

# Keene Housing Authority's

## Spectrum

### Moving to Work Annual Report 2005



Evergreen Knoll  
24 Units of Housing Funded by LIHTC and Rural Development  
programs  
Completed Construction in October 2005

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## Executive Summary

### Moving to Work Demonstration Annual Report Fiscal Year 2005

The Keene Housing Authority is privileged to be a part of this demonstration program that allows us to tailor our housing programs to fit the needs of Keene and the Monadnock Region. The flexibility allowed under this program allows us to make sure that the program:

- Provides choices for affordable housing for the neediest in our community
- Removes disincentives from those seeking employment
- Provides stability in housing costs for those of static income
- Provides extensive case management and coordination of services to address the needs of our residents and program participants
- Maximizes the utilization of the increasingly scarce financial resources available to non-profit housing providers in this era of cuts to domestic discretionary spending.

This report covers the results of our SPECTRUM Housing Program for 2005. Some of the issues that were successfully dealt with this year include:

- ✓ Implementing our Heading for Home homeownership program that utilizes the incentives contained in our MTW program and the flexibility of our Section 8 Housing Assistance Coupon.
- ✓ Reducing the administrative burden for our program participants
- ✓ Instituting a standardized deduction for income based residents
- ✓ Making strides to deal with the reduced income realized from Public Housing operating fund and Capital Fund cuts

There are challenges ahead, but the MTW program allows us to deal with these issues that are specific to Keene and the people we serve. We are proud of this program, and as you will see from the attached report, there is considerable success in allowing our residents to make strides towards their goal of self reliance. As usual, this program was made possible by a talented and dedicated hard-working staff, who constantly seek to improve and better the lives of our residents and subsidy recipients.

Sincerely,

P. Curtis Hiebert, CEO

## Introduction

### 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*

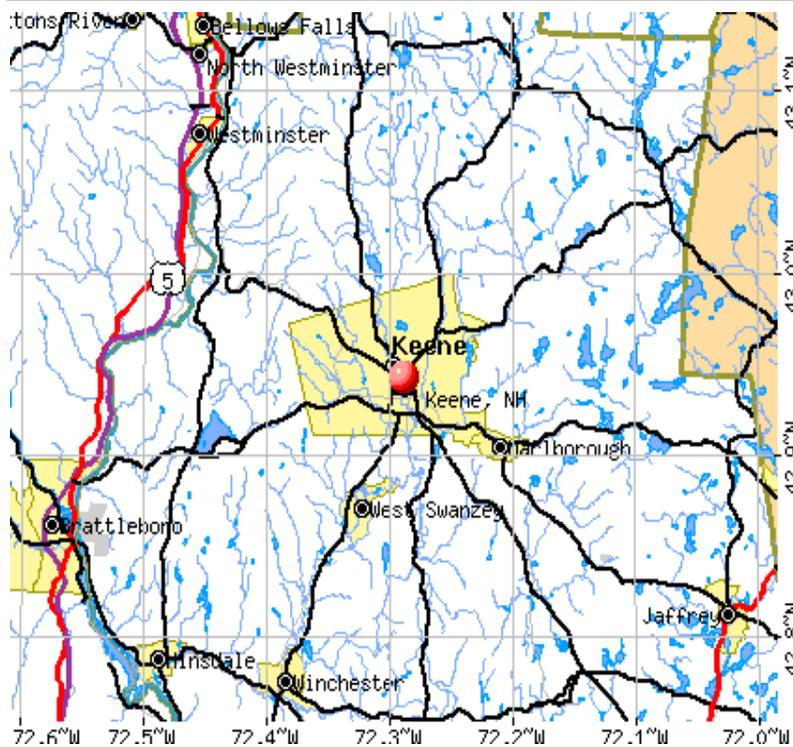
- *Any and all services and programs that will assist in improving the social and economic welfare of such individuals and families.*

The Keene Housing Authority owns and manages 226 units of Public Housing in addition to several Section 8 Project Based, Tax Credit and commercial properties. The Keene Housing Authority also administers a Section 8 Voucher program that includes Mainstream HCV's, certificates and MTW Housing Assistance Coupons (HAC's). The Keene Housing Authority is also contracted to administer the Community Development Block Grant program and manages Cheshire Homes, another local non-profit housing agency. At the end of 2005, the Keene Housing Authority also took on the task of assisting another non-profit housing agency, Cheshire Housing Trust, by providing oversight and consulting to help the agency determine its future role in the community as a provider of affordable housing. One of the options being explored is Cheshire Housing Trust being permanently managed by the Keene Housing Authority.

There are many service programs provided directly to the residents such as the Resident Self-Reliance Program, Congregate Housing Services and the Building Bridges Youth program. The Keene Housing Authority has also initiated collaborative projects with local agencies such as the Shelter HAC and In from the Cold for homeless people, Dental Health Works, Heading for Home Housing Coalition, Pilot Health and the Family Planning Collaborative.

The Keene Housing Authority has always been invested in creating dynamic programs for and with its residents. In 1997, the Keene Housing Authority was selected in a competitive process, as one in 20 housing authorities nationwide to participate in HUD's Moving to Work (MTW) Demonstration Program. The primary component of the MTW demonstration program was the development of the Spectrum Program, focusing on resident self-reliance for extremely low to moderately low income families allowing the KHA to move beyond the traditional "bricks and mortar" of housing programs.

In 1999, The Keene Housing Authority began implementation of its Spectrum Moving to Work Demonstration program. This program produced major rent policy changes and a significant expansion of services for all Public Housing and Section 8 Voucher families. In October 2004, the Keene Housing Authority reached its 5<sup>th</sup> year of operating the highly successful Spectrum MTW Demonstration program. The MTW Contract has been extended until 2010 providing it an additional 4 years of operation. KHA has been able to serve more households in Keene than it originally served before implementing the Spectrum MTW program. KHA adopted its policies to meet the local need for decent, safe and affordable housing in the Keene community. Vacancy rates for rental units in Keene are 2.57%, lower than Cheshire County and significantly lower than the United States. Affordable housing is limited in Keene especially for elderly households.



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 services programs available to families with low incomes.

## MTW Activities

The primary goals of Keene's Spectrum MTW Demonstration program include:

- Increase share of residents making progress toward self-sufficiency
- Achieve greater income mix
- Reduce number of residents moving out of assisted housing
- Increase rent revenues from tenants
- Enhance KHA's capacity to plan and deliver effective programs
- Increase resident satisfaction with their housing and with KHA programs

Keene adopted several program strategies in order to achieve the goals of the MTW demonstration program. These strategies include:

- **Public Housing Step Rents and Housing Assistance Coupon subsidies** that are based on a flat rate determined by bedroom size and reduce gradually over a 5 year period.
- Required participation for all families receiving Public Housing and Section 8 Housing Assistance Coupons in the **Resident Self-Reliance Program**.
- **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.
- **Reorganization** of staff roles and job descriptions to accommodate the shifting paradigm of how we serve participants.

These strategies have proved successful in helping families move to work while continuing to offer affordable housing in an efficient and cost effective manner. This report reviews the progress made toward all MTW goals and activities.

### Public Housing Step Rents

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.

Families in Public Housing are charged 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, develop savings and reduce fraud and paperwork associated with traditional income based rent calculation methods. If a family's income decreases, they may apply under our hardship policy for assistance through the Safety Net program.

The Public Housing rents were increased effective January 1, 2006 because the step rents in effect previous to January 1, 2006 were established based on percentages of 1999's FMR's and hadn't been adjusted since 1999. Increasing costs to operate the properties, especially in utilities, prompted this increase in rents.

The table below and illustrates how rent figures in the Public Housing Step Rent system effective January 1, 2006:

1st 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

### Housing Assistance Coupon Program (HAC) Stepped Subsidies

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 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 the first year's rent is based on 20% of gross income rather than 30% of adjusted gross income.

The table below illustrates how subsidy is determined in the HAC program:

### Housing Assistance Coupon Program

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
Lower of Welfare rent or VPS - 20% of Gross Income	\$350	\$200	1 Bedroom
Lower of Welfare rent or VPS - 20% of Gross Income	\$450	\$300	2 Bedroom
Lower of Welfare rent or VPS - 20% of Gross Income	\$600	\$400	3 Bedroom

The HAC was created as part of the MTW demonstration and is designed to be an alternative to the traditional Section 8 Voucher. Applicants are eligible up to 80% of the Median Area Income as opposed to 50% of the Median Area Income in the typical Section 8 Voucher program. In addition, Keene also administers 50 Mainstream Section 8 Vouchers as noted in the chart below.

<b>Total MTW allocation for MTW Tenant Based Assistance program = 409</b>
<u>Total utilized by program type:</u>
<ul style="list-style-type: none"> <li>• MTW HAC's: 279</li> <li>• MTW HCV's: 105</li> </ul>
<b>Total MTW utilized: 384</b>
<b>Mainstream HCV's = 50 (not part of MTW)</b>
<b>Keene Housing Authority is contracted by New Hampshire Housing Finance Authority to administer the following programs and allocations:</b>
<ul style="list-style-type: none"> <li>• Hinsdale Project Based Certificates: 6</li> <li>• Welfare to Work Vouchers – phased out over 2005</li> </ul>
<b>TOTAL VOUCHERS UTILIZED 434</b>

There are HCV's included as part of the MTW demonstration because the participants continue to hold an original contract with their landlord. Keene decided it was prudent to honor existing HCV participant's contracts with their landlords at the time of implementing the HAC program rather than force them to sign new contracts. However, HCV participants have the option of converting to a HAC anytime. As MTW HCV participants move or terminate their assistance, their vouchers are converted to a HAC. Welfare to Work vouchers were absorbed by the HAC program in 2005 as they were phased out. The HAC program continues to follow its portability policies allowing people to port into the HAC program or port out for good cause.

There are several other significant differences between the HAC program and a traditional HCV as listed below:

- Over 40% of Income Exemption
- Landlords have the option of Self-Certifying that their apartment meets HQS standards
- Subsidy payments are paid directly to the tenant

### 40% of Income Exemption

This exemption applies only to families whose subsidies are calculated using the income based method. For families receiving Housing Assistance Coupon Program assistance for the first time, and where the gross rent of the rental unit exceeds the applicable payment standard for the family, the KHA ensures that the family share (tenant rent plus utilities) does not exceed 40 percent of monthly-adjusted income.

Families are told that they may not pay more than 40% of their adjusted monthly income towards rent. This is explained in detail at the Issuance of the Housing Assistance Coupon. In addition, families receive the document “Can I Afford the Unit I have Found?” with a detailed explanation of how the numbers were calculated.

If the family wishes to rent an apartment that is expensive enough that their share is above 40% of monthly-adjusted income, KHA considers following circumstances when initially approving a lease:

- Age of the Head of Household
- Disability
- Currently in place
- Length of time family has lived at that address
- The Actual dollar amount the family share exceeds 40% of their adjusted monthly income
- Location—near work or medical services
- Transportation
- The 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

Because of the number of possible different circumstances in which a determination will have to be made, the KHA makes determinations on a case by case basis.

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.

### Educating Participants on HQS

KHA staff work on a regular basis to educate program participants about Housing Quality Standards providing them with increased ownership over the leasing process while making sure they are not living in a sub standard apartment. 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 KHA 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

Staff have regular contact with program participants and inquire if their apartments still meet HQS. Interim inspections are conducted by KHA if requested by the participant, landlord or KHA. During quarterly Resident Self-reliance program meetings, families complete 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.

#### Housing Assistance Payments to the Tenant

The Keene Housing Authority (KHA) provides the family 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. 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 KHA (name and phone number is given) and KHA 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. KHA anticipates that no more than 10% of the participants will fall into this category.

Currently, 5.3% of the families have their rental subsidy paid to the landlord, due to late 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. Twenty percent of this group has chosen the option of receiving the subsidy directly.

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

All families participating in the Stepped Rent or Subsidy programs are required to participate in the RSR program. An expansion of KHA's former Family Self-Sufficiency program, RSR provides service coordination and case management to help families become economically self-reliant 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 4 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 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, saving for a financial goals etc. At the end of every meeting, participants update their Individual Service and Training Plan (ISTP's). An ISTP outlines the family's goals and the steps and resources required to meet them.

Starting in 2006, participants will have the option of selecting topic specific quarterly goal meetings. Previously, all Quarterly goal meetings followed the same agendas, now they are organized into two Tracks, Employment and Financial, providing the participant with 6 different group meetings to chose from every quarter. Each Track has 3 different sessions that run simultaneously covering topics from basic to intermediate to advanced. More details are provided in the Resident Programs section of this report.

### 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 several programs facilitated by KHA staff as well as programs run by outside agencies.

### Goal Setting

Every person is required to develop and update their ISTP's 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, time lines). They are required to document and track their progress on these forms and revise 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 RSC's are trained in financial management programs and are available to meet one on one to provide additional assistance to participants.

### **Safety Net**

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, follow a payment arrangement, or reduce 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 KHA
- 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. 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. 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 for a specified time frame.

