Housing Authority of Champaign County

Growing & Moving Forward Together

MOVING TO WORK
YEAR 7 ANNUAL REPORT

January 1 – December 31, 2017

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INTRODUCTION

On October 17, 2010, the Housing Authority of Champaign County executed a Moving to Work Agreement (MTW) with the U.S. Department of Housing and Urban Development (HUD).

Moving to Work (MTW) is a demonstration program for public housing authorities (PHAs) that provides them the opportunity to design and test innovative, locally-designed strategies that use Federal dollars more efficiently; help residents find employment and become self-sufficient; and increase housing choices for low-income families. MTW gives PHAs exemptions from many existing public housing and voucher rules and more flexibility with how they use their Federal funds. MTW PHAs are expected to use the opportunities presented by MTW to inform HUD about ways to better address local community needs.

Created by Congress in 1996, less than 1% of PHA's are currently designated as Moving to Work agencies. However, recognizing the innovation of the MTW Program, Congress adopted an expansion of the demonstration as part of the 2017 Consolidated Appropriations Act (the Act). Signed by President Obama in December 2015, the Appropriations Act authorizes HUD to expand the MTW demonstration by an additional 100 public housing authorities (PHA) over seven years. Agencies to be selected as part of the MTW expansion must be high performers, meet certain site selection requirements and represent geographic diversity across the country.

This report discusses the activities designed and implemented through the MTW flexibilities over the past seven years: January 2011 through December 2017 and discusses specific outcomes for the 2017 calendar year.

All data contained in this plan is based on data reported in HUD systems (Voucher Management System, VMS; Financial Data System, FDS; and, the Public Housing Information Center, PIC) as of December 31, 2017 unless otherwise noted.

Overview of HACC's Goals and Objectives

The Housing Authority of Champaign County has three goals that drive its Moving to Work Program and related activities.

Goal 1
Operational Efficiency through Innovation

Streamline business processes and implement advanced technological solutions that will result in operational cost efficiencies and enable reallocation of resources to local initiatives and strategies.

Objectives:

a. Reduce current workloads of staff by simplifying routine transactional processes.
b. Implement additional technology to ease administrative burden and reduce paperwork for standard operations.
c. Utilize cost savings to support new initiatives designed under this plan.

MTW Activities:

2011-1 Local Investment Policies
2011-2 Triennial Re-certifications
2013-1 Rightsizing Vouchers
2014-1 Local Inspection Standards

Progress – Of the above activities, Triennial Recertification was an ongoing activity. Rightsizing vouchers was completed and closed-out in 2015; Local Investment Policies and Local Inspection Standards were closed-out as of December 31, 2017.

The cumulative cost savings from operational efficiencies resulting from the above activities since their inception has been $890,169. These funds have been re-invested in case management services to assist HACC clients in their achievement of self-sufficiency goals and in development activities to expand the affordable housing portfolio and provide additional housing choice for residents of Champaign County.

Goal 2
Self-Sufficiency

Provide alternate incentives designed to motivate families to actively seek financial independence and transition from dependency on housing subsidy. Carefully measure success of each incentive to identify and replicate the greatest motivators.

Objectives:

a. Engage families in self-improvement activities designed to meet their individual needs and goals.
b. Adopt policies that mandate personal accountability and financial responsibility.
c. Assess results and adjust incentives to provide continued motivation.

MTW Activities:

2011-3 Local Self-Sufficiency Program
2011-4 Tiered Flat Rents
2015-1 Emergency Family Shelter

Progress – The Local Self-Sufficiency Program and Tiered Flat Rents have been fully implemented using a phase-in approach and 73% of all households are in compliance with education and employment requirements. The greatest result of these activities has been the overall increase in household income of the families served by HACC. In 2010 the average household income was $9,451; as of December 31, 2017, the average household income was $16,243, representing an increase of 42%

These activities were designed to mandate personal accountability and financial responsibility and have resulted in significant progress towards accomplishment of this goal.

Construction was completed on the shelter building and The Emergency Family Shelter Program commenced in July 2017.

Goal 3
Expand Housing Opportunities through Repositioned Assets

Maximize HACC's economic viability and sustainability through repositioning the current real estate portfolio and development of new affordable housing opportunities to meet the broad spectrum of low and moderate income residents of Champaign County.

Objectives:

a. Increase the number of "hard" units with HACC ownership that provide direct subsidy to the lowest income tenants.
b. Create opportunities for additional development of "hard" units through public and private partnerships.
c. Maximize income and extend viability of existing designated public housing sites through conversion to alternate subsidy.
d. Develop homeownership opportunities relevant to today's real estate market.

MTW Activities:

2011-5	Modified Definition of Elderly
2011-6	Local Homeownership Program
2011-7	Local Project Based Voucher Program
2012-1	Local Payment Standards
2012-2	Acquisition without Prior HUD Approval
2012-3	Affordable Housing Development

Progress - Three of the above activities: Local Project Based Voucher Program; Acquisition without Prior HUD Approval; and, Affordable Housing Development resulted in 412 new housing units being added to the affordable housing portfolio in Champaign County.

The Modified Definition of Elderly activity continued to expand housing options for 15 individuals age 55 to 61; the Local Homeownership Program in partnership with Habitat for Humanity provided 3 families with new homes in 2017; and Local Payment Standards provided 61 families with the ability to move to expanded areas of opportunity.

II. GENERAL HOUSING AUTHORITY OPERATING INFORMATION

General

In 2010 with the MTW designation, the Housing Authority of Champaign County embarked on an aggressive plan to reposition its Public Housing portfolio and expand affordable housing units throughout Champaign County. Repositioning strategies have included the demolition and redevelopment of former Public Housing communities; acquisition and development of new mixed income communities; and conversion of Public Housing to Project Based Rental Assistance under the Rental Assistance Demonstration (RAD) Program.

In 2017, multiple repositioning projects reached completion and HACC's saw a dramatic shift from traditional Public Housing to Mixed Income Communities with Project Based Vouchers.

Project Based Vouchers

The MTW Local Project Based Voucher Program has significantly expanded the quality of housing for voucher participants and enabled access to private capital for improvements at former Public Housing Properties.

Table 1 below identifies the Public Housing properties that converted to Project Based Vouchers under the Rental Assistance Demonstration Program in 2017. The RAD closing occurred in December 2016 for all properties with the exception of Steer Place which was delayed until January 2018. All HAP contracts were effective January 1, 2017 and rehab construction continued throughout all of 2017.

Table 1 - Project Based Vouchers 2017

Property Name	Anticipated Number of New Vouchers to be Project-Based	Description of Project
Hayes Homes	6	RAD Conversion of Public Housing
Columbia Place	16	RAD Conversion of Public Housing
Youman Place	20	RAD Conversion of Public Housing
Steer Place	108	RAD Conversion of Public Housing
Washington Square	104	RAD Conversion of Public Housing
TOTAL NEW PBV	**254**	

Variance in Project Based Vouchers - The anticipated total vouchers to have been project-based by the end of 2017 was 744. The actual number of Project Based Vouchers under HAP contract; under construction or committed was 838. Of these, 634 were leased; and, 204 were in predevelopment as of December 31, 2017. Table 2 below provides the detail of PBV properties as of December 31, 2017.

