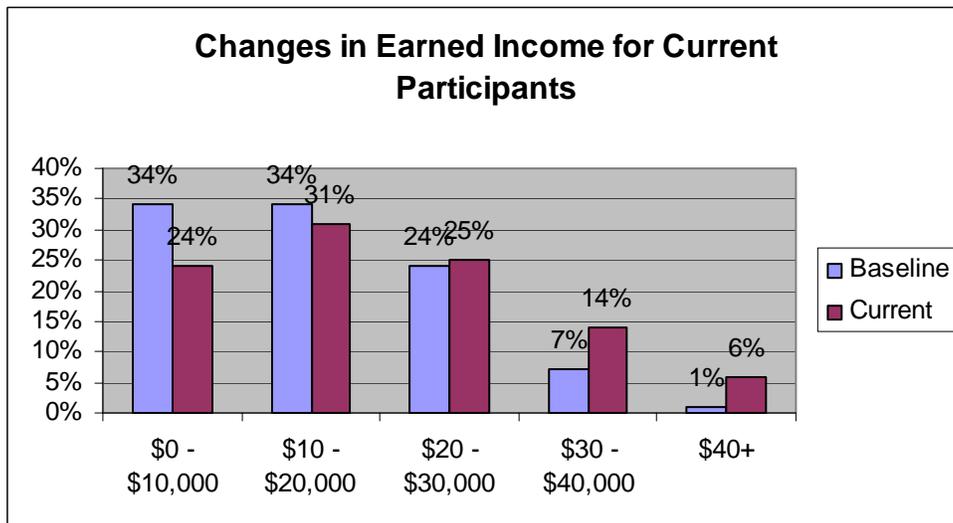
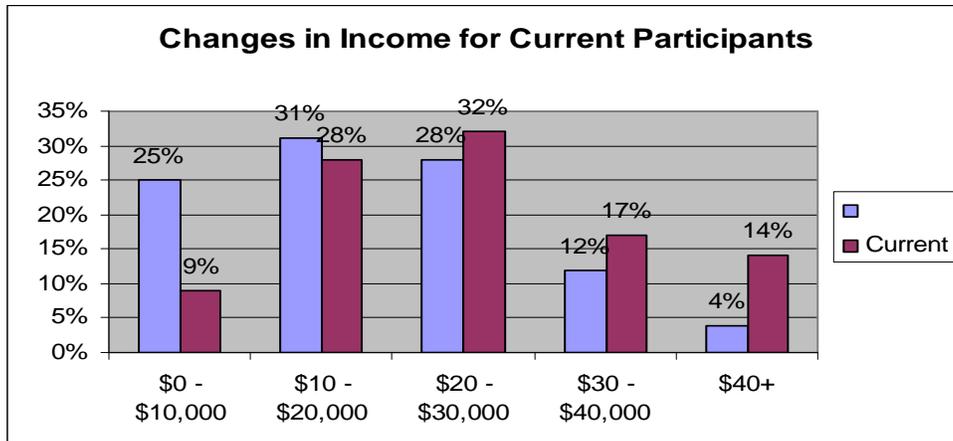
Through all the support and guidance I have received I have set and achieved every one of my goals. I have gained the confidence and discipline it takes to make the right financial decisions and have not sacrificed once. I have a fantastic apartment with nice furnishings. I have paid off and bought a newer, safer car for my family. I have renegotiated my position at work and have gotten a great raise which is now allowing me to put money into a retirement account for the first time in ten years! And yes, I have even been able to take my son to Walt Disney World.

I look to the future through wide eyes of excitement and anticipation knowing that I have the ability, the drive and the determination in myself to continue to make all of my goals come true and nothing makes me feel more confident and secure than knowing that I have the wonderful and caring staff of KHA cheering me every step of the way. They have helped me become a more independent and confident woman and I am now on the way to homeownership.  
K.M.

The chart below compares income of active participants at the fiscal year end. In 2007 a large percentage of new families entering the program had incomes under \$20,000.