## Strategic Plan

### KHA STRATEGY ROADMAP

STRATEGY ACTION	2004 - 2005 EFFORTS	DESIRED OUTCOMES
Seek development opportunities	<ul style="list-style-type: none"> <li>➤ Develop Evergreen Knoll and Stone Arch housing developments</li> <li>➤ Support development of Highlands project</li> <li>➤ Research future development opportunities</li> </ul>	<p>Increase stock of affordable housing in the Monadnock region</p> <p>Increase workforce housing</p>
Rehabilitate existing affordable housing	<ul style="list-style-type: none"> <li>➤ Provide funds for private landlords to rehabilitate housing through MAHC</li> </ul>	Secure and maintain existing housing stock in the Monadnock region

	<ul style="list-style-type: none"> <li>➤ Explore options associated with the Minerva project</li> <li>➤ Assist in preservation of Chamberlain Block as affordable housing</li> </ul>	
<b>Maintain quality of existing KHA housing stock</b>	<ul style="list-style-type: none"> <li>➤ Conduct capital needs assessment and create effective capital improvement plan for KHA owned properties</li> <li>➤ Monitor Vestar energy savings</li> <li>➤ Refinance mortgage for Meadow Rd to finance capital improvement projects</li> </ul>	<p>Ensure properties meet Housing Quality Standards</p> <p>Maintain properties that are competitive with the private market</p>
<b>Administer and develop self-reliance programs</b>	<ul style="list-style-type: none"> <li>➤ Implement homeownership program</li> <li>➤ Develop Rent Readiness program for applicants</li> <li>➤ Expand services offered through RSR and Congregate to all KHA residents</li> <li>➤ Evaluate effectiveness of self-reliance programs</li> </ul>	<p>Increase number of residents achieving economic self-sufficiency</p> <p>Support residents' ability to live independently</p>
<b>Active advocacy role in public and decision making arenas</b>	<ul style="list-style-type: none"> <li>➤ Increase participation in and visibility of the Monadnock Partnership and Legislative Initiative</li> <li>➤ Participate in the Housing Focus Public Education Group projects</li> <li>➤ Continue the advocacy work of CEO on local, state and national level</li> <li>➤ Advocate for programs that assist residents in achieving self-reliance and maintain ability to live independently</li> <li>➤ Increase public relations activities such as press releases, presentations and public education events</li> </ul>	<p>Increase local, state and national support of affordable housing</p> <p>Educate public about the value and impact of affordable housing in their community</p> <p>Transform negative stereotypes of affordable housing into an image of workforce housing</p>
<b>Expand collaborative efforts</b>	<ul style="list-style-type: none"> <li>➤ Expand development partnerships with private organizations</li> <li>➤ Continue involvement in collaborative efforts such as the Highland project, Court St</li> </ul>	<p>Maximize the potential of funding coming into the Monadnock region and state.</p>

	<p>and Cottage St.</p> <ul style="list-style-type: none"> <li>➤ Increase access and accessibility of local services for residents by bringing services on-site</li> <li>➤ Create a non-profit association of NH Housing Authorities to seek and share funding sources.</li> </ul>	
<b>Encourage staff involvement in community</b>	<ul style="list-style-type: none"> <li>➤ Maintain and increase KHA representation in local, state and national forums</li> <li>➤ Encourage staff participation in professional memberships and associations</li> <li>➤ Provide flexibility in staff schedules to attend community events as relevant to KHA</li> <li>➤ Continue involvement of KHA staff on boards</li> </ul>	Increase community's awareness and knowledge about KHA's services and programs
<b>Provide professional development opportunities within and outside of KHA</b>	<ul style="list-style-type: none"> <li>➤ Create professional development plans for all staff</li> <li>➤ Provide opportunities for staff to attend industry trainings</li> <li>➤ Subscribe to resources to educate staff</li> <li>➤ Continue cross training staff</li> <li>➤ Continue development of intranet</li> <li>➤ Develop orientation programs for new employees</li> </ul>	Increase professional esteem and competencies of staff
<b>Provide administrative tools and facilities to increase efficiency and effectiveness of staff</b>	<ul style="list-style-type: none"> <li>➤ Build new facilities for staff that accommodate the number of employees and services offered by KHA</li> <li>➤ Build new site for maintenance to consolidate operations and equipment</li> <li>➤ Maintain and enhance computer system and software: provide remote connection for satellite sites</li> </ul>	Increase the efficiency and effectiveness of staff
<b>Develop employee retention programs</b>	<ul style="list-style-type: none"> <li>➤ Reevaluate salary ranges</li> <li>➤ Provide necessary training</li> <li>➤ Develop employee orientation program</li> <li>➤ Provide team development</li> </ul>	Increase the retention of KHA employees

	training and support ➤ Develop employee incentive programs ➤ Provide adequate work space ➤ Develop stress management program	
<b>Increase sources of funding for programs</b>	➤ Provide consulting services for other organizations ➤ Develop mixed income communities to increase funding to subsidize housing units and services ➤ Review and raise gross rents of KHA owned projects as appropriate: Meadow Rd and Public Housing ➤ Research grant opportunities	Diversify funding sources to preserve and expand KHA programs

## Major Accomplishments in 2005

Keene Housing Authority is a small yet complex and diverse organization. In 2005 the Keene Housing Authority was in different phases of development for 3 new Low Income Housing Tax Credit developments to fulfill the need for affordable housing in the Monadnock region. It was also a year that brought cuts in staffing in the Resident Services programs due to a reduction in funding. However, good news wasn't far away. The Keene Housing Authority was very excited to hear at the end of 2005 it was selected to receive the ROSS Homeownership Supportive Services grant for public housing residents. Despite these fiscally challenging times, the Keene Housing Authority persevered and was able to accomplish a majority of goals listed on its strategic plan as noted below.

The Keene Housing Authority accomplishments listed below are not exclusive to the MTW program.

### Administration and Finance

- Hired a new Accounting Manager with extensive experience in housing programs including MTW programs.
- Provided training and professional development opportunities for staff in the areas of Compliance & Procurement and Human Resource topics COBRA & Benefit Coordination.
- Streamlined the processing of tenant receivables to increase percentage of gross rent potential collected and reduce revenue losses.
- Increased utilization of on-line banking.
- Reorganization of Accounting functions and staff associated with specific properties in accordance with project based accounting. This organization allows staff to closely monitor activity and financial changes within a property.
- Engaged a new Fee Accountant with experience with Moving to Work programs.
- Policies and procedures were revised and updated.

### Facilities

- Upgraded key Maintenance equipment such as snow removal equipment and service vans.
- Created an information service line for tenants to access information from the Maintenance Department about key projects, repairs or emergencies such as snow plowing schedules, renovations or flood response.
- Restructured the department functions aligning staff with specific properties.
- Completed a \$95,000 door project as noted on the Capital Improvement Plan.
- Completed a \$100,000 weatherization project through Public Service of New Hampshire.

#### Goals for 2006

- Coordinate relocation of the Keene Housing Authority main office to its new location.
- Develop and implement an inventory control system.
- Enhance work order systems.
  
- Implement overtime system improvements.
- Conduct bidding process for certain Maintenance functions such as snow removal and turnovers to increase efficiency in these functions and reduce costs.
- Continue training and professional development of Maintenance personnel.

#### **Programs and Services**

- Provided extensive training and professional development opportunities for staff increasing the number of certified specialist in a broad area of housing services such as Tax Credit, Section 8 Management and Rural Development.
- Awarded the ROSS Grant for Homeownership Supportive Services for fiscal year 2006 -2009.
- Implemented the Heading for Home program issuing the first voucher in January of 2006.
- Implemented new rent collections procedures to reduce loss through non-payment of rent and tenant damages.
- Assumed the management of two properties: Evergreen Knoll, a 24 unit Low Income Housing Tax Credit Program with Rural Development subsidy and Chamberlain Block, 14 units of affordable housing with CDBG rents and 20 units of commercial space.
- Expanded Intake Department to increase efficiency of processing applications and marketing the properties and programs.
- Created a new application. Streamlined application process and tracking of applications sent and referrals made to KHA programs.
- Adopted several new policies critical to the efficient and effective delivery of housing services such as:
  - Standardized deductions
  - Eliminated utility allowance rebates
  - Reduced certification requirements for households
- Section 8 program continues to achieve 100% utilization averaging 427 participants
- Issued Section 8 Housing Assistance Coupons to 30% of the people on the waiting list in 2005. The waiting list length continues to be over 2 years for those wanting Section 8 assistance.

#### Goals 2006

- Reduce vacancy rates and revenue loss associated with rent collections and damages.
- Increase Homeownership levels through the Homeownership Supportive Service program for Public Housing residents and the Heading for Home HCV program.

- Reduce number of evictions associated with lease violations and non payment of rent.
- Maintain level of services offered for Public Housing residents and HAC participants.
- Prepare for transmission of MTW data to PIC.
- Continue to monitor and develop the MTW program.

### **Community Development and Block Grant Program (CDBG)**

The following is a list of Keene Housing Authority's CDBG projects with their status as of December, 2005. The dollars shown are the amount of the CDBG grant. In all cases, the total cost of the project is substantially higher.

- **Keene Highlands apartments, \$1,000,000.** The Highlands development, including forty apartments financed with the CDBG and Low Income Housing Tax Credit programs, was completed in June. This is a family development of mainly two and three-bedroom apartments located on upper Washington Street. All apartments have been occupied. The grant was monitored with no findings and was successfully closed during the fall. This project was sponsored by Southwestern Community Services.
- **Janos Technology, Inc., \$400,000.** This economic development project brought Janos Technology, a manufacturer of infrared optical lenses, to the Black Brook corporate park. The CDBG funds were used toward lease improvements in a building owned by Monadnock Economic Development Corporation. The improvements were completed in May, and Janos moved into the building on June 1. This project will result in 22 new jobs in the community in addition to the transfer of 66 jobs which previously existed at Janos.
- **Vision Financial Corporation, \$500,000.** This project consisted of a loan to Vision Financial, an insurance employer located on Main Street, for the purpose of making software improvements to allow the company to handle more business. It now appears that this project will close short of its goal to create 25 new jobs. Even so, it has produced substantial results for Vision Financial which will ultimately result in future growth.
- **Stone Arch Village family apartments, \$1,000,000.** Construction of 24 LIHTC apartments for families began during the summer and is on schedule to be completed by June, 2006. This project is owned by Keene Housing Authority and is located on upper Court Street.
- **Old business.** The CDBG program also completed or made progress on two important pieces of business related to previous CDBG grants. First, it obtained permission for Cheshire Housing Trust to increase its rents on CDBG properties in accordance with the new CDBG rent limits. Second, it has almost completed the substitution of corrected mortgages on the Black Brook CDBG project. During the course of the latter project, the City persuaded the CDBG staff to make improvements in the CDBG requirements, and it is necessary to change the legal documents to reflect these improvements.

### Goals for 2006

- **Cheshire Housing Trust.** In February, KHA will take over as interim director of Cheshire Housing Trust. This will last until July 1, by which time KHA expects to have conducted a Futures Analysis with the CHT Board, for the purpose of determining the best future for this organization and how best to maintain its affordable properties for the community.
- **Head Start feasibility study, \$12,000.** In May, 2005, certain members of the School Board indicated that they wished to sell the Tilden School where the Head Start program is located. In 1989, KHA's CDBG program had obtained a \$200,000 grant to improve this property; one result was that the Head Start program and the School District entered into a 15-year lease. Since the lease expired in June, 2005, the future of the building—and thus the program—are in doubt. Southwestern Community Services requested assistance from KHA's CDBG program.

This resulted in a CDBG feasibility study grant, approved in December, to study the feasibility of having Head Start purchase the property.

- **Railroad yard and hotel development, application for \$500,000.** During the fall, KHA's CDBG staff started work on an economic development application to bring a hotel, including 30 new jobs, to the former railroad yard as part of an overall plan by Monadnock Economic Development Corporation. This grant will be submitted by the end of January, 2006.
- **Emerald Mill apartment, application for \$500,000.** At the request of Southwestern Community Services, KHA's CDBG program has just completed and submitted a request for \$500,000 for CDBG housing funds. If funded, this grant would result in the rehabilitation of the Cheshire Tire building on Emerald Street into 20 LIHTC apartments.

### **HUD, National and Regional Projects**

- Rent Simplification efforts
- "Heading for Home" regional housing coalition
- Pilot Health and Monadnock Collaborative
- Monadnock Partnership

### **Development and Construction of Stone Arch Village**

- Construction of Stone Village Senior and Family Housing started in August of 2005 and scheduled to be completed between June and September of 2006.
- The housing development will provide 24 units of housing for families and 33 units of housing for elderly and disabled households.
- The Senior Housing will offer services similar to the Congregate program provided by a local agency called Service Link.
- This project includes the construction of a new office building for the Keene Housing Authority staff. This office will serve as the main office building. The Keene Housing Authority has currently outgrown its current office building. The new building will provide necessary and needed space as well as help increase efficiency for staff.

### **Special Projects**

- Keene Housing Authority is contracted by Cheshire Homes to manage over 100 units of affordable housing. Refinanced and obtained over \$200K in rehabilitation funds for Ashbrook Apts. Rehabilitation has begun. Exploring possibility of a new development opportunity "Ashbrook Meadow".
- Shelter Housing Assistance Coupon program provides rental assistance to residents of a local shelter to help them rent on the private market after they have successfully graduated from the shelter's life skills program. 85% of the participants who were issued a HAC found housing.
- Dental Health Works provides dental care for residents and other low income households in Keene.
- Cheshire Housing Trust, a local affordable housing non-profit agency that was established with the assistance of the Keene Housing Authority in the 1980's, is currently being managed by the Keene Housing Authority. Cheshire Housing Trust has been experiencing some management difficulties due to loss in leadership and increased competition from other housing agencies for funding and as a result, has returned to the Keene Housing Authority for temporary leadership and management while a feasibility study is being conducted to determine a long term management strategy. Keene Housing Authority's goal in working with the agency is to help make sure it's 75 unit housing stock is preserved as affordable housing.

**Future Goals and Developments**

- Relocate the Keene Housing Authority main offices to its new location and building at the Stone Arch Village site in Keene, NH.
- Expand the homeownership program and counseling and education services.
- Complete construction and lease-up Stone Arch Village Family and Senior Housing.
- Increase efficiency and cost effectiveness of all property management and maintenance functions.
- Continued growth and financial enhancement of Monadnock Affordable Housing Corporation
- Advocacy and regional efforts to raise awareness and action of affordable housing.

**Resident Survey Results 2005**

Keene Housing Authority received permission from HUD in 2004 to develop and conduct a survey in place of RASS. In June of 2005, all Public Housing programs were surveyed using the new tool which included an expanded section on resident surveys. Categories on the survey were based on the groups in the RASS tool:

- Neighborhood Appearance
- Safety
- Maintenance and Repair (Work Orders)
- Communication
- Services

Survey item or section	FAMILY NORTH	FAMILY FOREST	ELDERLY HARPER	ELDERLY BENNETT	OTHER REMARKS AND ACTIONS TO BE TAKEN
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**GENERAL COMMENTS**

The KHA made a strong effort to work with residents at North Street as a result of last year's survey. Improvement was shown in a number of areas. Small returns of the surveys resulted in making the results less than statistically valid. A large percentage of the surveys asked specifically to evict one particular family causing problems at the neighborhood, very probably coloring the results of the survey with this one concern.

The lack of significant numbers of responses makes the survey of the Family development at Forest View difficult to interpret. The KHA will address the issues as well as possible.

The continuing issue with a large number of persons under 62 with disabilities contributes to some of the concerns of the residents.