Table 2- All PBV Commitments

PROJECT BASED HOUSING CHOICE VOUCHERS			
Name of Property	**Total Units**	**PBV Units**	**COMMITMENT OR HAP DATE**
PBV HAP CONTRACTS EXECUTED SINCE IMPLEMENTATION			
Douglass Square	50	13	October 1, 2011
Oakwood Trace	50	39	June 1, 2012
Hamilton on the Park	36	36	September 1, 2013
Providence at Sycamore Hills	92	83	December 1, 2015
Providence at Thornberry	160	143	December 1, 2015
Maple Park Manor (Urban Park Place)	24	15	June 1, 2017
Highland Green	33	33	November 1, 2017
The Manor at Prairie Crossing	18	18	November 1, 2017
RAD Conversion (Table 1 above)	254	254	January 1, 2017
TOTAL UNDER HAP	**717**	**634**	
PBV COMMITMENTS – SCHEDULED TO CLOSE IN 2018			
Bristol Place Residences	90	84	December 1, 2017
The Haven at Market Place	122	120	December 1, 2017
TOTAL NEW COMMITMENTS	**212**	**204**	
ALL PROJECT BASED VOUCHERS	**929**	**838**	

The Manor at Prairie Crossings is an MTW Project Based Voucher property that is HACC's first affordable housing development in rural Champaign County. Located in the Village of Mahomet, The Manor consists of 9 duplex buildings offering 18 one-bedroom cottages for seniors. Amenities include attached garage; in-unit washer and dryer; spacious living area including modern kitchens will range, refrigerator, microwave, dishwasher and disposal. Residents will also enjoy their individual outdoor patios and ample green space for gardening.

Picture 1 –The Manor at Prairie Crossings

Traditional Public Housing Portfolio

As noted above, five of the traditional Public Housing communities converted to Project Based Vouchers under the RAD Program. The chart below reflects the remaining properties and units in the traditional Public Housing portfolio as of December 2017.

Table 3 Public Housing Portfolio 2017

PUBLIC HOUSING COMMUNITIES AS OF DECEMBER 31, 2017									
Project	**Name**	**Type**	**Total Units**	**0 BR**	**1 BR**	**2 BR**	**3 BR**	**4 BR**	**5 BR**
IL06-01	Skelton Place	Elderly/Disabled	84	14	68	2	0	0	0
IL06-07	Scattered Sites	Family	16	0	0	0	0	0	16
TOTAL PUBLIC HOUSING UNITS			**100**	**14**	**68**	**2**	**0**	**0**	**16**
SUMMARY OF PUBLIC HOUSING UNIT TYPES									
Total Family Units			16	0	0	0	0	0	16
Total Elderly/Disabled Units			84	14	68	2	0	0	0
TOTAL ALL UNITS			**100**	**14**	**68**	**2**	**0**	**0**	**16**

Major Capital Expenditures

All capital expenditures in 2017 were related to the rehabilitation of the RAD Conversion and new construction for Manor at Prairie Crossing. The chart below provides the detail of the major capital expenditures in 2017.

Table 4 2017 Major Capital Improvements

PROPERTY	Construction Amount
Columbia Place	$251,161
Hayes Homes	$7,936
Steer Place	$996,609
Washington Square	$628,386
Youman Place	$391,402
Manor at Prairie Crossing	$1,853,920
TOTAL	**$4,129,414**

Other Housing Owned/Managed by HACC

In addition to the housing stock described above, HACC owns Oakwood Trace Apartments located in the City of Champaign.

Table 5 Other HACC Owned Housing

Overview of Other Housing Owned and/or Managed by the PHA at Fiscal Year End		
Housing Program	**Overview of the Program**	**Total Units**
Market Rate	Oakwood Trace is a 50 unit LIHTC property owned by a HACC affiliate located in the City of Champaign; 11 of the units are market rate and not reflected elsewhere in this report.	11
Market Rate	Providence at Sycamore Hills has 9 LIHTC units only; and Providence at Thornberry has 16 LIHTC units only. These units are not reflected elsewhere in this report.	25
Locally Funded	The Emergency Housing Shelter (Maple Grove Manor, formerly Urban Park Place) are locally funding and not reflected elsewhere in this report.	8
	Total Other Housing Owned and/or Managed	**44**

Statutory Objectives

The Moving to Work Agreement includes two statutory objectives regarding households served under the MTW Program:

1. At least 75% of the families assisted by HACC must be very low income (<50% of AMI). HUD verifies this information based on the information submitted throughout the fiscal year to the Public Housing Information Center (PIC) utilizing current resident data at the end of the calendar year.
2. HACC must maintain a comparable mix of families (by family size) as would have been served had HACC not been participating in the MTW Program.

The information reported in the chart below provides an analysis of the baseline households served by HACC upon execution of the MTW Agreement in 2011.

Table 6 Baseline Households Served - Family Size

BASELINE HOUSEHOLDS SERVED - OCTOBER 2011					
Family Size:	**Occupied Public Housing Units When HACC Entered MTW**	**Vouchers Utilized When HACC Entered MTW**	**Non-MTW Adjustments to Distribution**	**Baseline Number of Households to be Maintained**	**Baseline Percentages of Family Sizes to be Maintained**
1 Person	327	263	0	590	35%
2 Person	39	232	0	271	16%
3 Person	15	292	0	307	18%
4 Person	23	229	0	252	15%
5 Person	14	145	0	159	9%
6+ Person	12	83	0	95	6%
Totals	430	1244	0	1674	100%

The chart below provides the breakdown of the 1820 total households served in 2017 and a comparative analysis of the percent of each family size served in 2017

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Table 7 2017 Households Served - Family Size

	1 Person	2 Person	3 Person	4 Person	5 Person	6+ Person	Totals
Baseline % of Household Sizes to be Maintained	35%	16%	18%	15%	9%	6%	100%
Number of Households Served by Family Size this Year	642	398	350	216	148	65	1819
Percentages of Households Served by Household Size this Fiscal Year	35%	22%	19%	12%	8%	4%	100%
Percentage Change	**0%**	**6%**	**1%**	**(3%)**	**(1%)**	**(3%)**	

Variations in Families Served – Changes in households with 4, 5 and 6+ households members reflect a percentage change of a decrease. This is simply the result of changing demographics in family size throughout Champaign County. Applicants on the waiting list are simply smaller households than in the past.

Transition to Self-Sufficiency

HACC implemented a mandatory self-sufficiency program in late 2012 but the program was phased in with all non-exempt households required to participate by 2014 which had a four-tier phase-in for existing residents and participants. As of December 31, 2017, there were a total of 170 households that had fully transitioned to self-sufficiency, an average of 56 per year.

Table 8- HHs Transitioned to Self-Sufficiency

Number of Households Transitioned to Self-Sufficiency by Fiscal Year End		
Activity Name/#	**Number of Households Transitioned**	**Agency Definition of Self Sufficiency**
2011-3 Local Self-Sufficiency Program	381	*"demonstrated behavior that exhibits personal accountability and financial responsibility demonstrated through consistent (25 hours per week for more than 12 months) employment appropriate to the maximum skill level achievable by the individual".*
Households Duplicated Across Activities/Definitions	0	
ANNUAL TOTAL NUMBER OF HOUSEHOLDS TRANSITIONED TO SELF SUFFICIENCY	**95**	

Wait List Information

In December 2017, five of the Public Housing site-based waiting lists were eliminated based on the conversion of those properties under the RAD Program. All applicants were invited to apply for the same site properties on the PBV site-based waiting lists. The chart below summarizes the wait list activity that occurred during 2017.