Changes in Gross Annual Income For Public Housing and Section 8 Participants					
	Baseline 1999	2004	2005	2006	2007
<b>No income</b>	8%	0%	2%	0%	9%
<b>\$1 - \$9,999</b>	23%	13%	13%	14%	28%
<b>\$10 - \$19,999</b>	41%	24%	28%	24%	32%
<b>\$20 - \$29,000</b>	26%	26%	27%	35%	17%
<b>\$30 and above</b>	2%	23%	30%	27%	14%
<b>Total</b>	100%	100%	100%	100%	100%

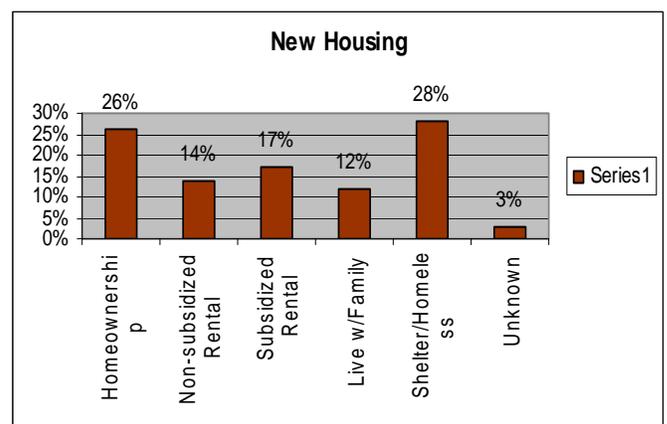
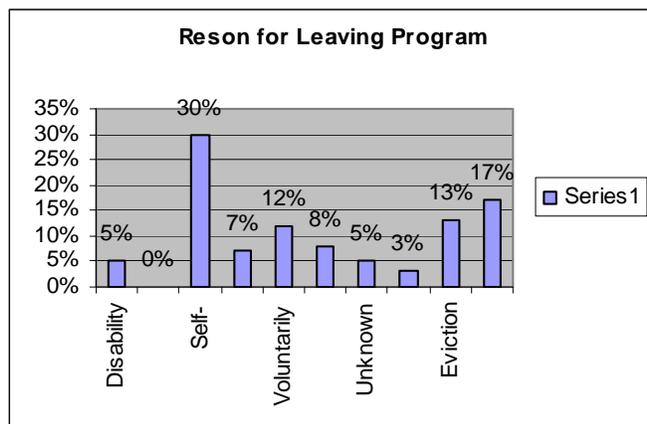
The following charts compare the changes in income for currently active participants from the date they entered the program to their income as of December 2007. Increases were seen in all income categories which demonstrate the ability of the Resident Self-Reliance program to assist families in increasing their income.



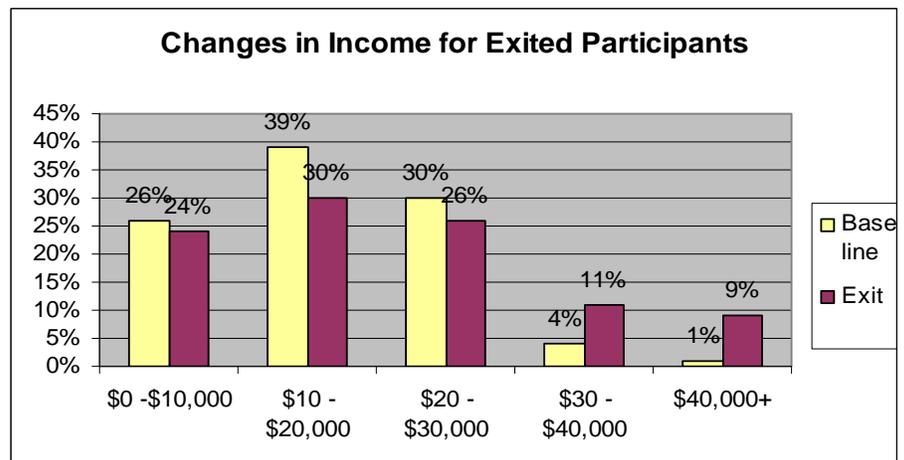
Employment rates for active participants at fiscal year end have remained stable with the majority employed full-time.