Maintenance and appearance issues will be addressed during 2006

This is a Congregate Elderly development.

While there is concern that the response in family units was not strong, the KHA will deal with the issues presented.

Comments written contained a number of maintenance and neighborhood appearance concerns, which the KHA maintenance and Property Management staff will address during 2006.

Survey item or section	FAMILY NORTH	FAMILY FOREST	ELDERLY HARPER	ELDERLY BENNETT	OTHER REMARKS AND ACTIONS TO BE TAKEN
<p><b>RESPONDANTS</b></p> <p>* This is the total percentage of residents responding to the survey. Individual questions often did not have responses, and percentages reflect those answering the question.</p>	<p>34% 2005 (52% 2004)</p> <p>There were only 10 responses out of 29 units.</p>	<p>16% 2005 (34% 2004)</p> <p>There were only 6 responses out of 38 units.</p>	<p>59% 2005 (72% 2004)</p>	<p>43% 2005 (43% 2004)</p>	<p>Despite strong efforts by staff including advertising, personal notifications and other efforts, we would like to increase the numbers and percentage of residents responding. Family projects in particular had low response rates. Conventional wisdom of satisfaction surveys says that low responses mean that general satisfaction is high.</p>
<p><b>APPEARANCE OF PROPERTY</b></p>	<p>50% (36%) rated their development as attractive to somewhat more attractive. 50% (64%) rated it as less than attractive to not attractive.</p>	<p>50% (36%) rated their development as attractive to somewhat more attractive. 50% (64%) rated it as less than attractive.</p>	<p>85% (94%) rated their development as attractive to very attractive</p>	<p>50% (100%) rated this as attractive to somewhat attractive. 17% did not answer this question.</p>	<p>The family development's perception of their property increased dramatically during this year. There was a slight drop in the elderly complexes.</p>

Survey item or section	FAMILY NORTH	FAMILY FOREST	ELDERLY HARPER	ELDERLY BENNETT	OTHER REMARKS AND ACTIONS TO BE TAKEN
<b>SAFETY (neighborhood)</b>	50% (43%) rated their neighborhood as somewhat or not safe	66% rated their neighborhood as safe. (31% rated their neighborhood as somewhat or not safe)	97% rated their neighborhood as safe. (9% rated their neighborhood as somewhat safe or not safe.)	100% rated their neighborhood as safe to very safe. (0% rated their neighborhood as somewhat safe or not safe. 100% rated their neighborhood as safe to very safe.)	Family developments have a real sense that they do not live in a safe environment. The KHA is taking measures to increase this perception of safety, including the hiring of outside security personnel, increased lease enforcement, and enhancement of neighborhood identity.
<b>SAFETY in the unit</b>	100% felt somewhat safe to safe in their unit. (71% said they felt safe to very safe in their unit.)	83% felt somewhat safe to safe in their unit. (84% felt safe to very safe in their unit)	87% felt somewhat safe to very safe in their unit. 9% did not answer this question. (94% felt safe to very safe in their unit)	100% felt somewhat safe or safe (Not all responded, but 33% felt very safe. 1 of the respondents felt less than safe in their unit.)	There was a big improvement in this category in North Street, with the others staying about the same. In general, residents feel safe in their units.

Survey item or section	FAMILY NORTH	FAMILY FOREST	ELDERLY HARPER	ELDERLY BENNETT	OTHER REMARKS AND ACTIONS TO BE TAKEN
<b>WORK ORDER PROCESS AND COMPLETION</b>	90% said process was easy (same as 2004)  80% said person taking the WO and the maintenance person were pleasant (100%)	83% (89%) said that work order entry was easy  50% (75%) said the person taking the WO was pleasant and 66% (91%) said the maintenance person completing it was pleasant.	91% (98%) said that work order entry was easy, 77% (97%) said the person taking the WO and the maintenance person completing it were pleasant.	66% (100%) said that work order entry was easy,  100% said the person taking the WO and the maintenance person completing it was pleasant. (same as 2004)	We have set up an effective and easy to utilize system of work order entry and tracking. Staff has been trained to do this professionally and pleasantly.
<b>DOES THE KHA PROVIDE INFORMATION?</b>	80% (69%) said the KHA was informative to very informative (not all responded)	66% (90%) said the KHA was informative to very informative (not all responded)	80% (83%) said the KHA was informative to very informative (not all responded)	84% (100%) said the KHA was informative to very informative	There was improvement in North Street in this category, but there needs to be improvement in the other properties. The results in Forest View may have been colored by the lack of responses.
<b>IS THE KHA RESPONSIVE TO YOUR CONCERNS?</b>	79% said the KHA was responsive to very responsive to their concerns (47% said the KHA was less than or not responsive to their	50% said the KHA was responsive to their concerns (91% said the KHA was responsive to very responsive to their concerns (not	88% (93%) said the KHA was responsive to very responsive to their concerns (not all responded)	84% (100%) said the KHA was responsive to very responsive to their concerns	There was dramatic improvement in the North Street Development. The low response in Forest View is probably caused by the low number of

Survey item or section	FAMILY NORTH	FAMILY FOREST	ELDERLY HARPER	ELDERLY BENNETT	OTHER REMARKS AND ACTIONS TO BE TAKEN
	concerns)	all responded))			survey responses. Elderly projects remained about the same.
<b>HOW IS THE KHA COMPARED TO A YEAR AGO?</b>	90% (71%) said the KHA was the same to much better than a year ago	50% said that the KHA was worse than a year ago. (80% said the KHA was the same to much better than a year ago (not all responded))	67% (87%) said the KHA was the same to much better than a year ago (not all responded	84% (100%) said the KHA was the same to much better than a year ago	North Street perception of the KHA improved considerably. Response at Forest View again is colored by the low number of responses. The Harper Acres response is of concern, and the KHA will address this during 2006.
<b>DO YOU UNDERSTAND THE TERMS OF YOUR RSR CONTRACT?</b>	70% (77%) understand to completely understand their contract	100% understand to completely understand their contract Not all responded (same as 2004)	N/A	N/A	North Street residents do not appear to have the understanding that other participants do.
<b>HOW HELPFUL WAS YOUR RSC IN CONNECTING YOU TO COMMUNITY RESOURCES?</b>	80% (81%) said the KHA was helpful to very helpful.	83% (100%) said the KHA was helpful to very helpful.	N/A	N/A	Residents at North Street do not feel that they got as much from the program.

Strategies developed by staff as a result of the survey include:

- 1) **Enhance marketing of properties:** This strategy involves improving the perception of family housing from both within and outside of the community. Often residents living at the sites move into the neighborhood with the same biases about Public Housing as the general public.

Staff will be working on a positive marketing campaign that includes press releases of activities, community beautification projects, property enhancements, etc.

- 2) **Increase enforcement of lease:** Property Managers are continuing to enforce the lease for violations that often increase resident frustration such as parking violations, pet issues, and conflicts in addition to non-payment of rent.
- 3) **Increase efficiency of work order process:** Customer service is essential to both the public and resident perception of the Keene Housing Authority. Maintenance staff are working to increase the efficiency of the work order process using a new software program in addition to other strategies to improve communication to the tenant regarding repairs in their apartment.
- 4) **Contract security personnel to patrol the communities:** KHA hired security personnel to patrol the properties hoping to increase the resident's perception of safety in the community and deter potential crime. While high crime is not a problem on the properties it will serve as an additional service for residents living on the properties.
- 5) **Distribute quarterly newsletters:** Property Managers have started publishing quarterly newsletters in addition to information flyers and letters mailed to residents throughout the year. The newsletter will keep residents informed of important property issues, services and events.
- 6) **Implement capital needs plan:** Implementing the capital needs plan helps improve the condition of the properties which directly correlates to resident's views about the appearance of their neighborhood. However, the amount of improvements KHA is able to complete will depend on the budget.

## Households Served

The characteristics of both households served and on the waiting list at the end of 2005 are examined in this section of the report. Data is analyzed and broken down by unit size, family type, income group, housing type and race and ethnicity.

Figures for the households served are based on information at the end of the fiscal year. Public Housing did not change the number of units available thus the number of household served are consistent with the number of units available. However, there were a total of 67 vacancies in 2005 which means an additional 67 households were served as new households were leased up to replace the former tenant households. Figures for the Section 8 HAC/HCV program were calculated based on average utilization rates. The voucher allocation is 409 but due to the flexibility of the Housing Assistance Coupon, KHA was able to serve 434 households in 2005.

63% households served are elderly or disabled households. In Public Housing some of these households live in family sites.

### Households Served 2005

Program	Bedroom Size					Total
	Studio	1 BR	2BR	3BR	4BR+	
<b>PHA</b>						
Bennett Block	1	12	1	0	0	16
Harper Acres	49	55	8	0	0	112
Forest View	0	0	12	26	0	38
North/Gilsum	0	0	0	23	6	29
Farmstead	0	0	3	0	0	3

Commons						
Scattered Sites	0	6	12	9	3	30
<b>PHA Totals</b>	<b>50</b>	<b>73</b>	<b>36</b>	<b>58</b>	<b>9</b>	<b>226</b>
<b>HAC/HCV</b>						
MTW HAC's and HCV's	5	166	135	70	4	380
Mainstream HCV	0	38	10	20	0	50
<b>HAC/HCV Total</b>	<b>5</b>	<b>204</b>	<b>145</b>	<b>72</b>	<b>4</b>	<b>430</b>

## Characteristics of Households Served

	Section 8 2005 Annual Plan	Section 8 2005 Annual Report	PH 2005 Annual Plan	PH 2005 Annual Report
<b>Total Households Served</b>	406	430	226	226
<b>Unit Size</b>				
0	0	5	50	50
1	173	204	73	73
2	152	145	36	36
3	77	72	58	58
4+	4	4	9	9
<b>TOTALS</b>	<b>406</b>	<b>430</b>	<b>226</b>	<b>226</b>
<b>Family Type</b>				
Family	213	170	100	73
Elderly/Disabled	193	260	126	153
<b>TOTALS</b>	<b>406</b>	<b>430</b>	<b>226</b>	<b>226</b>
<b>Income Group</b>				
>30	225	239	135	139
30 -50	141	134	68	60
50 – 80	40	50	23	27
>80	0	7	0	Not available
<b>TOTALS</b>	<b>406</b>	<b>430</b>	<b>226</b>	<b>226</b>
<b>Race/Ethnicity</b>				
American Indian/Alaskan Native	0	1	0	0
Asian	0	0	0	0
Black	0	7	0	2
Hawaiian	0	0	0	2
White	100% white	422	100% white	221

Hispanic	0	0	0	0
Non-Hispanic	100%	100%	100%	100%

### Characteristics of the Waiting List

At the end of 2005, there were a total of 580 applicants on the Keene Housing Authority waiting lists. Since Keene Housing Authority has a wide variety of housing options for its applicants including Section 8 Tenant Based Vouchers, various Project Based Section 8 housing sites, several Low Income Housing Tax Credit properties as well as public housing, many applicants chose to be on multiple waiting lists when they apply for assistance with the Keene Housing Authority. The Keene Housing Authority maintains a separate waiting list for each property or program. The waiting list has decreased from the 632 reported on 2004's annual report and the 751 projected in 2005's Annual Plan. There are several reasons for the decrease in the waiting list:

- One of Keene Housing Authority's goals has been to increase the stock of affordable housing in the Monadnock region. Keene Housing Authority has been successful in meeting this goal by working collaboratively with many local groups to formulate Heading for Home, an advocacy group developed to raise the awareness of affordable housing needs in the region. In 2005 Keene Housing Authority completed construction and lease-up of Evergreen Knoll, a 2 and 3 bedroom Low Income Housing Tax Credit property which reduced the number of households on the waiting lists as the units were leased-up drawing from KHA's existing waiting lists.
- Keene Housing Authority improved its applicant screening process which resulted in more applicants being rejected for poor tenant history than in previous years. The previous screening criteria consisted of a criminal check and landlord references if available. New screening procedures includes alternative sources to landlord references if they were not available such as credit reports, home visit inspections and interviews with the applicant to determine their willingness and ability to comply with the terms of the Keene Housing Authority lease. This will hopefully reduce the number of tenants that are evicted for non-payment of rent or rules violations.
- Other local agencies such as Southwestern Community Services also constructed and leased-up new housing in 2005 which contributed to a decrease in the numbers on the waiting lists.
- Competition from within Keene Housing Authority contributed to some applicants on the public housing waiting lists preferring to move into newer properties with better design and site plans than our public housing constructed in the 1960's. Increase in capital Improvement Funds would significantly help the Keene Housing Authority to modernize its public housing stock.
- Started purging the waiting list bi-annually to remove "stale" applications from the waiting list. Stale applications are from households who are no longer interested in receiving housing assistance for the KHA but have neglected to notify staff that they want to be removed from the list.

The reduction in the numbers of people on the waiting list is a demonstration of the success of the Keene Housing Authority and community in addressing the community's affordable housing needs. It also appears there is a decrease in demand for affordable housing for families needing 3 or 4 bedrooms while the need for elderly and housing for people with disabilities continues to rise. It is increasingly difficult to market 3 bedroom apartments at any property, regardless of its funding source, year built or location. The longest waiting lists at the Keene Housing Authority are for elderly properties with average waiting times of 2 years and longer.