Table 9- Wait List Information 2017

WAIT LIST INFORMATION AT THE END OF 2017				
Housing Program(s)	**Wait List Type**	**Number of Households on Wait List**	**Wait List Open, Partially Open or Closed**	**Was the Wait List Opened During the Fiscal Year**
Federal MTW Public Housing Units	Site-Based	0	Closed	No
Federal MTW Housing Choice Voucher Tenant Based Program	Community Wide	875	Closed	No
Local MTW Housing Choice Voucher Project Based Program	Site-Based	2162	Partially Open	No

Leasing Issues – The Public Housing Scattered Site units are all five-bedroom single family homes. Occupants in all but one of the 16 units are over-housed. We have found that there simply is no longer a need for five-bedroom units in the market place. As discussed above, it is the intent of HACC to demolish these units through a "de minimis" disposition under the RAD portfolio conversion.

III. REQUIRED ELEMENTS FOR PROPOSED ACTIVITIES

All proposed activities that are granted approval by HUD are reported on in Section IV as "Approved Activities".

IV. APPROVED MTW ACTIVITIES: HUD APPROVAL PREVIOUSLY GRANTED

MTW ACTIVITIES IMPLEMENTED

Summary – The chart below summarizes the implemented and ongoing activities continued from prior years that are actively utilizing the MTW flexibility under HACC's MTW Agreement.

Table 10- HUD Approved MTW Activities

ACTIVITY NUMBER	ACTIVITY NAME	DATE IMPLEMENTED
2011-2	Biennial Recertifications	March 2011
2011-3	Local Self-Sufficiency Program	November 2012
2011-4	Tiered Flat Rents	January 2012
2011-5	Modified Definition of Elderly	March 2011
2011-6	Local Homeownership Program	July 2014
2011-7	Local Project Based Voucher Program	October 2010
2012-1	Local Payment Standards	July 2014
2012-2	Acquisition without Prior HUD Approval	January 2012
2012-3	Affordable Housing Development	October 2012
2015-1	Emergency Family Shelter	July 2017

Activity 2011-2 Triennial Re-certification

Description – This activity was approved and initially implemented in Year 1 (2011) as biennial recertification. In 2017, HACC revised this activity to triennial re-certification for applicable households. All other components of the activity will remain the same.

Outcomes – The HUD standard metrics table below summarizes the outcomes of this activity.

Table 11- Outcomes Triennial Re-Certifications

CE #1: Agency Cost Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total cost of task in dollars (decrease).	Cost of task prior to implementation of the activity (in dollars - inflated for 2017 staff rates).	Expected cost of task after implementation of the activity (in dollars).	Actual cost of task after implementation of the activity (in dollars).	**YES**
	$182,023	**$136,134**	**$133,083**	
CE #2: Staff Time Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total time to complete the task in staff hours (decrease).	Total amount of staff time dedicated to the task prior to implementation of the activity (in hours).	Expected amount of total staff time dedicated to the task after implementation of the activity (in hours).	Actual amount of total staff time dedicated to the task after implementation of the activity (in hours).	**NO**
	6,696	**3,493**	**5,000**	
CE #5: Increase in Agency Rental Revenue THIS ACTIVITY HAS NO IMPACT ON RENTAL REVENUE				

In 2017, HACC served an additional 145 households in all combined programs. Thus, the data was adjusted to account for this change in total households served. Supporting detail of the outcomes above is illustrated in the chart below.

Table 12-Triennial Re-Certifications Staff Savings

TRIENNIAL RECERTIFICATIONS	ALL PROGRAMS	
	BASELINE 2011	**2017**
Annual Recertifications Required All Households	1,674	1,819
Recertifications Completed	1,674	1,395
Hours Per Recertification	4	4
Total Staff Hours for Recertifications	6,696	5,580
Adjustment for Increased Households (234 x 4 hours)	0	(580)
TOTAL STAFF HOURS FOR RECERTIFICATIONS	**6,696**	**5,000**
2017 Staff Time Savings	**1,696**	

Table 13 – Triennial Recertification Cost Savings

	ANNUAL RECERTIFICATION COSTS	TRIENNIAL RECERTIFICATION COSTS
TOTAL 2017 HOUSEHOLDS	**1,819**	**1,819**
Hours Per Recert	4	4
Total Annual Recertifications	1,819	1,395
Total Hours Annual Recerts	7,276	5,580
2017 Average Hourly Cost	**$23.85**	**$23.85**
Total Cost for All Annual Recertifications	**$173,532.60**	**$133,083.00**
COSTS SAVINGS		**$40.449.60**

Impact – As noted, we changed this activity from biennial to triennial recertification. To review the impact of this change we looked at the cumulative savings. Table 17 below provides the total savings as the result of this activity since its inception.

Table 14 – Cumulative Savings of Bi/Triennial Recertification

BIENNIAL RECERTICATIONS CUMULATIVE SAVINGS	
Annual Savings 2012	$13,724
Annual Savings 2013	$24,570
Annual Savings 2014	$37,167
Annual Savings 2015	$17,632
Annual Savings 2017	$80,041
Annual Savings 2017	$40,450
CUMULATIVE SAVINGS	**$213,584**

The cumulative impact has resulted in significant cost savings. Without the MTW authorization to change rent policies, this savings would not have been possible. These savings help compensate for the loss of revenue resulting from continued decreases in funding levels and have been redirected to the cost of case management to support the Local Self-Sufficiency Program.

Rent Reform Initiative – This activity represents a rent reform initiative. Residents were informed of the opportunity to request a hardship, but no requests were received.

Benchmarks, Metrics and Data Collection - The cumulative benefit has surpassed the benchmark; thus, we do not anticipate any changes in the benchmark, metrics or data collection methods for this activity.

Activity 2011-3 Local Self-Sufficiency Program

Description – This activity was approved in the Year 1 (2011) Plan but was not implemented until January 1, 2013. Community leadership, stakeholders and residents expressed great concern that compliance with employment requirements would be difficult to meet based on current economic conditions, limitation of available jobs and limitation of transportation. In response to these concerns, HACC developed a new strategy to enable ample time to prepare for employment.

HACC defines self-sufficiency as ***"demonstrated behavior that exhibits personal accountability and financial responsibility demonstrated through consistent (more than 12 months) employment appropriate to the maximum skill level achievable by the individual".***

Participation in a self-sufficiency program is a condition of eligibility for new admissions and a condition of continued occupancy for existing residents and participants. All abled bodied individuals ages 18 through 54 are required to actively pursue activities to achieve economic self-sufficiency.

Households in which all members ages 18 through 54 have been employed 25 hours or more per week for a minimum of 12 months are compliant with the Mandatory LSS Program. All elderly and disabled individuals are exempt from the Mandatory LSS Program and all corresponding employment requirements.

Effective January 1, 2017, HACC amended this activity to include a term limit of 8 years from the amended effective date.