	Baseline 1999	2004	2005	2006	2007
Employed Full Time	47%	65%	67%	69%	66%
Employed Part Time	19%	17%	16%	12%	20%
Unemployed	33%	15%	14%	16%	12%
On Disability/Worker's Comp	1%	3%	3%	3%	2%
Total	100%	100%	100%	100%	100%
<b>Number of households</b>	<b>78</b>	<b>182</b>	<b>169</b>		<b>134</b>

Keene conducts exit interviews with RSR participants when they leave the program unless they are unable to reach the household. In that case, the last known information is used to complete the exit interview form. Keene tracks a variety of data including why they left the program, new housing, income, assets and other information. Keene's exit data show the highest distribution of households leaving the program have left because they achieved self-sufficiency. However, 30% also left due to eviction, 13% for non-payment of rent and 17% due to lease violations. Part of this is due to Keene's increased lease enforcement over the past 5 years. Keene is implementing several new service programs in 2008 to increase the success rates of residents as noted in the strategic planning section of this report.



The income chart shows the changes in the percentage of households at specific income levels when they started and exited the program. The data reveals a 15% increase in the number of households at the top income tier. It also shows a trend of households increasing their incomes as they progress through the program.



**Authorization(s):** Authorizations Related to Family Self Sufficiency. Section 23 of the 1937 Act and 24 CFR 984 as necessary to implement the Agency’s Annual MTW Plan.

### **Initiative: Rent Reasonableness**

#### ***Statutory Objective(s):***

Keene Housing Authority removed rent reasonableness as a requirement in the MTW Section 8 program. When approving a unit, potential voucher holders do not have to meet the 40% rule. The responsibility of determining affordability is left to the participant. The program assumes participants are capable of making these decisions and provides education to every household member. Participants are trained to consider factors such as location, quality, size, number of bedrooms, age, amenities, housing services, maintenance and utilities. These factors are a better gauge of determining rent affordability than the 40% rule, as they are adjustable to individual circumstances and local market conditions. Additionally, participants are trained to negotiate rents with landlords.

Families also receive the document “Can I Afford the Unit I have Found?” with a detailed explanation of how to calculate affordability. The family must fill out and sign an Income and Expense Report with the program manager detailing their ability to afford the apartment. The Income and Expense Form is updated and reviewed at each examination.

#### Affordability Factors

- Age of the Head of Household
- Disability
- Currently in place
- Length of time family has lived at that address
- Actual dollar amount the family share exceeds 40% of their adjusted monthly income
- Location- near work or medical services
- Transportation
- Amount of assets a family has at its disposal
- Employment
- Contract Rent-does it include utilities?
- Fuel Assistance and/or Electrical Assistance
- Food Stamps and/or Community Kitchen

**Impact:** Reduce Administrative Costs; Increase housing options

**Evaluation:** The evaluation of this initiative mostly applies to households who are income based rather than those in the step subsidy program. Keene evaluates each household on a case by case basis to make sure that they can afford the unit. To date, this initiative has not resulted in anyone being evicted or terminated from the Section 8 program. Next year Keene will have more data to review after transitioning to a new Section 8 software.

**Authorization(s):** Rent Policies and Term Limits. Section(o)(10) of the 1937 Act and 24 CFR 982.507 as necessary to implement the Agency’s Annual MTW Plan.

## **Keene Housing Authority Special Programs**

### **Homeownership**

There are 2 homeownership programs offered by the Keene Housing Authority. The Heading for Home Program (H4H) offers eligible participants the option of buying a home with mortgage payment assistance through the Section 8 Housing Assistance Coupon (HAC). Eligible applicants for H4H must be eligible for a HAC. Current Keene Housing Authority residents or HAC participants will receive a preference for the H4H HAC. H4H participants will also be required to participate in a Homeownership program facilitated by Cheshire Housing Trust, a HUD approved homeownership counseling agency.

Keene Housing Authority was also awarded the Public Housing Supportive Services Homeownership grant starting in fiscal year 2006. This program provides funding to expand homeownership counseling services to RSR Public Housing families with the specific goal of moving at least 10 families into homeownership each year. This is an extremely ambitious goal given the size of the Keene Housing Authority and the very tight and expensive local market. To date, a total of 11 households are enrolled in the Heading for Home program.

### **Homeownership Programs Information Sessions**

The homeownership program of the Keene Housing Authority (KHA), known as the “Heading for Home Program” (H4H) offers eligible participants in the HAC or HCV programs the option of buying a home with mortgage payment assistance. The Keene Housing Authority also offers homeownership supportive services programs to public housing residents through a 3 year ROSS grant received from HUD in 2006. These programs as well as the homeownership Seminars and IDA accounts offered by Cheshire Housing Trust are reviewed for interested participants and the public wishing to learn more about programs available to help them achieve homeownership.