**Characteristics of the Waiting List for Public Housing**

Family Type	Family	Elderly/Disabled	Totals
PHA	217	226	443
HCV	242	178	420
<b>Totals</b>	<b>454</b>	<b>404</b>	<b>863</b>

Unit Size	0	1	2	3	4+	Totals
<ul style="list-style-type: none"> <li>• 0 and 1 bedrooms totals are combined in the 1 bedroom list</li> <li>• Keene Housing Authority utilizes the site based waiting list management system. As a result, some applicant households may be on the waiting list for multiple public housing sites.</li> </ul>						
<b>PHA</b>						
Bennett Block	No waiting list maintained. Referral through Congregate Housing program only.					
Harper Acres	-	212	15	-	-	327
Forest View	-	-	52	20	-	72
North/Gilsum	-	-	-	24	5	29
Scattered Sites	-	121	64	20	7	212
<b>Totals</b>		<b>333</b>	<b>131</b>	<b>64</b>	<b>12</b>	<b>212</b>
<b>HCV</b>						
MTW	0	220*	125	59	16	420
<b>Totals</b>		<b>553</b>	<b>256</b>	<b>123</b>	<b>28</b>	<b>860</b>

Income Level	>30% ELI	30% -50% VLI	50% -80% LI	Total
Bennett Block	No waiting list maintained, by referral only from Congregate program			
Harper Acres	144	50	25	
Forest View	53	12	6	
North/Gilsum	22	5	1	
Scattered Sites	149	46	16	
<b>Totals</b>				
HCV	321	85	14	473
<b>Totals</b>				

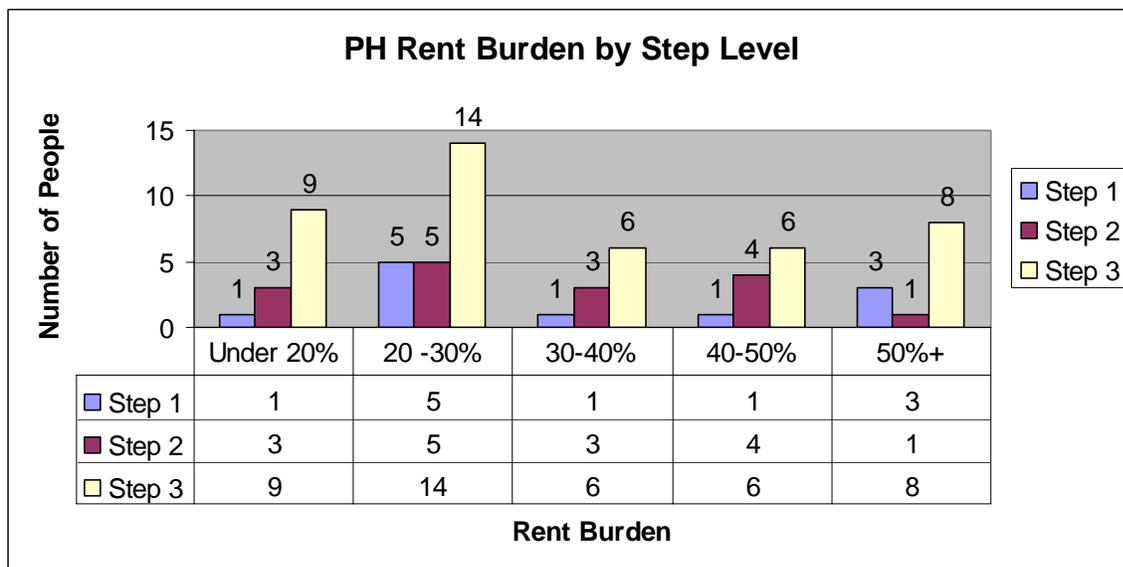
**Occupancy Policies****MTW Rent Policies and Analysis**

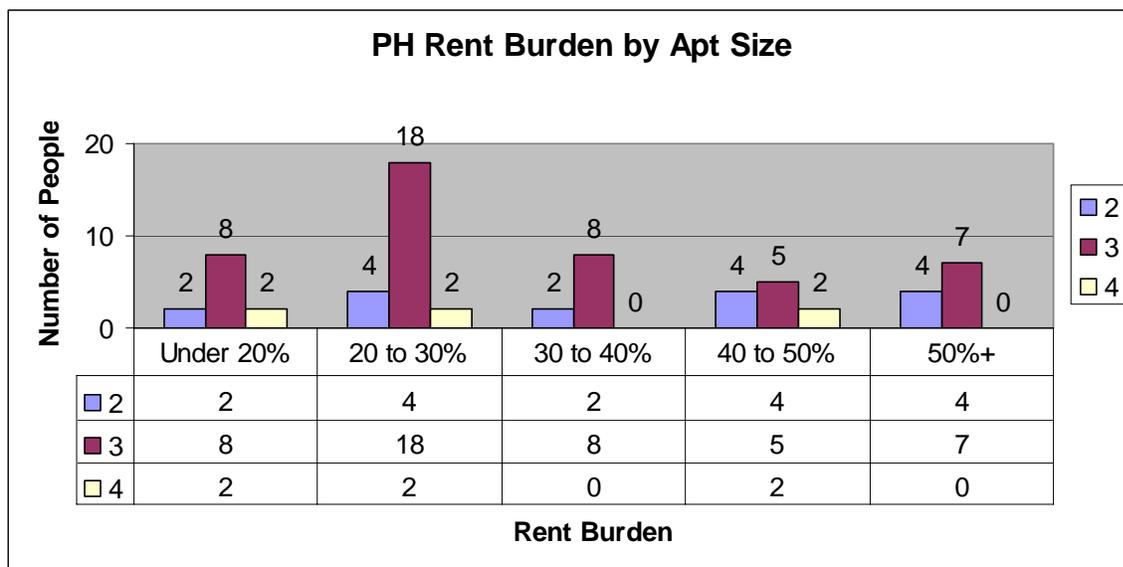
The first year of MTW operations resulted in approximately a \$30,000 per year increase in tenant rents. Since that time, the rental income has stabilized, and did not change dramatically during 2005. The Section 8 Housing Assistance Coupon portion of the SPECTRUM Housing Program is a budget based block grant. There is a significant efficiency built into the program which allows utilization of subsidies 10-15% over what would be possible in a unit based system, yet still allowing sufficient funds for adequate administration and even service coordination for Section 8 participants.

Changes in Rent Burden				
	Baseline 1999	HAC 2005	PH 2005	Combined Burden 2005
Less than 20%	18%	45%	19%	27%
20 to 29%	56%	29%	35%	32%
30% and above	26%	26%	46%	41%
<b>Total</b>	100%	100%	100%	100%
<b>Number of Households</b>	70	100	69	169

The rent burden reports below reflect the rent burden of Public Housing residents and HAC participants as of January 1, 2006. The rent burden report is a snapshot in time and can fluctuate throughout the year as income and employment levels of participating families change and new families enter or exit the program. Rent burdens have remained relatively low throughout the 5 year duration of the program as documented in rent burden charts.

The rent burdens for public housing residents increased at the end of 2005 due to the rent increases effective January 1<sup>st</sup>. The report does not include in its analysis rent reductions provided through the Safety Net program for households with high rent burdens.





Staff will monitor these rent burdens and if they remain constant then the Keene Housing Authority may decide to take action such as lowering the FMR percentage used to calculate the rents. For instance, at Step 3, rent is calculated at 65% of the FMR. If needed, it could be lowered to 60% or 55%. If families are able to increase their income level to 50% of the Median Area Income then all rent burdens would be around 30%. Resident Service Coordinators will need to work closely with residents who have rent burdens of 35% or higher to determine the causes of their specific hardships and help them identify strategies to increase employment and income as appropriate to the individual circumstances in each household. Staff will also be monitoring wage information for the area to determine if it will be able to support rents charged by the Public Housing program. Currently there are adequate jobs and incomes to support the rents charged in the public housing program.

Residents anticipating a temporary hardship can apply for the Safety Net program which will reduce the amount of rent. However, since the rents have been in effect there have only been two applicants. As of January 31, 2006 the percentage of rent collected at the two public housing family sites was 89% and 93%, with little or no balances being held by families with higher rent burdens which is higher than the usual percentage of rent collected at month's end. However, this will have to be monitored on a monthly basis to determine if this is a start of a trend in higher rent burdens or just a temporary spike due to changing employment status of harder to employ households.

**Public Housing Rents**

Public Housing rents are a flat rate based on the bedroom size and number of years a person has been in the program. Despite recent increases bringing rent up to a percentage of 2005 Fair Market Rents, the rents remain significantly more affordable than current FMR's as listed in the chart below:

**2005 Fair Market Rents in Cheshire County effective 10/1/2005**

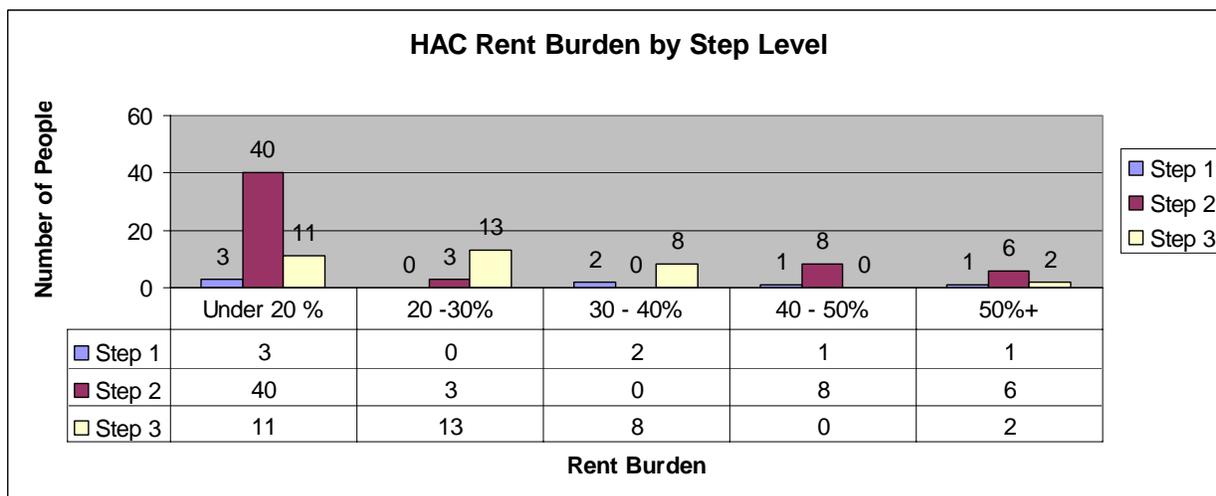
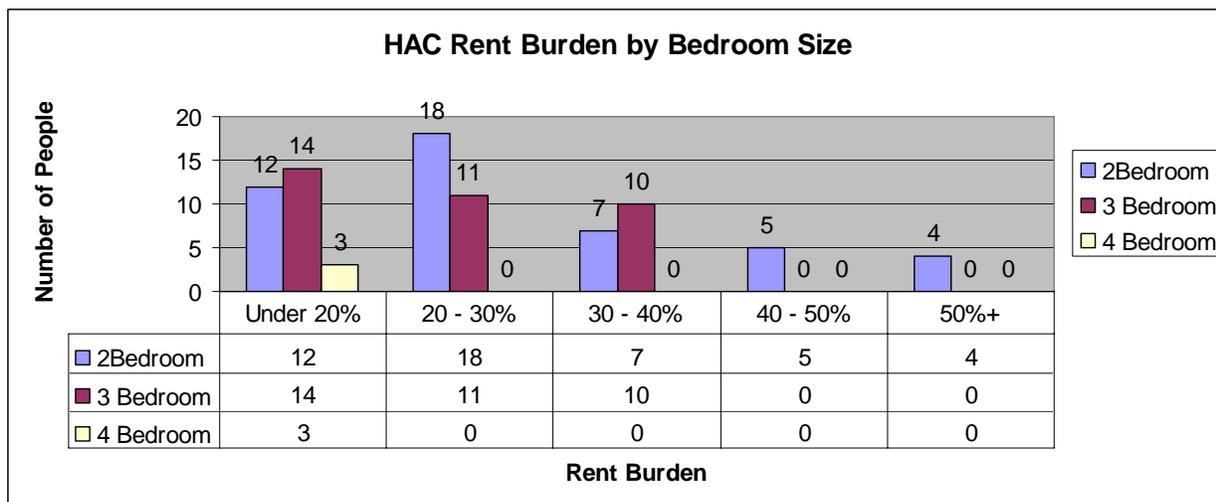
0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$583	\$622	\$780	\$941	\$1145

**Housing Assistance Coupon Program (HAC) Subsidies**

There is a relatively low rent burden among HAC program participants. Generally, incomes among HAC participants tend to be higher than Public Housing participants because households with lower incomes are less successful competing in the private market for rental units. Rent burdens remain

relatively stable as compared to those in 2004 with a majority of participants having rent burdens at or below 30%.

This remains true for participants at the Step 1 Level. In 2005 KHA implemented a new subsidy calculation method for Step 1 subsidy. Previously subsidy was calculated based on 80% of the FMR. Now the subsidy is calculated based on 20% of the adjusted gross income. This policy change has not adversely affected the participants in the program.



### RSR Waiver

In 2005 Keene Housing Authority instituted a waiver for Resident Self-Reliance Program participants who achieved the Spectrum competencies for self-sufficiency. The waiver reduces the 5 year program requirements for the participants requiring only an annual review and goal setting meeting. They are still able to attend any program or take advantage of employment coaching and financial management counseling offered by RSR, but it is at their discretion rather than required by the Keene Housing Authority.

To date, 10 out of the 169 participants have applied for and received the RSR waiver. In order to meet the waiver requirements they must be in good standing, have paid their rent on time for the past year,

maintained steady employment for 2 years and achieved the required competencies in the areas of employment and financial management. The process of applying for the waiver also serves as a type of graduation. Participants applying for the waiver must compile a portfolio of their achievements during the program. The portfolio can also serve as a tool to help them find employment, apply for school, track their accomplishments and manage their personal financial records and important documents.

### Annual Recertification

Keene Housing Authority implemented a reduced annual recertification requirement for households in 2005. This has reduced reporting requirements for families while reducing administrative burden for staff. Self-certifications are also used to determine rent and subsidy calculations for income based households. There are instances, however, when hand delivered documentation or third party verification is used because the tenants are not clear on their sources of income, assets, or expenses. Overall, however, the self-certification process is an accurate tool that reduces unnecessary administrative work saving the agency time and money. It would be beneficial for all federal housing programs if verification could be achieved through a centralized database or federally recognized document such as a tax return requiring staff to verify only sources of income and assets that have changed. 3<sup>rd</sup> party verification continue to be the most difficult, time consuming and inefficient method of determining rent and subsidy calculation. EIV has not been available to MTW sites and is limited in its capabilities and often requires supplemental verification further confusing the process. An increasing number of employers and financial institutions are refusing to complete verification request so PHA's as well as other federal housing programs will be forced sooner rather than later to find alternative methods of verification.

## Vacancy Rates

There was an increase in the number of turnovers, 67 total, over last years 58. There were only slight fluctuations in the numbers and rates of vacancy in 2005 from 2004. However, it is necessary to point out that a decrease in the vacancy rates is an accomplishment given there was a slight increase in vacancies 2005.