Impact – The most impressive outcome of this activity has been the significant increase in earned income and its impact on overall household income since the inception of this activity.

It would be expected that other economic factors might also impact household income; thus, in analyzing the increase HACC client income, we also analyzed the county-wide area median income. The most recent available data indicates that there was a 9.6% increase in median household income from 2011 to 2017 in Champaign County as reflected in Table 18 below.

Table 15 – Champaign County Median Household Income

CHAMPAIGN COUNTY AREA MEDIAN INCOME		
2011	**2017**	**PERCENT CHANGE**
$44,609	$48,899	9.6%

Table 19 provides a comparison of household income from initiation of the MTW Program through December 31, 2017. As noted there has been an increase of earned income of 42%; an increase in overall household income of 36%; and, an increase in income of households compliant with the LSS Program of 37%.

We adjusted the increase in household income of each category of client by the amount of increase in the county-wide increase in household median income and the results are still impressive with HACC client income increasing by 27% to 32%.

Table 16 – Income of Client Households

LSS HOUSEHOLD INCOME	2017 INCOME	2010 INCOME	% INCREASE	% OF INCREASE ADJUSTED FOR COUNTY WIDE AMI
Average Household Income All Sources	$16,243	$9,451	42%	32%
Average Household Earned Income	$16,112	$10,280	36%	27%
Average Household Income LSS Compliant	$16,422	$10,280	37%	28%

Outcome - The HUD standard metrics table below summarizes the additional outcomes of this activity.

Table 17- Outcomes Local Self-Sufficiency Program

SS #1: Increase in Household Income				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average earned income of households affected by this policy in dollars (increase).	Average earned income of households affected by this policy prior to implementation of the activity (in dollars).	Expected average earned income of households affected by this policy after implementation of the activity (in dollars).	Actual average earned income of households affected by this policy after implementation (in dollars).	**YES**
	$9,451	**$10,500**	**$16,422**	

SS #2: Increase in Household Savings ***THIS ACTIVITY HAS NO IMPACT ON HOUSEHOLD SAVINGS***				
SS #3: Increase in Positive Outcomes in Employment Status				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
	Head(s) of households prior to implementation	Expected head(s) of households after implementation	Actual head(s) of households after implementation.	**YES** Employed FT/PT actual total exceeds expected total **NO** Other Metrics
(1) Employed Full- Time	64	100	587	
(2) Employed Part- Time	164	500	645	
(3) Enrolled in Education	0	25	24	
(4) Enrolled in Training	0	49	0	
(5) Unemployed	585	200	109	
(6) Exempt	861	800	454	
HH Served Per Year	**1674**	**1674**	**1819**	
	Percentage prior to implementation	Expected Percentage after implementation	Actual percentage after implementation	**YES** Employed FT/PT actual total exceeds expected total **NO** Other Metrics
(1) Employed Full- Time	4%	6%	32%	
(2) Employed Part- Time	10%	30%	35%	
(3) Enrolled in Education	0%	1%	1%	
(4) Enrolled in Training	0%	3%	0%	
(5) Unemployed	35%	12%	6%	
(6) Other	51%	48%	25%	
HH Served Per Year	**100%**	**100%**	**100%**	
SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households receiving TANF assistance (decrease).	Households receiving TANF prior to implementation (number)	Expected number of households receiving TANF after implementation (number).	Actual households receiving TANF after implementation of the activity (number).	**NO**
	120	**20**	**22**	

SS #5: Households Assisted by Services that Increase Self Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households receiving services aimed to increase self sufficiency (increase).	Households receiving self sufficiency services prior to implementation (number).	Expected number of households receiving self sufficiency services after implementation (number).	Actual number of households receiving self sufficiency services after implementation (number).	**YES**
	0	**648**	**984**	

SS #6: Reducing Per Unit Subsidy Costs for Participating Households				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average amount of Section 8 and/or 9 subsidy per household affected by this policy in dollars (decrease).	Average subsidy per household affected by this policy prior to implementation of the activity (in dollars).	Expected average subsidy per household affected by this policy after implementation of the activity (in dollars).	Actual average subsidy per household affected by this policy after implementation of the activity (in dollars).	**NO**
	$545	**$450**	**$496**	

SS #7: Increase in Agency Rental Revenue				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
PHA rental revenue in dollars (increase).	PHA rental revenue prior to implementation of the activity (in dollars).	Expected PHA rental revenue after implementation of the activity (in dollars).	Actual PHA rental revenue after implementation of the activity (in dollars).	**YES**
	$696,000	**$696,000**	**$836,659**	

SS #8: Households Transitioned to Self Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households transitioned to self sufficiency (increase).	Households transitioned to self sufficiency prior to implementation of the activity (number).	Expected households transitioned to self sufficiency after implementation of the activity (number).	Actual households transitioned to self sufficiency after implementation of the activity (number).	**NO**
	0	**600**	**381**	

Table 21 provides a summary of all household and individual activity related to the Local Self-Sufficiency Program.

During 2017, HACC served 1,819 households in all programs. There were 454 households that were exempt from the LSS Program and 381 households had transitioned to self-sufficiency.

The remaining 984 households receiving housing assistance were required to participate in the LSS Program. Of these households, 89% (875) were compliant with the LSS requirements. Of the compliant households, 24 were enrolled in educational or training programs; 851 were employed a minimum of 25 hours per week.

Table 18- Summary of LSS Household Status

TOTAL HOUSEHOLDS SERVED 2017	**1819**	**100%**
Transitioned to Self-Sufficiency	381	21%
Exempt from LSS	454	25%
Active LSS Households	**984**	
COMPLIANT	**875**	**89%**
Education	24	
Employed	851	
NON-COMPLIANT	**109**	**11%**
Unemployed/Underemployed	82	
Receiving TANF	22	
Pending Exemption/Hardship/Termination	5	

Rent Reform Initiative – This activity represents a rent reform initiative. Residents were informed of the opportunity to request a hardship, but no requests were received as a result of this activity.

Benchmarks, Metrics and Data Collection - The greatest outcome from the LSS activity is the increase in household income. The chart below highlights the increase in household income from all income sources and earned income of all households and LSS compliant households. As noted, the overall household income has increased 42% for LSS compliant households. We do not anticipate any changes in the benchmarks, metrics or data collection methods for this activity.

Activity 2011- 4 Tiered Flat Rents

Description – This activity was approved in Year 1 (2011) but was not implemented until January 1, 2012. A tiered flat rent schedule is utilized based on income ranges in increments of 5% of the Area Median Income (AMI). The applicable flat rent for an assisted household is the corresponding rent for the range in which the gross annual income of the household falls. The flat rent is the amount that the tenant will pay towards rent. Utility allowances are eliminated.

Flat rents are reviewed annually, and the flat rent schedule is adjusted effective January 1st of each year as applicable. The flat rent is based on the mid-point of all households within the applicable income range: 30% of the total annual income for the household at mid-point results in the flat rent for that range.

The flat rent schedule is based on the gross annual income of the household with no further deductions or allowances. Gross annual income is calculated pursuant to the HUD regulatory requirements. Current income exclusions as defined by HUD continue to apply.

Households with gross annual income less than 5% of the Area Median Income (AMI) pay a minimum rent based on bedroom size of the assisted housing unit.