### **Building Bridges Youth Program**

The BUILDING BRIDGES program uses several strategies to influence youth development, family and community to prevent juvenile delinquency. In 2007, 56 youth were served by the program.

The program is offered to all family residents living in public housing operated by the Keene Housing Authority at both Harmony Lane and North Street housing communities. It is funded by a local grant through the Division of Children Youth and Families. There is a Family Activity Center at each community from which the program operates. The center has been the hub of the community, attracting and encouraging positive interaction with all youth, adults and staff. Program components include:

- Case management services for youth and their families
- Daily after-school and summer program for youth ages 5 through 10 (open to all youth up to age 18)
- Life skill workshops for teens and adults
- Community events and improvement projects

### **Case Management**

All families that move to either Harmony Lane or North Street are automatically referred to the Building Bridges Youth Services programs by Keene Housing Authority staff. The Building Bridges program is integrated with the Resident Self-Reliance program for adults so all members of the family are served. After a family has signed the lease they are required to participate in the RSR assessment that identifies the family's assets and risk factors associated with the following categories:

- Employment
- Financial management
- Parenting and Family Planning
- Education
- Wellness
- Household management
- Interpersonal skills

The family then creates a plan to develop their skills to achieve competency in each of these areas for a five year period. The plans outline specific steps they must take within a given quarter to make progress in achieving the competencies. The plan includes required skill development activities they must complete in order to achieve a competency. Adults participate in group quarterly goal meetings to discuss and problem-solve ways to overcome obstacles in meeting their goals. Participants benefit not only from the facilitation and knowledge of the Resident Service Coordinator but they also benefit from their peers. Participants are likely to listen to others who are experiencing similar situations, offer advice and support and gain self-confidence when they have the opportunity to share an idea, offer advice or help someone problem solve and find themselves in an 'expert' role.

Youth participate in a similar process. They are interviewed by staff and a youth development plan is formulated with their parent's that lists activities the parents, youth and children can do to support the plan. The assessment reviews risk and protective factors and a plan is created to reduce high risk factors associated with the individual youth and increase their protective factors. Progress on the plan is reviewed and revised quarterly with youth, parents and staff.

### **Daily After-School Program**

Homework Lab runs daily for 1 ½ hours providing youth with tutoring assistance and academic enrichment programs. As a result, there has been an overall improvement in the grades of youth attending the program in the past three years. Keene Housing Authority Youth Service Coordinators have developed strong partnerships with the local schools including Franklin, Fuller and Keene Middle School. Staff attends lunches with students at school and as needed meetings with teachers and guidance counselors. Schools provide copies of youth report cards and share weekly homework assignments with staff. Teachers have visited the sites to tutor individual students and provide staff with tools to assist youth with their academics.

Daily activities reflect current risks and needs of the youth in the program. The program's main focus is to serve youth ages 5 through 10 but youth up to age 18 may participate. Many teens are able to participate as volunteers, in the program. Middle school age youth are referred to the local MANY Options program by staff; all fees are paid by Keene Housing Authority.

**Life Skills Workshops** - Workshops are offered for all teens and adults in all of the competency areas. They are offered throughout the year and include GED classes, computer training, employment retention, household management, financial management and parenting. Parenting workshops are required for parents with high family risk factors such as inconsistent rules at home, abuse, or violence. Workshops offered encourage parent teacher conferences and build the ability of parents to communicate effectively with schools on behalf of their children. Teachers and KHA staff facilitate the workshop at the Family Activity Centers.

### Community Coordination, Events, and Education

BUILDING BRIDGES Youth Services Program seeks to build community connections by offering events that encourage positive interactions and build a sense of ownership and responsibility. Youth coordinate community service events focusing on their neighborhood such as community beautification projects, cooking and delivering meals for families, participating in Kick Butts Day or hosting games for nearby elderly residents. All adult and youth residents have the opportunity to participate on the Residents Council and plan events with the support of staff such as the annual Easter egg hunt. The Family Activity Center hosts family events, and meals at the activity center are cooked and prepared by youth and parent volunteers.