Property	Target Vacancy Rate Dec. 2005	Occupancy Trend on 12/31/2005	Average number of Vacancy Days	Actual Vacancy Rates 2005	Turnover Rates for Property
Harper Acres	<1%	100%	22	2%	13%
Bennett Block	<1%	100%	49	3%	21%
Forest View	<1%	95%	46	4%	34%
North & Gilsum	<1%	93%	52	5%	38%
Scattered Sites	<1%	98%	46	<1%	6%
Farmstead Commons	<1%	100%	0	0	0
<b>Averages 2005</b>		<b>97%</b>	<b>36 days</b>	<b>2%</b>	<b>19%</b>
<b>Averages 2004</b>		<b>96%</b>	<b>34 days</b>	<b>2.33%</b>	<b>21.5%</b>

Property Management and Maintenance faced several challenges in 2005 in completing turnovers and leasing up units. In the Maintenance Department personnel are trying to develop a system to reduce the time it takes to turn over the apartment. Depending on the condition the unit is left in and how long it was occupied it currently takes Maintenance staff anywhere from 2 to 31 days to complete the unit. The average time to complete a turnover is 18 days. The average time it takes to lease-up a property from the date the unit was vacated to the date a new tenant leases up is 18 days for elderly sites and 42 days for family sites. There were several highly damaged units as a result of evictions during the past year that contributed to the duration of turnover time.

The Property Management and Intake staffs are finding it more difficult to market 3 and 4 bedroom units, especially at public housing sites which are older and less desirable among applicants. As mentioned previously, the Keene Housing Authority also implemented stricter screening criteria which further reduced the eligible applicant pool. Staff are working on a variety of strategies to address the vacancy rates and improve the marketing of the properties including:

- Maintenance staff are working on drafting a request for proposals to explore the option of contracting out turnovers.
- Holding open houses inviting applicants to tour the communities
- Lifting restrictions on occupancy standards.
- Marketing the program to applicants on the Section 8 waiting list which is approximately 30 months
- Advertising in the paper and sending mailings to a variety of agencies and organizations throughout the state noting there is a shorter waiting list for specific properties. Sometimes people do not apply because they think the waiting list might be too long.
- Improvements in safety and enforcement of the lease increasing the satisfaction of existing tenants. Many tenants have commented on the decrease in the number of disruptive incidents occurring on the family sites as a result of new screening procedures and the presence of security personnel on the property. Public Housing has long battled a bias newer affordable housing communities in Keene do not encounter. The Property Manager has educating people to reduce prejudice in the community about public housing properties. That process starts with strict enforcement of the lease so existing tenants realize that high standards are being upheld within the public housing community.

The increase in turnover wasn't exclusive to our Public Housing programs. Turnover was also high in our Section 8 project based properties ending the year at 37%.

## Rent Collections

Rents uncollected at December 31, 2005 were anticipated to be less than 1%. Actual rents uncollected were 3% for all public housing sites combined. The amounts uncollected were higher at the family housing sites. Strict adherence to our rent collection policy and regular meetings between Property Managers and Finance contribute to the successful and timely collection of rents. There was a vacancy loss of \$29,312 out of a gross potential rent of \$866,208. There was an additional \$15,585 collected in rent from non dwelling rent from commercial spaces rented to local non profit organizations and small businesses.

## Work Orders

There were a total of 2,317 work orders in 2005. A large number of work orders were generated as a result of increased maintenance needs for aging properties, better reporting rates from tenants and floods and special projects that required follow-up work. The target response rate for Normal type work orders is 30 days which the Maintenance Department has exceeded as noted in the average number of days to complete a work orders.

<b>Property Bennett Block</b>		
<b>Type of Work Order</b>	<b>Total Number of Work Orders</b>	<b>Average Days to Complete Work Order</b>
High	16	1
Normal	118	7
Emergency	30	1
<b>Property Harper Acres</b>		
<b>Type of Work Order</b>	<b>Total Number of Work Orders</b>	<b>Average Days to Complete Work Order</b>
High	79	5
Normal	707	12
Emergency	209	2
<b>Total Work Orders for Senior Housing</b>	<b>1238</b> <b>Average Response Rate for Normal Work orders 9 days</b>	
<b>Property Scattered Sites</b>		
<b>Type of Work Order</b>	<b>Total Number of Work Orders</b>	<b>Average Days to Complete Work Order</b>
High	20	3
Normal	233	14
Emergency	38	1
<b>Property Forest View</b>		
<b>Type of Work Order</b>	<b>Total Number of Work Orders</b>	<b>Average Days to Complete Work Order</b>
High	64	43
Normal	309	19
Emergency	76	1
<b>Property North/Gilsum</b>		
<b>Type of Work Order</b>	<b>Total Number of Work Orders</b>	<b>Average Days to Complete Work Order</b>
High	42	4
Normal	233	8
Emergency	64	1
<b>Total Work Orders for Family Housing</b>	<b>1079</b> <b>Average Response Rate for Normal Work Orders 14 days</b>	
<b>Total Work Orders for all Public Housing</b>	<b>2317</b>	

2005 has been a year of change and challenge for the Maintenance Department. A significant amount of time has been spent reviewing procedures, identifying areas needing improvement and developing and instituting changes. The Department reorganized staff to create a “project/ turnover” team.

Other changes include a restructuring of the snow plowing operation. The goal is to provide better, more reliable service to our properties while limiting the amount of labor hours and the frequency of having to tow tenant’s cars. In 2005 towing was the biggest nuisance when plowing. The creation of an information phone line gives the tenants an opportunity to know within an hour when we will be plowing.

In an effort to effectively supervise the work of off-site Maintenance staff, some of the routine responsibilities have been shifted from the Maintenance Supervisor to Maintenance staff. Property assignments have been adjusted to better utilize our resources.

For 2006 the Maintenance Department will be developing a comprehensive inventory control plan which will be fully implemented in conjunction with our move to the new main office at Stone Arch Village. Our goal is for more efficient use of staff time and better control and security of supplies. We are also investigating the cost effectiveness of contracted services for turnovers and snow plowing. Contracting more of these services would allow us to shift resources to other things. Updates and ongoing capital improvements will continue.

## Inspections

100% of units in public housing were inspected in November of 2005 using the Uniform Physical Conditions Standards. Inspections were conducted by U.S. Inspection Group Inc. USIG provided the Keene Housing Authority with the following scores based on their inspection of 100% of public housing units. In addition, REAC inspected a percentage of units in March of 2005.

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 providing adjusting occupancy standards to avoid higher impact on units.

Maintenance is also investigating approaches to making the units more durable including the installation of new and more durable doors.

Property	KHA Score	National Average Score
NH36-P010-001 Harper Acres	90.77%	69.91%
NH36-P010-002 Harper Acres –Ashuelot St	87.22%	74.40%
NH36-P010-003 Forest View	66.12%	75.12%

North and Gilsum St		
NH36-P010-005 Scattered Site	87.05%	74.40%
NH36-P010-006 Scattered Sites	83.39%	74.40%
NH36-P010-009 Scattered Sites Farmstead Commons	92.52%	74.40%
NH36-P010-010 Bennett Block	92.52%	74.40%
NH36-P010-010 Scattered Site Damon Ct	90.94%	74.40%

## Changes in Housing Stock

The Keene Housing Authority maintained the same number of units of Public Housing in 2005, 226, as noted in the 2004 Annual Plan. The following chart summarizes the Public Housing stock at the year end in 2005:

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
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>226</b>			

## Sources, Uses and Amounts of Funding

Planned Versus Actual Funding: Unaudited

### SOURCES OF FUNDS

	FY 2005	FY 2005
Income Source	Budget	Actual
Section 8 Funds	\$2,489,856	\$2,507,340
Public Housing Operating Fund	\$410,732	\$364,730
Public Housing 2005 Capital Fund	\$357,877	\$329,018
Public Housing Rental Income	\$810,488	\$836,897
Public Housing Non Rental Income	\$11,400	\$15,585
Interest Income	\$4,500	\$12,220
Fees, Congregate Program	\$48,000	\$48,000
Other Income/ Expense	\$11,500	\$97,612
<b>Total</b>	<b>\$4,144,353</b>	<b>\$4,211,402</b>
<b>USES OF FUNDS</b>		
<b>Expense</b>		
Admin & Program Expenses	\$801,417	\$747,797
Maintenance Expenses	\$383,139	\$565,090
Utilities	\$396,800	\$436,972
General Operating Expense	\$380,880	\$401,952
Bad Debt Expense	\$5,000	\$33,160
HAP Disbursed	\$2,166,227	\$1,911,966
<b>Total Expense</b>	<b>\$4,133,463</b>	<b>\$4,096,937</b>
<b>Net Income</b>	<b>\$6,481</b>	<b>\$114,465</b>

The above numbers are unaudited as of this date. Our greatest challenge this year was to maintain our properties as well as our programs and services despite the significant funding cuts. Increased rental income as well as diligent collection of work order fees contributed in part to the slight increase in income. Included in Other Income is \$46,000 we received from our Energy Savings Contract to make up a deficit in 2004 savings which was not realized.

Operating Funding cuts of \$46,000 necessitated the elimination of an Administrative position and a Programs & Services position. Responsibilities were delegated among other staff members. The extra responsibilities were absorbed through a high degree of teamwork and dedicated staff who worked to minimize the impact the funding cuts would have on the level of services we could provide.

Increasing maintenance costs continue to present a challenge. Materials and contract maintenance costs rose dramatically as a result of the hurricanes and floods. Public housing was fortunate not to sustain any major damage from the floods, although our senior complex was required to evacuate three times. Although these events were costly, we were pleased with the quick response of our Property Managers and Maintenance crew and their willingness to help our seniors find alternative temporary shelter.

Utility costs rose dramatically in the aftermath of the hurricane and fuel prices continue to fluctuate on a daily basis. Public Housing utility costs for 2005 were almost \$55,000 more than 2004 costs.

Several very difficult evictions resulted in extensive repair costs for property damage. Bad debt expense was high as a result of the increased number of evictions and move outs without notice. Despite the challenges of decreased funding and unanticipated expenses, in total, we were able to stay within our budget.

### OPERATING RESERVES

The ongoing cuts in Public Housing funding over the past several years have depleted any Reserves for Public Housing. In 2005 alone, operating fund and capital funding cuts totaling \$76,000 coupled with the unfunded utility increase of \$55,000 have impacted maintenance of properties and the level of programs and services we can provide to our clients. Capital Funds will continue to be used to maintain our properties. The majority of Section 8 Reserves will be used to supplement the increasing costs of maintaining public housing.

## Capital Planning

### Planned Versus Actual Expenditures

Development	Description of Work	Budget	Actual
HA Wide	General Operation	\$65,000	\$65,000
HA Wide	Computer Upgrades	\$23,067	\$27,063
HA Wide	Administration	\$62,360	\$60,082
HA Wide	Architect/Consulting Fee	\$10,000	\$8,282
HA Wide	Door Replacement	\$92,000	\$92,000
HA Wide	Energy Equipment Lease	\$57,000	\$57,000
NH10-1,2	Replace Flooring	\$3,136	\$3,136
NH10-3	Upgrade exterior lighting	\$737	\$737
NH10-3	Repair/replace fence	\$1,585	\$1,585
NH10-3	Replace Flooring	\$8,099	\$8,099
NH10-5,6	Replace Flooring	\$3,967	\$3,967
NH10-9,10	Replace Fence	\$300	\$300
NH10-9,10	Repair Electric Cables & Dialer	\$1,309	\$1,309
NH10-9,10	Install Floodlights	\$458	\$458
		<b>\$329,018</b>	<b>\$329,018</b>

Based on the comprehensive Capital Needs Assessment completed in 2004, we continue to work on the various properties as detailed above. A major renovation which was completed in 2005 was the replacement of over 100 exterior doors with energy efficient doors and the replacement of several interior doors in both senior and family housing. Planned flooring replacement continued as well as

flooring replacement required in several turnover units. Fences and exterior lights were installed and repaired at family sites to increase the safety and security of the residents.

Additional computer equipment was purchased to update and safeguard our computer systems and network. Ongoing upgrades and replacement of computers and software are critical to ensure accuracy of records, up to date tenant information and to meet the increasing reporting requirements. Our 2005 capital funding was decreased from the 2004 funding by almost \$30,000. As our public housing properties age, it becomes increasingly difficult to maintain them and to follow through on our capital needs plan.

## Security

The Keene Housing Authority's developments are provided the same level of public security and protection as the surrounding neighborhoods and the community at large. There has been a slight rise in crimes and drug-related crimes in the City of Keene. Crimes that are typically reported include domestic disputes, robbery, and vandalism. A local security firm has been hired to patrol the public housing family sites a couple of nights a week just as a precaution. It is the hope of staff that it will deter any possible crime and create a greater feeling of safety among residents.

The Keene Housing Authority maintains basic records documenting the nature and extent of security and crime problems that occur within the public housing communities. This information is supplied by the local police department. On a regular basis the Police Department sends a report of all calls for service made to Keene Housing Authority owned and managed properties. When the information is received, the Property Managers follow-up with appropriate action to address the problem.

Incidences occurring in public spaces and common areas are generally reported to the Keene Police Department for their action. The Police Department advises the Housing Authority when illegal activities involve residents. Police records involving Housing Authority residents are made available upon request. The Keene Police Department has expressed their support to cooperate and partner with the Housing Authority on strategies for ensuring the continued safety and security of residents and preventing drug/crime activity from occurring in and around Housing Authority properties. Police have attended community meetings at Public Housing developments to educate residents and assist them in dealing with community problems.

The Keene Housing Authority is currently involved in the following safety and crime prevention activities:

- Tracking crime and crime-related problems and reporting incidents of criminal activity to the Keene Police department.
- Maintaining a system for cooperating with the Keene Police Department in tracking crime and crime-related problems.
- Adopting and implementing procedures that screen out and deny admission to specific applicants.
- Admission is denied to applicants who have a recent history of criminal activity involving crimes to persons or property and/or other criminal acts that would adversely affect the health, safety, or welfare of other residents or Housing Authority staff.
- Admission is denied to applicants, who were evicted, because of drug-related criminal activity for a minimum of a three-year period beginning on the date of such eviction, unless the applicant has successfully completed, since the eviction, a rehabilitation program approved by the Housing Authority.
-

- Admission is denied if the Keene Housing Authority has reasonable cause to believe the applicant is illegally using a controlled substance.
- Admission is denied if the Keene Housing Authority has reasonable cause to believe an applicant abuses alcohol in a way that causes behavior that may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents or Housing Authority staff.
- Adopting and implementing lease enforcement policies and procedures that include eviction of any resident and/or family members or other occupants of the leaseholder's household who engages in any criminal activity that threatens the health, safety or right to peaceful enjoyment of the premises by other residents or Housing Authority staff; engages in drug-related criminal activity; abuses alcohol in a way that causes behavior that may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents or Housing Authority staff.