To ensure affordability for participants of the Housing Choice Voucher Program, the tenant rent is capped at the flat rent amount. Units, for which the reasonable rent requires the participant to pay more than the established flat rent for their income level, are not approved by HACC.

Impact – This activity reduces staff time and corresponding staff costs as illustrated in Table 24 below. Additional outcomes overlap with other activities and thus, cannot be measured solely for this activity.

Table 19- Tiered Flat Rents Cost Savings

TIERED FLAT RENTS	ALL PROGRAMS	
	BASELINE 2011	**2017**
TOTAL HOUSEHOLDS	1,674	1,819
Annual/Triennial Recertifications Completed	1,674	1,395
Interim Recertification Completed	502	727
Average Staff Hours Per Rent Calculation	1.5	0.75
Total Staff Hours Per Rent Calculation	**3,264**	**1,592**
2017 Staff Hours Saved	**1,673**	
Average Cost Per Hour	**$23.85**	
Total Cost for Rent Calculation	$77,854	$37,957
2017 Cost Savings	**$39,896.28**	

Outcome - The HUD standard metrics are reflected in Table 23 below.

Table 20- Outcomes Tiered Flat Rents

CE #1: Agency Cost Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total cost of task in dollars (decrease).	Cost of task prior to implementation of the activity (in dollars).	Expected cost of task after implementation of the activity (in dollars).	Actual cost of task after implementation of the activity (in dollars).	**NO**
	$73,407	**$37,308**	**$37,957**	
CE #2: Staff Time Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total time to complete the task in staff hours (decrease).	Total amount of staff time dedicated to the task prior to implementation of the activity (in hours).	Expected amount of total staff time dedicated to the task after implementation of the activity (in hours).	Actual amount of total staff time dedicated to the task after implementation of the activity (in hours).	**YES**
	3,264	**1,674**	**1,592**	
CE #3: Decrease in Error Rate of Task Execution THERE IS NO DATA AVAILABLE FOR THIS METRIC				
SS #1: Increase in Household Income - THIS ACTIVITY HAS NO IMPACT ON THIS METRIC				
SS #3: Increase in Positive Outcomes in Employment Status THIS ACTIVITY HAS NO IMPACT ON THIS METRIC				
SS #6: Reducing Per Unit Subsidy Costs for Participating Households				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average amount of Section 8/ 9 subsidy per household affected by this policy in dollars (decrease).	Average subsidy per household affected by this policy prior to implementation of the activity (in dollars).	Expected average subsidy per household affected by this policy after implementation of the activity (in dollars).	Actual average subsidy per household affected by this policy after implementation of the activity (in dollars).	**NO**
	$545	**$450**	**$496**	

SS #7: Increase in Agency Rental Revenue				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
PHA rental revenue in dollars (increase).	PHA rental revenue prior to implementation of the activity (in dollars).	Expected PHA rental revenue after implementation of the activity (in dollars).	Actual PHA rental revenue after implementation of the activity (in dollars).	**YES**
	$696,000	**$696,000**	**$836,659**	
SS #8: Households Transitioned to Self Sufficiency THIS ACTIVITY HAS NO IMPACT ON THIS METRIC				

Rent Reform Initiative – This activity represents a rent reform initiative. Residents were informed of the opportunity to request a hardship, but no requests were received as a result of this activity.

Benchmarks, Metrics and Data Collection - We do not anticipate any changes in the benchmarks, metrics or data collection methods for this activity.

Activity 2011-5 Modified Definition of Elderly

Description - This activity was approved and implemented in Year 1 (2011). HACC adopted a modified definition of elderly to include households in which all household members were age 55 or older.

Impact – Preservation of housing units is defined in this activity as the number of able bodied individuals age 55 to 61 that were housed in available senior housing that would not have been available without the MTW authorization.

The impact of this activity is the expansion of housing choice for a select group of individuals for which HACC previously had limited housing options. It also enables current over-housed assisted families to "age-in" to certain properties sooner, thus making available more units to families. Table 24 below details the new admissions in 2017 for households ages 55 to 61 and 62 and older.

Table 21 – 2017 New Admissions 55+

MODIFIED DEFINITION OF ELDERLY	
Total Households Admitted Over Age 55	50
Total Households Admitted 62+	35
Total Households Admitted 55 to 61	**15**

Outcomes – The HUD standard metrics table below summarizes the outcomes of this activity. This activity does not measure "hard units" of housing preserved; it measures the number of units occupied by individuals under the modified definition of elderly.

Table 22- Outcomes Modified Definition of Elderly

HC #4: Displacement Prevention				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households at or below 80% AMI that would lose assistance or need to move (decrease). Elderly Households	Households losing assistance/moving prior to implementation of the activity (number).	Expected households losing assistance/moving after implementation of the activity (number)	Actual households losing assistance/moving after implementation of the activity (number).	**YES**
	0	**0**	**0**	
HC #5: Increase in Resident Mobility				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	Households able to move to a better unit and/or neighborhood of opportunity prior to implementation of the activity (number).	Expected households able to move to a better unit and/or neighborhood of opportunity after implementation of the activity (number).	Actual increase in households able to move to a better unit and/or neighborhood of opportunity after implementation of the activity (number).	**NO**
	0	**20 Annually**	**15**	

Benchmarks, Metrics and Data Collection - We do not anticipate any changes in the benchmarks, metrics or data collection methods for this activity

Activity 2011-6 Local Homeownership Program

Description - HACC has partnered with Habitat for Humanity and through a Memorandum of Agreement, Habitat administers the local homeownership program.

The goal of the MTW Local Homeownership program is to expand on HACC's Mandatory Self-sufficiency Program and to assure that other existing affordable homeownership opportunities and services in Champaign County are not duplicated.

HACC targets existing residents of HACC programs that complete the MTW Mandatory Local Self-Sufficiency Program through compliance with employment requirements. All families must meet the eligibility criteria set forth in Habitat's Partner Family Selection Process including income limits; asset limits; housing expense to income and total debt to income ratios; and other applicable credit requirements.

Habitat provides all homeownership services program consistent with HACC's MTW goals of self-sufficiency including pre and post home purchase counseling; financial literary, credit repair and counseling; sweat equity by the home buyer; and, home mortgages at 0% interest, amortized at 25 years.

To provide additional resources for Habitat to serve HACC resident referrals, HACC purchases the equity in the homes built.

HACC provides a second mortgage at the time of construction completion and closing of permanent financing for the difference between the appraised value of the home and the maximum mortgage that can be supported by the purchaser. The second mortgage is limited to a maximum of $40,000 per home and is forgivable at the rate of 10% per year over a 10-year period.

Picture 2 - MTW Habitat Home

Impact – The impact has been 17 new homeowners since the inception of this activity. Of the 17 participants, 62% have been current tenant based voucher holders who have reached self-sufficiency and left the voucher program allowing new families to receive vouchers.

Table 23 – Cumulative New Homeowners

LOCAL HOMEOWNERSHIP PROGRAM	
New Homeowners 2014	4
New Homeowners 2015	3
New Homeowners 2017	6
New Homeowners 2017	3
Total Cumulative New Homeowners	**17**

Outcomes – The HUD standard metrics tables are provided in Table 27 below.