Youth	Family	Community	School
After School Program activities focusing on the components of the work plan (Please see attached)	Goal Achievement and Coaching Services	Community events both on and off site, held monthly	Support for parents in communicating with the schools
Daily Homework Lab aided by KHA Staff, tutors, and volunteers	Self-Sufficiency Workshops	Resident Committees including “Coffee Chat” Group	Regular meetings with school officials
Service Coordination with local agencies including MANY Options, YMCA, Recreation Center	Service Coordination with local agencies	Community Service Programs and projects including Community Clean Up Day and “Adopt a Grand-Friend”	Parenting Series offered by Franklin school on-site
Mentoring with Big Brothers Big Sisters as well as volunteers and KHA staff	Parenting Programs hosted by Family Strengths, Planned Parenthood, MDS, CHINS	Big Brothers Big Sisters of the Monadnock Region Collaboration	Guidance Counselor Recommendations
Field Trips that accommodate all ages and sections of the year’s work plan	Family Events	Community Celebrations including Holiday parties and the Keene Pumpkin Festival	School supported events such as Kick Butts Day anti-tobacco campaign

### Keene Mentoring Alliance

Clubhouse youth program continues to maintain and strengthen alliance with ***Big Brothers Big Sisters of Monadnock Region*** and ***Monadnock Volunteer Center (MVC)***. Youth Service Coordinators meet regularly to discuss youth and programs and to facilitate new matches. The site-based program in which “Bigs” have meeting times with “Littles” continues during after-school program hours so youth have special one-on-one times.

**Academic Achievement:** Daily homework labs facilitate academic assistance and encourage youth to complete their school assignments in an organized and efficient fashion; thereby developing positive and productive attitudes towards education. Volunteers from Keene State College help facilitate daily homework labs.

**Wellness and Healthy Choices:** Throughout the year, youth are offered a variety of physical activities and nutrition classes. We have added a new and exciting Kids Fitness Class at the Keene YMCA thanks to a generous grant from PlusTime NH.

## **Congregate Housing Services Program at Bennett Block and Harper Acres**

The Congregate Housing Services Program (CHSP) is a non-medical supportive program offered at Harper Acres and Bennett Block in Keene the CHSP is often described as the first step away from fully independent living. The CHSP offers services that enable residents to live in individual apartments; the services help to avoid premature admission to a nursing home or assisted living facility. Specifications for the program meet standards set by HUD and the New Hampshire Department of Health and Human Services (DHHS). Funding for the program is provided by HUD, DHHS and a participant fee. Services of the CHSP include a noon meal seven days a week; services to assist with homemaking and a limited range of personal care assistance. Assistance with area transportation services is available and at Harper Acres transportation to the meal site located in a community building is available during the winter months. Case management is provided by the CHSP Service Coordinator.

Program reports are completed by the CHSP Service Coordinator and submitted to NH DHHS quarterly and to HUD semi-annually and annually. A measure of success is reflected in the results of the annual survey of CHSP residents completed in December and submitted with the DHHS report; the results are excellent. The survey had a return rate of 71% of those responding 100% felt the program supports their ability to live in an independent setting and 100% were satisfied with CHSP services.

Individualized care plans are developed by the CHSP Coordinator and reviewed by the PAC to ensure that services meet the needs of the resident. Care plans are updated at least yearly and more often if needed. Program admissions are the responsibility of a Professional Assessment Committee (PAC) the PAC meets monthly to review needs assessment of new CHSP applicants. Needs assessments are completed by the CHSP Service Coordinator and documentation by the applicant's physician is required. In addition to admissions PAC members offer consultation and suggestions to the CHSP Coordinator as needed. The current PAC remains the same as last year; consisting of five members; three registered nurses (one retired) and two social workers. The individual and collective wisdom and knowledge of the PAC is invaluable to the CHSP coordinator and program. The CHSP Coordinator has been with the program since 2001.

CHSP homemaking and personal care services are contracted through a local home healthcare agency that is fully licensed and accredited. Meals are prepared at a central site and are then transported in bulk under temperature control to the meal sites; meals are served home style. Residents like the hearty menus and also that the meal program supervisor listens and responds to suggestions. Meals provide at least one-third of the daily recommended dietary allowance for the older adult as established by the Food and Nutrition Board of the National Academy of Science.

Social opportunities occur on a regular basis including an annual picnic and holiday party; other social and educational opportunities such as visits from children in KHA's youth and after-school programs; musical entertainment; health topics and screenings and other topics of interest such as information about Medicare Part D. Interaction with nutrition students from Keene State College continues providing a good source of health information and social interaction to residents who choose to participate. Age-in-Motion exercise programs a YMCA program that's geared for older adults is very

popular. The social and educational programs at Harper Acres are available to all residents of the complex.