## Leasing Information

### Target Lease-ups for Housing Assistance Coupon Program (HAC)

Keene Housing Authority's total MTW allocation for vouchers is 409. The number of lease-ups at the end of 2005 was 430, 21 more lease-ups than the 406 anticipated in the 2005 Annual Plan. Fifty participants left the program in 2005 and a total of 76 new households were leased up. Twenty out of those 76 were ports.

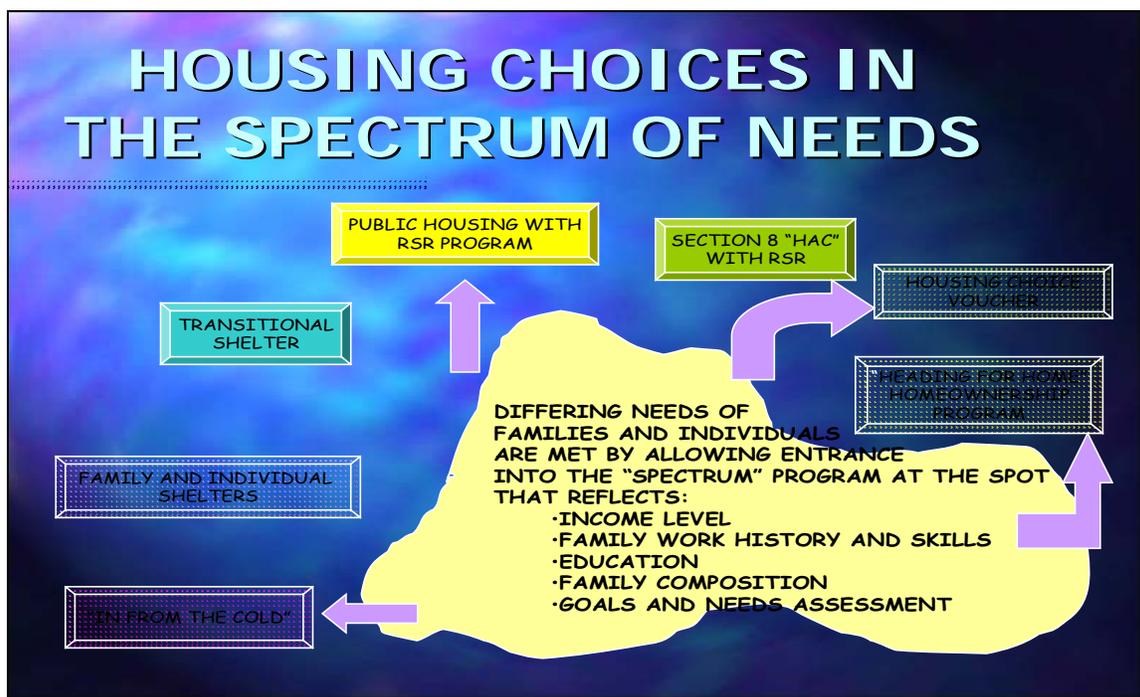
### Rent Reasonableness

KHA provides training to new participants in how to determine if the rent being asked for a unit is reasonable. Participants are trained to address location, quality, size, number of bedrooms, age, amenities, housing services, maintenance and utilities of comparable units. Additionally participants are trained in negotiating rents and rent increases. The KHA inspector maintains information on rent reasonableness in Keene and this information is used in the Housing Assistance Coupon program.

### Increased Housing Options

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.
- Income eligibility up to 80% achieves a greater income mix of families.
- Collaborations with local shelter program and the creation of the Heading for Home Homeownership program increase the spectrum of housing options [figure below](#)
- Development of LIHTC programs will provide additional housing choices in 2006 for applicants on Keene Housing Authority waiting lists.
- Collaboration with local agencies such as shelter and Mental Health agencies.



**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.

**Inspection Strategy**

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.

Keene Housing Authority conducts inspections for all HCV participants as noted in the chart below.

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%

54% of inspections for participants in the Housing Assistance Coupon Program (HAC) are conducted by the landlord. In the HAC Program the landlord has the option of self-certifying that the unit meets HQS or they can request the Keene Housing Authority conduct the inspection. Some landlords prefer the Keene Housing Authority conduct the inspection because they regard it as a beneficial service of the HAC program.

Every three months, 5% of all units self-inspected by landlords receive a quality control inspection conducted by KHA. 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).

Interim inspections are conducted by KHA if requested by the participant, landlord or KHA.

During the issuance of Housing Assistance Coupons a KHA 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 and
- Participant's responsibility for ensuring that their rental unit meets

#### Landlord Education and Participation

Landlords are encouraged to contact KHA with any questions they may have about the HQS. Some landlords who conduct the initial inspection request that the annual inspection be conducted by KHA and vice versa. Some landlords have a standing request that KHA conduct all initial and annual inspections. The owner must maintain the unit in accordance with 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

The Housing Assistance Coupon programs (HAC) 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. Keene Housing Authority employees inquire about and discuss HQS during quarterly meetings and monthly contacts. Participants are also asked during the Annual Review, about HQS and staff briefly review the HQS. Participants are also asked to complete an inspection form demonstrating they have assessed the condition of their apartment and whether or not it meets HQS.

The family is responsible for a breach of the HQS that is caused by any of the following:

- The family fails to pay for any utilities which are the tenant's responsibility
- The family fails to provide and maintain any appliances that the owner is not required to provide, but which are to be provided by the tenant; or

- Any member of the household or a guest damages the dwelling unit or premises (damage beyond ordinary wear and tear).

If an HQS breach caused by the family is life threatening, the family must correct the defect within no more than 24 hours. For other family-caused defects, the family must correct the defect within no more than 30 calendar days (or any Keene Housing Authority approved extension).

If the family has caused a breach of the HQS, the Keene Housing Authority will take prompt and vigorous action to enforce the family obligations. The Keene Housing Authority may terminate assistance for the family in accordance with 24 CFR 982.552.

## Resident Programs

The Keene Housing Authority coordinates and provides directly a number of services to enrich the quality of life and ability of residents to be self-reliant and live independently. Decrease in funding for services forced the Keene Housing Authority to eliminate a Resident Services Coordinator position. Previously there were 3 RSC's, one serving public housing residents and 2 serving Section 8 Housing Assistance Coupon (HAC's) participants. Despite the cuts, the Resident Self-Reliance program staff was able to streamline the delivery of services focusing on households during their first year in the program. Service requirements are gradually reduced as they progress through the program rather than work intensively with all program participants for the full five year program. Workshops have been consolidated and are offered to RSR participants opening space for residents from other programs and local agencies as space and time permits.

### Resident Self-Reliance Program (RSR)

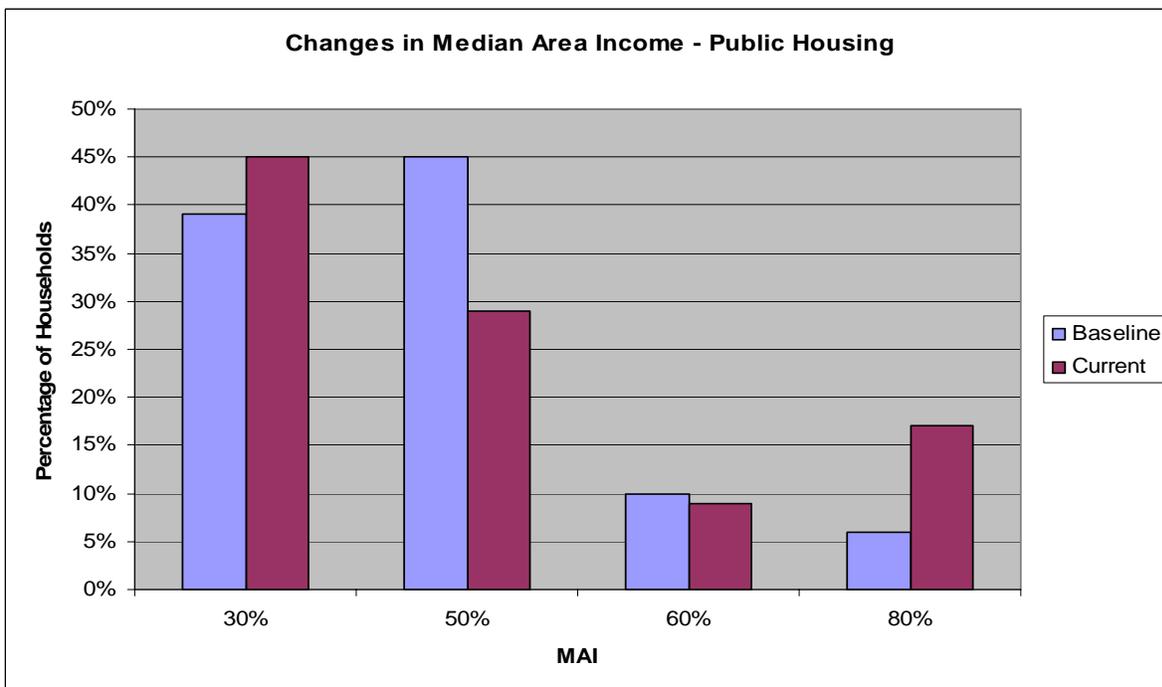
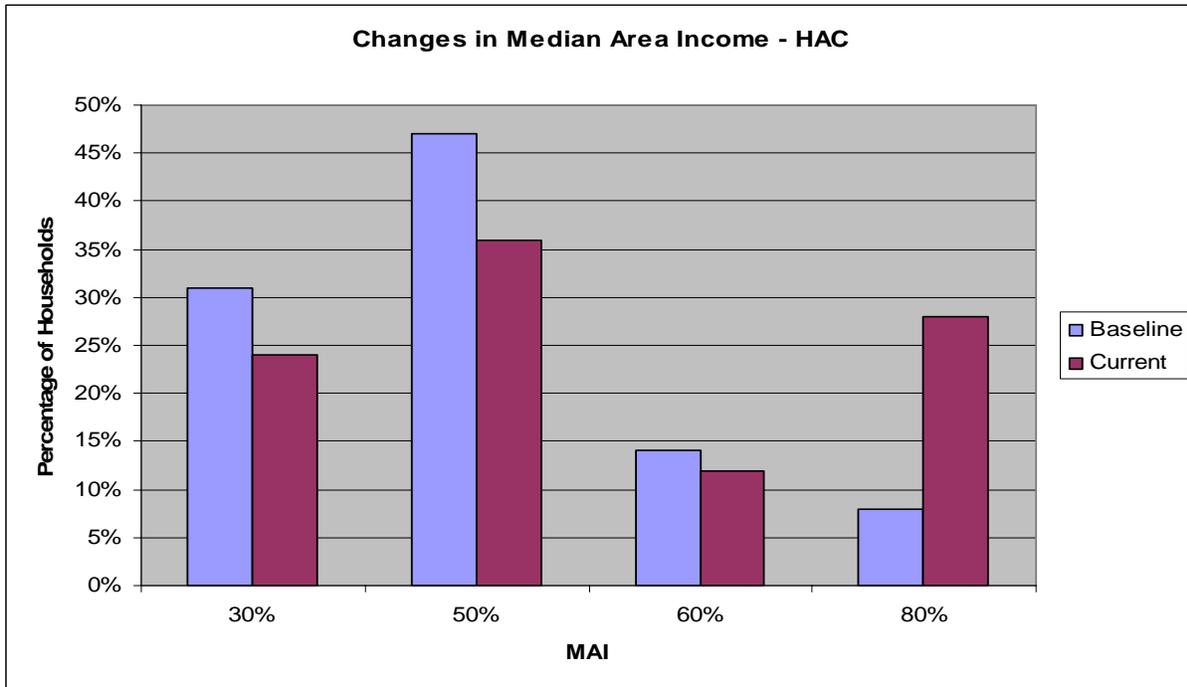
There are total of 169 families in the RSR program, 69 families are from the Public Housing program and 100 in the Section 8 HAC RSR program. A total of 411 families have been served in the RSR since it started as part of Spectrum in 1999. Of the 411 households served through RSR, 242 families have exited the program year to date.

The following charts summarize the status of current families in the RSR program in comparison to the status of families in the program in 1999 and 2004.

Changes in Family Income					
	Baseline 1999	2005 HAC	2005 PH	2004 Combined	2005 Combined
No income	8%	4%	0%	0%	2%
\$1 - \$9,999	23%	10%	16%	12%	13%
\$10 - \$19,999	41%	18%	43%	25%	28%
\$20 - \$29,000	26%	35%	16%	17%	27%
\$30 and above	2%	33%	17%	16%	30%
<b>Total</b>	100%	100%	100%	100%	100%
<b># of Households</b>	78	100	69	69	169

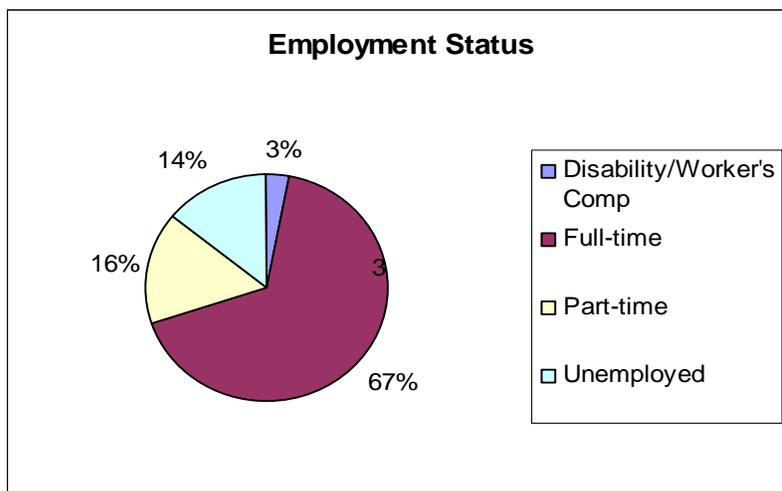
**Changes in Area Median Income**

Income continues to rise slightly among participants in the RSR program. There was a dramatic increase in the number of households and amount of income in the beginning of the RSR program and that initial increase has remained relatively steady. A significant increase in the number of households with incomes at \$30,000 and above is apparent when comparing baseline data with current participant information. The changes in MAI are less dramatic but nevertheless they are still present with a slight exception among public Housing residents. The number of households at the lower level income levels increased from baseline levels. Regardless of this drop, which could be temporary as many new participants have entered the program over the last year and it takes an average of about 3 years for them to increase their income, there is still an impressive increase in the number of households moving to the 80% MAI range.