Table 24 - Outcomes Local Homeownership

HC #6: Increase in Homeownership Opportunities				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households that purchased a home as a result of the activity (increase).	Number of households that purchased a home prior to implementation (number).	Expected number of households that purchased a home after implementation (number).	Actual number of households that purchased a home after implementation (number).	**NO**
	0	**4 Annually**	**3**	

HC #7: Households Assisted by Services that Increase Housing Choice				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households receiving services aimed to increase housing choice (increase).	Households receiving this type of service prior to implementation (number).	Expected number of households receiving these services after implementation (number).	Actual number of households receiving these services after implementation (number).	**NO**
	0	**4 Annually**	**3**	

Benchmarks, Metrics and Data Collection - We do not anticipate any changes in the benchmarks, metrics or data collection methods for this activity.

Activity 2011-7 Local Project Based Voucher Program

Definition – This activity was approved and implemented in Year 1 (2011). HACC established a local Project Based Voucher Program to assist in repositioning its real estate portfolio and to expand the availability of new high quality affordable housing units for voucher families. Key components of the Local PBV Program include optional longer term HAP contracts; administration by the applicable management company for the site, of all program activities including wait list management, leasing and re-certification transactions; and limitation of voucher conversion to tenant based subsidy.

Impact – The impact of this activity is the quality of housing in which vouchers are utilized. In the tenant-based program, the majority of the vouchers are utilized in older, lower quality housing units located in highly impacted neighborhoods. HACC has targeted new construction or substantial rehabilitation for placement of PBV units in neighborhoods of opportunity with higher income levels.

The additional impact is the cost savings to HACC as administrative functions such as recertifications are processed by the private property management company at the Project Based Voucher property.

Table 28 below provides analysis of the Local MTW Project Based Voucher Program for 2017.

Table 25 – 2017 PBV Cost Savings

PROJECT BASED VOUCHERS COST SAVINGS	
Total PBVs Leased in 2017	330
Managed by Private PM's	276
Average Staff Hours Per Unit	12
Total Estimated Staff Hours	3,312
Average Cost Per Hour	$23.16
Total Staff Cost PBV Administration	**$76,706**

Outcomes – The HUD standard metrics table below highlight the outcomes of the Local MTW PBV Program.

Table 26- Outcomes Local PBV Program

CE #1: Agency Cost Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total cost of task in dollars (decrease).	Cost of task prior to implementation (in dollars).	Expected cost of task after implementation (in dollars).	Actual cost of task after implementation (in dollars).	**YES**
	$9,941	**$0**	**$0**	
CE #2: Staff Time Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total time to complete the task in staff hours (decrease).	Total amount of staff time dedicated to the task prior to implementation (in hours).	Expected amount of total staff time dedicated to the task after implementation (in hours).	Actual amount of total staff time dedicated to the task after implementation (in hours).	**YES**
	444	**0**	**0**	
CE #3: Decrease in Error Rate of Task Execution THERE IS NO DATA AVAILABLE FOR THIS METRIC				
HC #3: Decrease in Wait List Time				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average applicant time on wait list in months (decrease).	Average applicant time on wait list prior to implementation (in months).	Expected average applicant time on wait list after implementation in months).	Actual average applicant time on wait list after implementation (in months).	**YES**
	36	**30**	**3.6**	
HC #5: Increase in Resident Mobility				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	Households able to move to a better unit and/or neighborhood of opportunity prior to implementation (number).	Expected households able to move to a better unit and/or neighborhood of opportunity after implementation (number).	Actual increase in households able to move to a better unit and/or neighborhood of opportunity after implementation (number).	**YES**
	0	**315**	**330**	

The table below summarizes the individual properties with Project Based Vouchers identifying units under HAP contract; units under construction; and, units committed through the December 31, 2017.

Table 27- Summary of PBV Units

PROJECT BASED HOUSING CHOICE VOUCHERS			
Name of Property	**Total Units**	**PBV Units**	**COMMITMENT OR HAP DATE**
PBV HAP CONTRACTS EXECUTED SINCE IMPLEMENTATION			
Douglass Square	50	13	October 1, 2011
Oakwood Trace	50	39	June 1, 2012
Hamilton on the Park	36	36	September 1, 2013
Providence	252	227	December 1, 2015
Maple Park Manor (Urban Park Place)	24	15	June 1, 2017
TOTAL UNDER HAP	**412**	**330**	
PBV COMMITMENTS UNDER CONSTRUCTION			
Highland Green	33	33	November 1, 2017
The Manor at Prairie Crossing	18	18	November 1, 2017
TOTAL UNDER CONSTRUCTION	**51**	**51**	
PBV NEW COMMITMENTS			
Bristol Place Residences	96	96	December 1, 2017
The Haven at Market Place	111	111	December 1, 2017
TOTAL NEW COMMITMENTS	**207**	**207**	
TOTAL PBV UNITS AS OF 12/31/2017	**670**	**588**	

Benchmarks, Metrics and Data Collection - We do not anticipate any changes in the benchmarks, metrics or data collection methods for this activity.

Activity 2012-1 Local Payment Standards

Description – This activity was approved in HACC's Year 2 (2012) Plan. HACC procured a third-party marketing firm to conduct the market analysis necessary to identify the primary real estate sub-markets (PRESMs)within Champaign County and recommend payment standards for the Housing Choice Voucher Program that are reflective of the actual rents in each of the identified sub-markets. HACC established boundaries for each sub-market to include a Village, Town or Township in the more rural areas of the County and census tracts in the urban areas of the County.

Impact – This activity was intended to provide Tenant Based Voucher holders with improved ability to move to areas of opportunity. However, in 2017, it did not have the desired results anticipated for tenant based voucher moves. With the continued growth of HACC's Project Based Voucher Program, we are analyzing the impact of this activity on the PBV Program as well as the continued impact on the TBV Program in 2017.

Table 31 below identifies 2017 households that moved to areas of higher poverty; to areas of lower poverty and to poverty neutral areas. As noted, 38% of all movers selected areas of lower poverty. The remaining movers selected areas of higher poverty or a poverty neutral area.

Table 28 – 2017 Program Moves

TENANT BASED PROGRAM MOVES		
Moves to Lower Poverty Rates	61	28%
Moves to Higher Poverty Rates	62	28%
Moves with No Change in Poverty Rate	97	44%
TOTAL MOVES IN 2017	**220**	**100%**

Outcomes – The HUD standard metrics table below highlight the outcomes of the local Payment Standards

Table 29 Local Payment Standards Outcomes

CE #1: Agency Cost Savings THIS ACTIVITY HAS NO COST SAVINGS				
CE #2: Staff Time Savings THIS ACTIVITY HAS NO STAFF TIME SAVINGS				
HC #5: Increase in Resident Mobility				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	Households able to move to a better unit and/or neighborhood of opportunity prior to implementation (number).	Expected households able to move to a better unit and/or neighborhood of opportunity after implementation (number).	Actual increase in households able to move to a better unit and/or neighborhood of opportunity after implementation (number).	**NO**
	0	**250**	**61**	

This activity is not anticipated to have any staff time or cost savings. In fact, it is expected that this activity will slightly increase staff time and the per unit HAP costs for tenant-based vouchers.