Interest in the CHSP program remains very good; apartment vacancies are filled quickly. Success in fulfilling the program goal of supporting independent living has resulted in lengthening the wait for CHSP vacancies. Currently twenty-six people are being served at Harper Acres and fourteen at the Bennett Block there are four people on the waitlists.

### **Family Planning Collaborative**

KHA and other social service and health care providers recognized that unintended pregnancies (which result in about half of the births in the United States) are a major threat to the health and financial well being of children and families. They are also responsible for enormous social service and health costs. These agencies formed the FPC to coordinate their education and case management efforts.

With limited funding, the FPC:

- Keeps records of pregnancy intentions and other characteristics of women giving birth at Cheshire Medical Center (CMC)
- Provides education and support to social service providers to help them discuss family planning and birth control. Also provides educational materials.
- Coordinates efforts with Dartmouth Hitchcock and Planned Parenthood to provide birth control education.
- Provides free condoms in some social service restrooms.
- Provides birth control education at Keene's transitional housing programs and other sites.

**Section V. Sources and Uses of Funding**  
**Planned Versus Actual Unaudited for AMP NH01000101**

<b>SOURCES OF FUNDS</b>		
<b>Income Source</b>	<b>FY 2007 Budget</b>	<b>FY 2007 Actual</b>
Section 8 Funds	\$ 2,663,055	\$ 3,014,228
Public Housing Operating Fund	\$ 416,250	\$ 541,688
Public Housing 2007 Capital Fund	\$ 291,039	\$ 309,423
Public Housing Rental Income	\$ 840,000	\$ 885,750
Public Housing Non Rental Income	\$ 30,600	\$ 39,096
Interest Income	\$ 11,000	\$ 12,810
Fees, Congregate Program	\$ 48,000	\$ 48,000
Other Income/ Expense	<u>\$ 23,000</u>	<u>\$ 70,031</u>
<b>Total Sources</b>	<b>\$ 4,322,944</b>	<b>\$ 4,921,026</b>
<b>USES OF FUNDS</b>		
Admin & Program Expenses	\$ 1,015,818	\$ 1,133,673
Congregate Program	\$ 48,000	\$ 48,000
Maintenance Expenses	\$ 574,594	\$ 858,795
Utilities	\$ 471,000	\$ 470,773
Energy Equipment Lease	\$ 57,000	\$ 57,000
General Operating Expense	\$ 169,893	\$ 171,230
HAP Disbursed	\$ 1,986,639	\$ 2,181,555
<b>Total Uses</b>	<b>\$4,322,944</b>	<b>\$ 4,921,026</b>

On an ongoing basis, the Keene Housing Authority reviews and evaluates the goals and objectives of its Moving to Work plan and its Strategic Plan. Staff is encouraged to participate in the evaluation and to offer suggestions or changes to address new and ongoing needs of our clients, increase administrative efficiency, adapt to changing rules and regulations, and to meet the goals of the MTW program. Changes in funding, which are often not finalized until the second half of the year, frequently affect priorities and require changes in the use of funds. KHA has consistently been able to serve more clients than it would serve without the flexibility of MTW. The MTW program allows us to react quickly to the changing needs of the local community and to implement new procedures or processes to assist clients in finding suitable housing and to address other service needs. In accordance with our MTW goal of increasing rent revenues from tenants, our successful step rent program increased rental income significantly. Administrative and Program expenses have increased due to increased office rent, salary and health insurance costs, computer equipment, and software support. Legal expenses increased because of the energy services contract dispute and an increased number of court cases with residents initiated by KHA. Maintenance expenses are often unanticipated repairs that must be dealt with to maintain the safety of residents and to maintain the overall condition of our properties and building systems. These increased maintenance expenses are reflective of the need to have increased funding to handle major capital needs and improvements.

## Operating Reserves

Replacement Reserve accounts have been depleted over time because of funding cuts. The budget included in the disposition application for public housing includes establishing reserve funds.