The pie chart below shows the breakdown of employment for all Resident Self Reliance program participants at the end of 2005. The table below compares the changes in employment for participants at the start of the program in 2004 and again in 2005. The data illustrates there was a significant increase in employment when the RSR program started and the increase in employment has remained stable despite changes in the economy and employment rates over the past 6 years of the program. Full-time employment has significantly increased in families rising from 47% in 1999 to 67% in 2005. As of December 2005, the unemployment rate in Cheshire County was 3.6%. This rate has increased slightly since the program started in 1999 when the unemployment rate was around 2.5%.

**Employment Status**

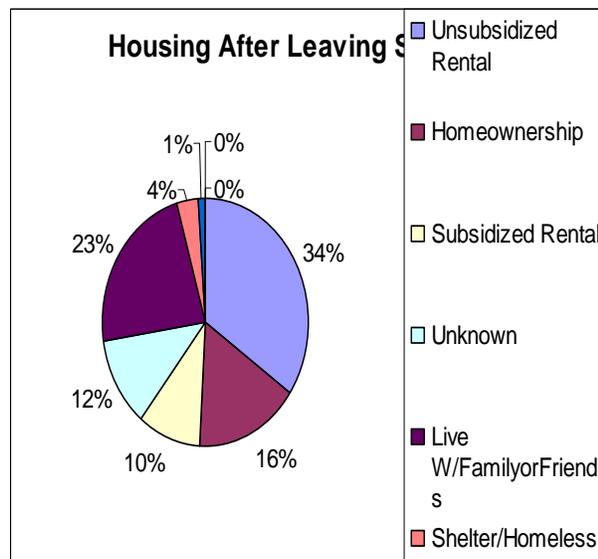
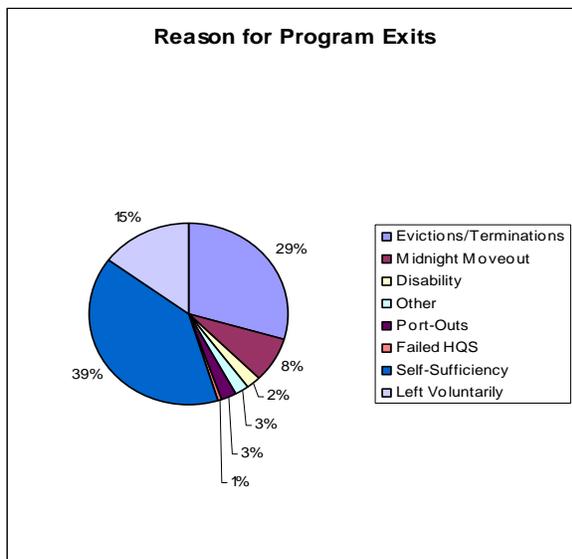


Changes in Employment			
	Baseline 1999	2004	2005
Employed Full Time	47%	65%	67%
Employed Part Time	19%	17%	16%
Unemployed	32%	15%	14%
On Disability/Worker's Comp	1%	3%	3%
Total	100%	100%	100%
<b>Number of households</b>	<b>78</b>	<b>182</b>	<b>169</b>

Employment has remained stable overall for program participants still maintaining the significant increase over baseline data.

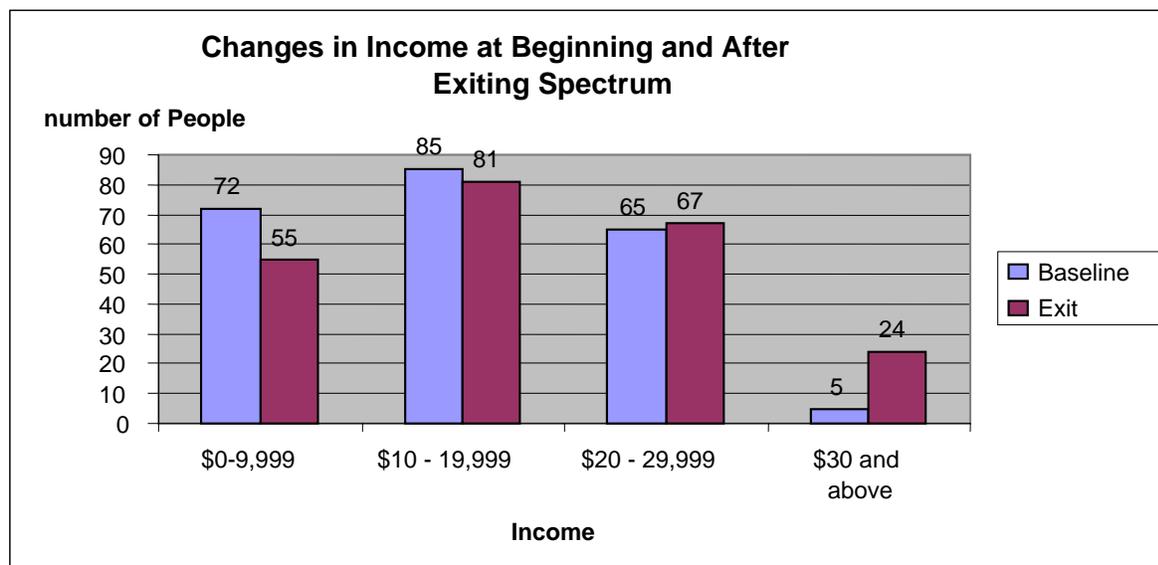
**Rent Burden for Families Exiting Spectrum**

The Rent burden for people exiting the program also remains relatively low with a majority of households, 71%, having a rent burden of 35% and under. The figures below shows the reasons people left the MTW program, their changes in income when they entered and exited the program, and the type of housing they were transitioning to after Spectrum. Most people who exit the Spectrum program move on to rent in the private market or homeownership after improving their financial status. The cause of terminations and evictions from the program are as follows; 9% for criminal activity, 25% for lease violations, 16% for non-compliance with the RSR program and 51% for non payment of rent.



A significant number of program exits, 29%, are a result of program terminations and evictions. This is due mostly in part to evictions on the public housing side for both non-payment of rent and lease violations. Over the past two years KHA has increased the enforcement of its lease to reduce damage to the unit, improve the safety and quality of life within the neighborhoods and reduce rent revenue loss. This has resulted in what KHA believes to be a temporary spike in evictions. Most new tenants who have moved into public housing are following the terms of their lease. In the words of one tenant, “KHA must have changed our screening procedures,” because it is “a lot quieter in the neighborhood now.”

Over the past 6 years the Spectrum program has been in operation, 16% of the participants have moved on to homeownership without the assistance of a Homeownership HCV. The Keene Housing Authority’s Heading for Home program (H4H) was implemented until the end of 2005. It is the goal of the KHA to significantly increase the number of people moving into homeownership to a minimum of 10 a year. The H4H program provides monthly HAC assistance to pay the mortgage and the Homeownership Supportive Services grants provide financial counseling and small ISA accounts. Combined, these resources will assist dramatically in reaching the ambitious homeownership goals KHA has set.



There are families who have been evicted from the program for lease violation issues and non-payment of rent. Before any family is evicted the Property Manager and Resident Service Coordinator work with the family to help them overcome obstacles that threaten their continued tenancy such as paying outstanding balances or complying with the terms of their lease. Families who have a high rent burden or trouble paying their rent are often assisted in Safety Net but if they fail to meet their terms of the agreement, such as working the required hours to receive a rental credit or following the terms of their payment arrangement, the Keene Housing Authority may proceed with eviction.

### **RSR Waiver**

In 2005, the RSR waiver was implemented for those who have achieved all of their required competencies which waives 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.

### **Quarterly Goal Meetings and Other RSR Program Revisions for 2006**

There have been several changes to the RSR program including more one on one intensive case management during the first year of the program followed by participation in quarterly goal meetings following either the employment or financial track. Participants may attend all or one of the 6 quarterly goal meetings offered every quarter but they must attend a minimum of one every quarter to remain in compliance with the program.

All first year participants are required to participate in the following workshops in addition to attending individual coaching sessions each quarter. Program descriptions are listed below.

### **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**

Anyone looking for additional tools to aid them in the RSR goal setting process should attend this workshop. We will spend some concentrated time on the most useful way to fill out an ISTP, but so much more! You will learn the benefits of setting goals and how to name a "SMART" one. Be given tools like "mind-mapping" to help you to find steps to achieve towards a goal, and an opportunity to get a better understanding of how to use activities and resources. If you are having trouble breaking down your goals into steps, difficulty filling out an ISTP goal setting form (used in the RSR Program), can't seem to find a goal, or if the entire goal-setting process has just become a bit stale for you, attend this workshop!

### **HAC Time Limits**

In 2006, the first group of HAC's will expire. According to Keene's Moving to Work policies, HAC assistance will be terminated after five years unless they apply for and receive a two year extension. Participants, if they are in good standing and in compliance with RSR, may apply for an extension for up to two years. If their gross median income exceeds the 60% limit they will not be accepted for an extension but may still qualify for a Heading for Home HAC.

### **Homeownership**

The homeownership program of the Keene Housing Authority, known as the Heading for Home Program (H4H) offers eligible participants the option of buying a home with mortgage payment assistance.

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 will provide funding to expand homeownership counseling services to RSR families with the specific goal of moving at least 10 public housing 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.

KHA is currently in the process of working with families who are interested in applying for the program. There are currently 19 applications in process, 3 H4H HAC's have been issued and 1 H4H participant has purchased a home. Keene Housing Authority goal for 2006 is to issue at least 10 H4H HAC's.

## **Keene Housing Authority Workshop Series**

Twice a year the Keene Housing Authority publishes its calendar of events and sends it to all KHA assisted families. Programs cover a wide variety of topics and are free for all assisted families. The workshops listed below were all offered at least twice a year with the exception of the financial workshops that are offered several times throughout the year. In addition to workshops, we also hosts a resource presentation series that focuses on the resources available on particular topics such as parenting, transportation, small business development, IDA's youth programs and homeownership. Representatives from different agencies come to speak about their programs and answer residents questions. Workshops offered during 2005 include:

### **Making Money Work for You**

This fun, interactive workshop series helps you get more bang for your buck. You say you don't have any money to budget? You will be surprised by these money saving techniques that will help you reduce debt, build good credit and create a spending and savings plan to help you reach your goals! (This workshop can be used as credit towards your IDA program!)

### **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. 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.

### **Beating the Bill Deadline**

This workshop will help you 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.

### **Planning Ahead Staying Ahead**

This workshop focuses on identifying resources and how your values affect resource management. This is an excellent workshop for people developing their first financial management plan. Topics include:

- Learn about fixed, flexible and periodic expenses and income
- Learn money saving tips
- Learn ways to save money food shopping
- Learn about a system to track and manage your spending

### **Bank On It!**

Make an important first step towards building a better financial future for yourself and your family. Take the fear out of opening and using an account and review the basics of banking; terms, types of accounts, services offered.

### **IDA Presentation**

Individual Development Accounts (IDAs) are matched savings accounts that offer participants that are income-eligible a means to save money and take steps towards homeownership, -post-secondary education, or business ownership. In this program, for every dollar saved, the program will match it with 3 dollars! Keene Housing Authority will be holding an informational session on this amazing opportunity through Cheshire Housing Trust.

### **To Your Credit**

This workshop is designed to familiarize participants with the importance of credit and your credit history/score. Establishing credit can be both a convenience and a necessity. One of the important steps to financial security is understanding your credit report and building a positive credit history. By the end of the workshop, participants will be able to:

- Identify the costs and benefits of using a credit card
- Understand the terminology associated with credit
- Identify a credit report and how to use it
- Request a copy of their credit report
- Read and understand a credit report and the FICO score
- Identify ways to start repairing credit
- Recognize credit repair scams

### **Career and Life Planning**

The Career and Life Planning workshop will help you develop a career plan that matches your lifestyle and goals. Most importantly, it will help you find employment that brings satisfaction rather than frustration. In this workshop you will learn how to:

The Career and Life Planning workshop helps participants create a career plan that matches their lifestyle and goals. Most importantly, it will help them find employment that brings satisfaction rather than frustration. In this workshop participants will learn how to:

- Find solutions to overcome barriers to employment
- Increase your self-knowledge
- Explore career options
- Learn networking strategies
- Develop an action plan
- Create a portfolio

### **Surviving Your Job**

Do you often feel like it is impossible to survive your job? Work related stress is the number one reason for job dissatisfaction. Come to this workshop and learn essential workplace survival skills and techniques that will help you:

- Resolve conflict at work
- Communicate so your co-workers and supervisors listen
- Create a supportive team environment
- Build your leadership skills
- Solve tough problems on the job
- Get and keep the job you want
- Network with people to reach your employment goals
- Advance your career

### **Heading for Home” Information Night**

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. Come to this meeting to learn more about the steps needed to take towards becoming a part of this exciting new opportunity.

**Annual Camp Fair**

The annual camp fair brings camp staff from all over New Hampshire (and neighboring states) and families together. Youth and their parents are able to talk directly with camp staff, sharing questions and concerns, and ensuring that camp programs will fit their needs. Camp staff is available to help families fill out registration paperwork and scholarship applications. This has been a very successful event for both camps and families, and the numbers of children and families served continues to grow each year!

**Small Business For Me with Micro Credit**

A must for those desiring to start their own businesses some day. Learn about Micro Credit and all the helpful information and resources it provides. Also, learn about Micro Credit 50+ peer groups each made up of 4-10 members who have different small businesses, product based and service oriented. The peer group offers its members ongoing assistance to help them to achieve a successful business.