The justification for development and implementation of this activity is the overall condition of units in which participants utilize tenant-based vouchers. In analysis of the properties, HACC found that 80% of all tenant-based vouchers are used in properties rated in the real estate market as C grade or lower. These are marginal properties that meet minimal Housing Quality Standards. This activity is intended to provide an opportunity for tenant-based voucher participants to secure higher quality properties in lower impact neighborhoods.

Benchmarks, Metrics and Data Collection - We do not anticipate any changes in the benchmark, metrics or data collection methods for this activity.

Activity 2012 - 2 Acquisition without Prior HUD Approval

Description - This activity was approved and implemented in the Year 2 (2012). To facilitate development activities, HACC acquires sites without prior HUD approval and certifies that the HUD site selection requirements have been met.

Impact – The impact of this activity has been more expeditious acquisition, resulting in the ability to competitively negotiate prices as owners do not have to wait unreasonable amount of time to complete the sale. Acquisition of these sites has also increased the supply of high quality affordable housing available to the residents of Champaign County.

Table 33 below identifies the properties that have been developed to date under this activity. As noted, all units serve households below 80% of area median income.

Table 30 - Units Developed with Income Restrictions

HOUSING UNITS RESTRICTED TO 80% AMI				
NAME OF PROPERTY DEVELOPED UNDER THIS ACTIVITY	**TOTAL UNITS**	**UNITS WITH SUBSIDY**	**UNITS WITH NO SUBSIDY**	**RENT RESTRICTION LIMITS**
Hamilton on the Park	36	36	0	LIHTC <60%
Maple Grove	24	15	8	IHDA <80%
Providence at Sycamore Hills	92	83	9	LIHTC <60%
Providence at Thornberry	160	143	17	LIHTC <60%
Highland Green	33	33	0	LIHTC <60%
The Manor at Prairie Crossings	18	18	0	MTW PBV <50%
TOTAL	**363**	**328**	**34**	

Table 34 below identifies acquisition completed in 2017 which consists of the acquisition of an 8.6-acre site on Prospect Avenue in the City of Champaign. This site is the location of the new construction transfer of assistance that will replace the Skelton Place Public Housing community under the RAD conversion.

Table 31 - New Acquisitions in 2017

NEW ACQUISITIONS IN 2017			
Acquisition	**Location**	**Amount**	**Purpose**
Prospect Avenue Site	Urbana	$940,000	RAD Transfer of Assistance

Outcomes – The HUD standard metrics table below summarizes outcomes of this activity in 2017.

Table 32 Acquisition w/o Prior HUD Approval Outcomes

HC #1: Additional Units of Housing Made Available				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase).	Housing units of this type prior to implementation (number).	Expected housing units of this type after implementation (number).	Actual housing units of this type after implementation (number).	**YES**
	0	**350**	**363**	
HC #3: Decrease in Wait List Time				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average applicant time on wait list in months (decrease).	Average applicant time on wait list prior to implementation (in months).	Expected average applicant time on wait list after implementation (in months).	Actual average applicant time on wait list after implementation (in months).	**YES**
	36	**30**	**5.5**	
HC #4: Displacement Prevention				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households at or below 80% AMI that would lose assistance or need to move (decrease). I	Households losing assistance/moving prior to implementation (number).	Expected households losing assistance/moving after implementation (number).	Actual households losing assistance/moving after implementation (number).	**YES**
	93	**0**	**0**	

Benchmarks, Metrics and Data Collection - We do not anticipate any changes in the benchmarks, metrics or data collection methods for this activity.

Activity 2012 – 3 Affordable Housing Development

Description - To facilitate development activities, HACC utilizes its authorization under the Second Amendment to the Amended and Restated Moving to Work Agreement (Amendment to Attachment D) to use Replacement Housing Factor Funds for Development. HACC will also utilize Section 8 and Section 9 reserve funds to further the development of new affordable housing units.

Impact – The impact of this activity has been additional units developed and the ability to leverage private capital for development of new affordable housing options. The chart below provides details of private investment that has been leveraged using this MTW activity. As noted, HACC has raised $5.88 private capital for each $1.00 of MTW investment.

Table 33 - Leveraged Capital

DEVELOPMENT PROJECT	Private Capital	HACC Funding	Total Cost	Units	Total Cost Per Unit	HACC Cost Per Unit
Hamilton on the Park	$6,657,400	$725,000	$7,382,400	36	$205,067	$20,139
Maple Park Manor	$1,304,343	$712,000	$2,016,343	24	$84,014	$29,667
Providence	$34,871,175	$4,750,000	$39,621,175	252	$157,227	$18,849
Highland Green	$6,904,264	$0	$6,904,264	33	$209,220	$0
The Manor at Prairie Crossings	$1,200,000	$2,480,352	$3,680,352	18	$204,464	$137,797
TOTAL	**$50,937,182**	**$8,667,352**	**$55,924,182**	**363**	**$154,061.11**	**$23,877**
Leverage	**$5.88**	**Private dollars for every $1.00 of HACC funds**				

The MTW authorization has made it possible to produce 363 new units of affordable housing for the low-income residents of Champaign County. Without this authorization, the maximum number of units built is estimated at approximately 12 based only on RHF funds which would be the sole available funding source for development.

Outcomes – The HUD standard metrics tables below summarize additional outcomes of this activity.

Table 34 Affordable Housing Development Outcomes

CE #4: Increase in Resources Leveraged				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Amount of funds leveraged in dollars (increase).	Amount leveraged prior to implementation (in dollars).	Expected amount leveraged after implementation (in dollars).	Actual amount leveraged after implementation (in dollars).	**YES**
	$0	**$42,266,471**	**$50,937,182**	
HC #1: Additional Units of Housing Made Available				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase).	Housing units of this type prior to implementation of the activity (number).	Expected housing units of this type after implementation of the activity (number).	Actual housing units of this type after implementation of the activity (number).	**YES**
	0	**350**	**363**	
HC #2: Units of Housing Preserved THIS ACTIVITY HAS NO HOUSING PRESERVATION				

HC #3: Decrease in Wait List Time				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average applicant time on wait list in months (decrease).	Average applicant time on wait list prior to implementation of the activity (in months).	Expected average applicant time on wait list after implementation of the activity (in months).	Actual average applicant time on wait list after implementation of the activity (in months).	**YES**
	36	**30**	**3.6**	
HC #4: Displacement Prevention				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	Households losing assistance/moving prior to implementation (number).	Expected households losing assistance/moving after implementation (number).	Actual households losing assistance/moving after implementation (number).	**YES**
	93	**0**	**0**	

Benchmarks, Metrics and Data Collection - We do not anticipate any changes in the benchmark, metrics or data collection methods for this activity.

Activity 2015-1: Emergency Family Shelter Program

Description - HACC has partnered with the Continuum and United Way to develop and implement an Emergency Family Shelter Program at Maple Park Manor (formerly Urban Park Place). The Emergency Shelter Program provides temporary shelter and intensive case management services for families with dependent children.

Families are eligible to stay in the shelter for a temporary period of 30 days with extensions up to 45 days. Families must agree to participate in case management services to remain in the shelter.