## Capital Expenditures for AMP NH010000101

Description of Work	Budget	Actual
Dwelling Improvements	\$ 90,588	\$110,638
Site Improvements	\$45,000	\$0
Energy Lease	\$57,000	\$57,000
Operations/Admin	\$88,451	\$128,570
Management Improvements	\$10,000	\$13,215
<b>Total</b>	<b>\$291,039</b>	<b>\$309,423</b>

## Planned Versus Actual Expenditures

In 2007, KHA filed an application with HUD for the disposition of 228 units of public housing. The proceeds generated from the disposition will provide the necessary funding to make major capital improvements to public housing units. In accordance with the KHA objective of reducing the number of residents moving out of assisted housing and improving the quality of the housing stock, the KHA staff focused on the immediate needs of the properties in an effort to increase marketability and reduce vacancy loss. At Harper Acres, a senior complex, 23 units received a thorough cleaning and a fresh coat of paint, 6 units received new flooring, and 2 units received bathroom upgrades. Also at Harper Acres, fire alarm systems were upgraded and door strikes were replaced. At Harmony Lane and North & Gilsum, two family complexes, 14 units received a thorough cleaning and a fresh coat of paint, 4 units received new flooring. Flooring was restored at the Family Activity Center, and exterior lighting was improved. At various scattered sites, 10 units received a thorough cleaning and a fresh coat of paint, 3 units received new flooring, and fire alarm systems were upgraded at Bennett Block, a senior complex. These improvements comprise the \$110,638 spent on dwelling improvements. No site improvements were completed in 2007, as they are part of the disposition plan. Several years ago, KHA entered into an ESCO agreement to replace refrigerators, bathroom fixtures, thermostats, and lighting with energy efficient models. The annual cost of the lease on these energy conservation measures is \$57,000. In accordance with the KHA objectives of enhancing resident satisfaction with their housing and with KHA programs, the Programs & Services department was reorganized to promote efficiency in the Intake process, to work closely with people on the waiting list to help them prepare for successful tenancy, to provide more training opportunities for staff, and to increase the number of tenants making progress toward self sufficiency. The cost of these measures was \$128,570. KHA has an ongoing technology improvement plan to assure all computers and software systems are updated regularly. The cost of these upgrades was \$13,215. Despite the significant funding cuts, KHA was able to make progress on its MTW goals and to move forward with ongoing initiatives and programs.

## Section VI. Administrative

### REAC

100% of units in public housing were inspected in November of 2007 using the Uniform Physical Conditions Standards. Inspections were conducted by U.S. Inspection Group Inc. The results on the REAC inspection in 2007 have not been made available to KHA. The REAC scores from the June 2006 inspection are noted in the chart.

Property	KHA Score	National Average Score
NH36-P010-001 Harper Acres	93c%	69.91%
NH36-P010-002 Harper Acres –Ashuelot St	82c%	74.40%
NH36-P010-003 Forest View North and Gilsum St	89%	75.12%
NH36-P010-005 Scattered Site	92c%	74.40%
NH36-P010-006 Scattered Sites	86b%	74.40%
NH36-P010-009 Scattered Sites Farmstead Commons and Bennett Block	71c%	74.40%
NH36-P010-010 Scattered Site Damon Ct	90b%	74.40%

All of the sites scored well above the national average for similar size projects with the exception of Forest View and North and Gilsum sites. Keene Housing Authority sites are well maintained but the family sites are subject to more damage. Property Managers are adopting new strategies to ensure families are taking care of their units including more frequent inspections. Like the elderly sites, the family sites are old but they are also subject to more wear and tear based on the increased number of people occupying the units. The rooms are small in the family sites compared with new construction units being built today. Wear and tear on the unit can also be minimized by adjusting occupancy standards to avoid higher impact on units. Maintenance is also investigating approaches to making the units more durable including different flooring.

## Section VII. Reporting Compliance

The new Moving to Work agreement requires MTW agencies to demonstrate they are in compliance with the program’s statutory requirements. This format is not required of Keene yet but we have included information for 2007.

Initial Incomes of Families Assisted by MTW	
	2007
Total # of New Families	105
# Families w/ Income below 50% of AMI	91
% of Families w/incomes below 50% of AMI	87%

<b>Baseline for # of Eligible Low-Income Families to be Served</b>			
	Number Families Served When Agency Entered MTW	Non-MTW Adjustments to the Number of Families Served	Baseline Number of Families to be Served
Number of PH families w/assistance	226		226
Number tenant based Section 8 families w/Assistance	390		390
Total Number of Families Served	616		616