**Health Services of Keene**

Come and learn about the different Health Services available in the Keene area for families and children. You will hear an overview of the different agencies and services available, including medical services for both adults and children, dental programs for the family, prenatal care, free screenings, discounts on services, family planning, mental health services, and many others! You will also get handouts and info, as well as participate in interactive group analyses of services and role play real life scenarios.

**Fast Meals not Fast Food**

Tired of running to your favorite burger stand or pizza place because you haven't planned ahead? Looking for an inexpensive alternative to all those ready-to-serve convenience food meals at the supermarket?

Nutritious meals can be fast and tasty without breaking your budget. In this four week series, learn what foods to keep on hand and how to use them to come up with fast meals that your family will like. A set of easy, do-at-home nutrition lessons will accompany the class. Use them to help set household goals for better family nutrition.

**Goal Setting at a Glance**

Anyone looking for additional tools to aid them in the RSR goal setting process should attend this workshop. We will spend some concentrated time on the most useful way to fill out an ISTP, but so much more! You will learn the benefits of setting goals and how to name a "SMART" one. Be given tools like "mind-mapping" to help you to find steps to achieve towards a goal, and an opportunity to get a better understanding of how to use activities and resources. If you are having trouble breaking down your goals into steps, difficulty filling out an ISTP goal setting form (used in the RSR Program), can't seem to find a goal, or if the entire goal-setting process has just become a bit stale for you, attend this workshop! (This workshop may be a requirement for some RSR participants)

**Strategies for Successful Weight Management**

Small Changes can sometimes have a big impact on your health and weight. Big changes are not always hard to make, if you have the support you need. Learn the difference between losing weight and managing weight. Examine the pros and cons of some popular weight loss diets. Learn how to work on goals that you set for yourself. Find out where to go for weight management help in our community.

**Healthy Household Management**

This program focuses on how to keep your home clean and integrates fun activities geared towards making the cleaning schedule at home fun and easy. In this workshop you will gain knowledge from

housing inspectors, receive housekeeping tips, and learn how to incorporate your household management goals into a realistic “clean living” plan. You will pick up some tips on saving time and money on grocery shopping and how to create a meal plan for your family. We’ll even include some information on how to keep hazards out of your home.

### **Landlord Relations workshop**

This workshop will focus on obtaining (and maintaining) a good landlord and tenant relationship. Topics that will be discussed include how to find an apartment, maintaining good communication with your landlord, and adhering to a lease.

### **Setting Limits - *Program with MFS***

Set limits for our children to keep them safe and to teach appropriate behavior. Setting limits helps our children understand the world around them, how it operates, and how they fit in. In this workshop participants will learn general guidelines about limit setting, including its purpose and the importance of consistency. Parents will gain an understanding what their child is experiencing developmentally and what they can expect from their child when setting limits. Parents will become aware of and learn to implement a variety of positive limit setting techniques. Parents will share how it feels to set limits and what gets in the way of being consistent.

### **Temperament & Self-Esteem - *Program with MFS***

Knowledge of temperamental differences helps parents understand their child’s behavior. It helps parents to anticipate their child’s responses and to respect their child’s uniqueness. Temperament can influence parental behavior, which in turn, can influence child’s subsequent behavior. Parents who don’t understand their child’s temperament or their own can feel frustrated in their parenting and uncertain of their parenting skills. In this workshop parents will gain an understanding of individual temperaments and how that influences their relationship and interaction with their child. Parents will discover how their personal temperament influences their parenting style. Parents will also gain an understanding how perceptions of a child’s temperament may influence self-esteem.

### **Positive Discipline - *Program with MFS***

The definition of discipline is to teach, guide, and lead. Discipline is one part of the foundation that supports the parent-child relationship. In this workshop parents will explore some typical challenges of child rearing, describe appropriate behavior and the consequences for inappropriate behavior. Parents will develop strategies for identifying and solving recurring and future discipline problems. Parents will become aware of and learn to implement a variety of positive discipline techniques.

### **Let’s Talk About Sex**

Parents and teens are invited to a comfortable and educational session focusing on the discussion of sex among parents and teens. There will be a panel of adults and teens to answer anonymous questions from the audience. Later an adult and teen panel member will sit with a small group to brainstorm ways to open up communication about sex among parents and teens.

### **Systematic Training for Effective Parenting**

These classes offer parents a realistic and practical approach to meeting the challenges of raising children today.

## Building Bridges Youth Program

The BUILDING BRIDGES program uses several strategies to influence youth development, family and community to prevent juvenile delinquency. In 2005, 82 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 Forest View and North Street housing communities. 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 Forest View 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                    | • Wellness             |
| • Financial management          | • Household management |
| • Parenting and Family Planning | • Interpersonal skills |
| • Education                     |                        |

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.

**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.

## Youth Program

The Youth program at the Keene Housing Authority family sites was developed with the assistance of the Eisenhower Foundation. The program was modeled on the Koban/Youth Safe Haven/Police Mini-Station concept and incorporated an on-site police officer. This officer served not as a deterrent, but as a strong role model and mentor for both youth and families through direct involvement in youth programming. In March of 2004, the three year contract with Eisenhower Foundation ended. The program continues to operate without an on-site police officer with funding from local grants and the Keene Housing Authority. While quantitative data is not available for the reduction of juvenile crime, teachers, social workers, maintenance workers and program staff have noticed behavior changes in children/youth that attend the program on a regular basis. Observations include an increase in respect for property, a decrease in vandalism and a decrease in youth conflict. The number of petty quarrels has been reduced. Children who may have experienced emotional blow ups no longer require removal from the group. The staff has observed a significant difference between children who attend regularly than those that don't.

*“During my time in the program,  
I watched youth's attitudes change  
from the "why bother" attitude  
to an attitude of, "I can make a difference".  
I watched members of different families  
put their differences aside and worked together  
for a common goal of bettering the  
neighborhood. “*

Officer John Stewart, Keene Police  
Department

## Tutoring

### Homework Lab

The daily homework lab operates with instruction from staff and volunteers. Staff also is aware of specific areas of academic need based on ongoing communication from local schools.

**Average # served monthly: 55**

### Incentive program

Staff has implemented an incentive program to improve participation in areas of academic achievement (homework), activities programming, and behavior. Daily Points Banking is a thematic integration of math/banking unit into the everyday operation of Clubhouse program. Youth earn banking “points” for academic achievement, daily behavior, and program participation. These points can then be “spent” in the Family Activity Center Store or saved for future use. The Clubhouse bank and store will teach youth the principles of banking while encouraging them to use and hone math skills. It will also act as a behavior monitoring system and will encourage participation in academic activities by offering reward incentives. 1 hour dedicated to banking and store transactions on Reward Thursdays.

In addition to homework lab and incentive program, the following program components are included:

- Established regular communication with schools to collect grades and behavioral reports. Staff meet as needed with guidance counselor staff to discuss youth academic progress. Teachers have contacted program staff to give or get updates on students and keep program staff informed about home and school work.
- Staff eat lunch at the school with youth regularly to establish a connection with youth and their schools outside the program environment.
- Offered 10 week GED tutoring series for adults and older youth.
- Open lab time is available to adults and older youth to access the computers for employment or other purposes.

## **Mentoring**

- All youth receive individual mentoring from the Youth Service Coordinators. The YSC will coordinate resources as needed for the youth, set goals for the youth with the family and schools and structure activities and programs to help the youth reach these goals.
- Staff created a partnership with Big Brothers/Big Sisters of the Monadnock Region and the Monadnock Volunteer Center to connect youth in the KHA Building Bridges and Clubhouse program with mentors from their agency. Mentors will meet with youth during the program hours to help them complete homework, spend time individually with youth.
- There are currently have 7 site-based matches and 4 community based matches for K-5<sup>th</sup> with BB/BS( 6 additional matches are pending) and 2 matches through MVC for youth grades 6+.

## **Social Development**

- Staff offer a variety of activities for youth to promote their social development. These activities include workshops and activities focused on emotions, proper responses, handling stress, anger management, and communication. Although it is difficult to numerically assess improvements in social skills and awareness, staff notice increasing improvements in youth who previously had trouble adjusting to and functioning appropriately in group settings.

### Expressive Arts

1 ½ hours weekly during school year and summer session. Activities allow youth time to explore creative energy outlets, identify hidden talent, build self-esteem, and include visual art, dramatic play and performances recorded and manipulated with digital video. Staff are planning to begin and maintain a yearly art show with three submission divisions (e.g., Youth, Teen, and Adult) that will be held during the Spring Open House.

### Group Games and Games Day

1 ½ hour weekly during school year and summer session. Group games, including active and inactive, indoor and outdoor games, will foster team building skills, cooperative effort and communication skills.

### Board Games Day at Central Square/Bennett Block:

Youth meet monthly with elderly residents of Bennett Block for board games in order to create and encourage opportunity for youth-elder interaction.

**Average # served monthly: 48**

## **Healthy Living**

### Fitness Club

4 to 5 hours weekly. Youth have use of neighborhood park pools in summer, YMCA pool during school year for swimming, use of gym at YMCA and Keene Recreation Center for active games. Program participates in “CATCH” program at Keene Recreation Center 1-2 afternoons per week. Youth participate in other activities such as nature walks, bicycle safety workshops with the Keene Police Department in the spring, Yoga, gymnastics, and dance.

Kid's Cook Nutrition Workshops

Times to be determined with workshop leader. A UNH nutrition specialist will prepare and serve nutritious snacks with the participating youth. Workshop leader will discuss nutrition, portion size, proper procedure for use of kitchen equipment and preparation of food.

**Average # served monthly: 56**

**Community Development**

- In order to support positive youth development, we believe it is important to enlist the participation of residents in creating a safe and positive neighborhood for the youth. Since the start of the program staff and police both have noticed a reduction in crime and disturbances in the neighborhood. Changing the culture of a community takes time but the presence of both civilian and police staff have helped to encourage resident to take an active role in planning positive events for the community through the Resident Committee
- Community Clean-up and Meals: 3 hours weekly during summer months. General community clean-up: litter pick up, sweeping, raking, garden edging. Cook-out to follow for participating residents.
- Monthly Family Nights: 1½ to 4 hours monthly programming for families: youth with accompanying family adults. Programming designed to bring community families together for fun, positive-relationship building activities and to encourage youth and adults to spend time together.
- Holiday Theme Parties and Community Events: Staff, youth, and families take part in holiday celebrations (e.g., Halloween parties, Thanksgiving dinner, and baking holiday treats for elderly residents). These activities encourage a greater sense of community pride, participation, and accountability.

**Average # served monthly: 47**

**Family Support**

- Every adult in the program is assigned a Resident Service Coordinator. This is an important piece because family stability and resiliency is essential in promoting positive youth development. By helping parents find jobs, resources or learn financial management or housekeeping skills we are directly impacting the youth's environment and development.
- The Youth Service Coordinator is assigned to each youth registered in the program to identify needs, set goals, and coordinate services needed.
- Youth service staff will work regularly with resident services staff, and property manager when needed, to provide support to all areas of family life in which family is challenged, and to address non-compliance issues in a constructive and problem solving manner. Evictions due to non-compliance are greatly reduced as a result of this teamwork.

**Reflections on Individual Youth Development**

\*Although staff relies on evaluative tools and quantitative data to track progress made throughout the Youth Program by individuals, development is more likely seen on a day to day basis. It is the qualitative information that staff accumulates based on parents' comments, youths' behaviors, and personal observations that reflects much of the progress achieved by youth.

\*One such case that serves as an example of pinpointed social development is that of a 10 year old boy who, when he enrolled in the Youth Services program, had low social skills, lacked academic enthusiasm and organization, and led an unhealthy lifestyle. After approximately 4 months in the program, he now converses and acts appropriately with peers and program staff, applies himself regularly during homework labs and advocates for assistance when needed, and has visibly lost weight and is now participating on a regular basis in weekly fitness activities.

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

The Congregate Housing Services Program is a non-medical supportive program often described as the first step away from fully independent living. The CHSP offers services that enable residents to live in an independent setting avoiding premature admission to a nursing home or assisted living facility. In the past year turnovers have been active at Harper Acres, the majority being transfers to a higher skilled facilities; the Bennett Block population group was more stable. Apartment vacancies are filled quickly. Interest in the CHSP program is very good. At times the wait for a CHSP unit vacancy can be lengthy. Currently twenty-five people are being served at Harper Acres and five people are on the waitlist; at Bennett Block thirteen people are being served and two are on the waitlist.

Services of the CHSP include a noon meal seven days a week served in a social setting, assistance with homemaking services and limited range of personal care. Assistance with area transportation services is available and at Harper Acres transportation to the meal site located in a separate building is available. A service coordinator oversees the CHSP. Individualized care plans are developed and reviewed to ensure that services meet the needs of the resident. Social opportunities occur on a regular basis. KHA's after-school program visits occasionally offering a lot of fun activity and socialization to the residents. Educational events for health topics and services as well as social and entertainment activities are offered. Interaction between residents and the Keene State College nutrition students has been a long standing source of educational and social activities. A newer program the Age-in-Motion exercise group sponsored by the local YMCA is also very popular.

Program admissions are the responsibility of a Professional Assessment Committee, the PAC meets monthly to review needs assessment of new applicants. Needs assessment are completed by the CHSP Coordinator and documentation by the applicant's physician is required. In addition to admissions PAC members offer consultation on situations with residents and members are available to the CHSP Coordinator between meetings as needed. The current PAC group has been together for several years and consists of two registered nurses and two social workers.

Homemaking and personal care services are contracted through HCS a fully accredited home health care agency; the CHSP pays \$17 an hour for homemaking services and \$20 for personal care services. Food service is also provided through HCS at \$6.25 per meal. Residents are very satisfied with the home-like menus, fresh foods and variety. The food is prepared at a central site in Keene transported in bulk to the meal site and served home style. HCS provides staff training, supervision and backup coverage as needed. Program funding is provided by HUD and NH Health and Human Services sources.

### **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.

### **Dental Health Works**

Dental Health Works is a collaborative of several local non-profit agencies working together trying to meet the need for affordable dental care for families. Most families with extremely low to low incomes do not have dental insurance. This program allows a certain percentage of KHA residents to receive free dental services. The dental practice also offers a sliding fee scale so residents who are not able to receive free services may receive a reduced rate based on their income.