Under a three-way Memorandum of Agreement, the Champaign County Continuum of Care is responsible for administration and oversight of all program policies and procedures for the eight shelter units including furnishings, housekeeping and preparing units for re-occupancy. United Way funds intensive case management services and manages the contract with the corresponding service agency. HACC provides property management and building maintenance services for all units in the property. HACC administers 15 MTW Project Based Vouchers for the Permanent Supportive Housing units and an operating subsidy to support the 8 Emergency Shelter Units.

Impact – After months of weather-related construction delays, the Champaign County Emergency Family Shelter opened on July 1, 2017. The only homeless facility in Champaign County that serves families with dependent children, Maple Grove Manor was a much needed and long awaited resource to address homelessness.

Outcomes – The HUD standard metrics tables below summarize additional outcomes of this activity.

Table 35 – Outcomes Emergency Family Shelter

CE #4: Increase in Resources Leveraged				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Amount of funds leveraged in dollars (increase).	Amount leveraged prior to implementation (in dollars).	Expected amount leveraged after implementation (in dollars).	Actual amount leveraged after implementation (in dollars).	**Yes**
	0	**$1,304,343 Year 1**	**$1,304,343 Year 1**	
		$50,000 Annually	**$90,000**	
SS #1: Increase in Household Income				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average earned income of households affected by this policy in dollars (increase).	Average earned income of households affected by this policy prior to implementation of the activity (in dollars).	Expected average earned income of households affected by this policy prior to implementation of the activity (in dollars).	Actual average earned income of households affected by this policy prior to implementation (in dollars).	**YES**
	$0	**$5,000**	**$11,787**	

SS #3: Increase in Positive Outcomes in Employment Status				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
	Head(s) of households prior to implementation	Expected head(s) of households after implementation	Actual head(s) of households after implementation.	**NO**
(1) Employed Full-Time	0	4	3	
(2) Employed Part-Time	0	30	9	
(3) Enrolled in an Educational Program	0	2	0	
(4) Enrolled in Job Training Program	5	8	0	
(5) Unemployed	40	2	3	
(6) Other	3	2	0	
HH Served Per Year	**48**	**48**	**17**	
	Percentage of total work-able households prior to implementation of activity	Expected Percentage of total work-able households after implementation of activity	Actual percentage of work-able households after implementation of activity	**NO**
(1) Employed Full-Time	0%	8%	18%	
(2) Employed Part-Time	0%	63%	53%	
(3) Enrolled in an Educational Program	0%	4%	0%	
(4) Enrolled in Job Training Program	10%	17%	0%	
(5) Unemployed	83%	4%	18%	
(6) Other	6%	4%	0%	
HH Served Per Year	**100%**	**100%**	**100%**	

Benchmarks, Metrics and Data Collection - We do not anticipate any changes in the benchmark, metrics or data collection methods for this activity.

ACTIVITIES ON HOLD OR CLOSED

CLOSED – Activity 2011-1: Local Investment Policies

Description - HACC adopted investment policies consistent with the Illinois Public Funds Investment Act (30ILCS235) to the extent such policies were in compliance with applicable OMB circulars and other federal laws. HACC invested in securities authorized under state law that allowed the flexibility to invest productively, efficiently and securely.

Status – In 2016, HUD implemented a cash management system. This new system established a HUD held reserve and no longer allows HACC to maintain cash reserves on hand locally. Thus, there is no longer sufficient cash to provide any significant benefit for this activity.

CLOSED - Activity 2013-1: Rightsizing Vouchers

Description – Housing Choice Voucher Program participants are required to lease a unit equal to or smaller than the size of the voucher issued. HACC utilizes subsidy standards as detailed in its HCV Administrative Plan to determine the size of a voucher issued to a family. A Request for Tenancy Approval is only accepted if the unit selected by the family contains an equal or lesser number of bedrooms than those listed on the voucher issued.

Status - This activity was implemented January 1, 2013 effective immediately for all new program participants. The activity was phased-in at the next scheduled recertification following the effective date for existing participants. HACC utilized biennial recertifications through the end of 2015 at which time, all voucher holders had been right-sized. Thus, the activity was closed out as of December 31, 2015.

ON HOLD - Activity 2014-1: Local Inspection Standards

Description – Initially HACC had proposed adoption of HUD's Uniform Physical Condition Standards (UPCS) for tenant based voucher units in the Housing Choice Voucher Program. In addition, HACC proposed implementation of a rating system for each property that would determine the frequency of inspections.

HACC subsequently eliminated the property rating system and proposed using local municipal building codes for tenant based voucher units in the Housing Choice Voucher Program.

Status - This activity has been closed. Staff changes resulted in the need to contract for inspection services in 2017. HACC was unable to secure outside inspectors that were sufficiently versed in local building codes; thus, to assure proper inspections were conducted, HQS standards were utilized in 2017.

V. SOURCES AND USES

As of the date of this report, the MTW Block Grant unaudited 2017 sources and uses has been submitted in the prescribed Financial Data System (FDS) format. The audit has been scheduled and will be submitted within the required timeframes.

The chart below reflects the actual sources and uses of funds for 2017.

A. SOURCES AND USES OF MTW FUNDS		
Sources		
FDS Line Item	**FDS Line Item Name**	**Dollar Amount**
70500 (70300+70400)	Total Tenant Revenue	245,043
70600	HUD PHA Operating Grants	14,780,191
71100+72000	Interest Income	13,459
71600	Gain or Loss on Sale of Capital Assets	24,502
71200+71300+71310+71400+71500	Other Income	11,722
70000	**Total Revenue**	**$15,074,917**
Uses		
91000 (91100+91200+91400+91500+91600 +91700+91800+91900)	Total Operating - Administrative	1,161,950
91300+91310+92000	Management Fee Expense	523,339
92500 (92100+92200+92300+92400)	Total Tenant Services	1,652
93000 (93100+93600+93200+93300+93400 +93800)	Total Utilities	109,922
94000 (94100+94200+94300+94500)	Total Ordinary Maintenance	215,248
96100 (96110+96120+96130+96140)	Total insurance Premiums	61,947
96000 (96200+96210+96300+96400+96500 +96600+96800)	Total Other General Expenses	293,854
97300+97350	Housing Assistance Payments + HAP Portability-In	11,142,480
97400	Depreciation Expense	143,763
90000	**Total Expenses**	**$13,654,155**
	Surplus/Deficit	**$1,420,762**

VI. ADMINISTRATIVE

HUD REVIEWS, AUDITS OR INSPECTION ISSUES

There are no HUD reviews, audits or inspection issues which require HACC to take any action.

MOVING TO WORK
CERTIFICATION OF COMPLIANCE WITH STATUTORY REQUIREMENTS

The Housing Authority of Champaign County hereby certifies that it has met the three statutory requirements under the Moving To Work Demonstration Program:

1. At least 75% of the families assisted by HACC are very low income families;
2. HACC has continued to assist substantially the same total number of eligible low income families as would have been served had the amounts of funding under the MTW Block Grant funding flexibility not been combined; and,
3. HACC has maintained a comparable mix of families served as would have been served had the MTW Block Grant funding not been used under the demonstration.

Executed this 25th day of May, 2018

HOUSING AUTHORITY OF CHAMPAIGN COUNTY, ILLINOIS

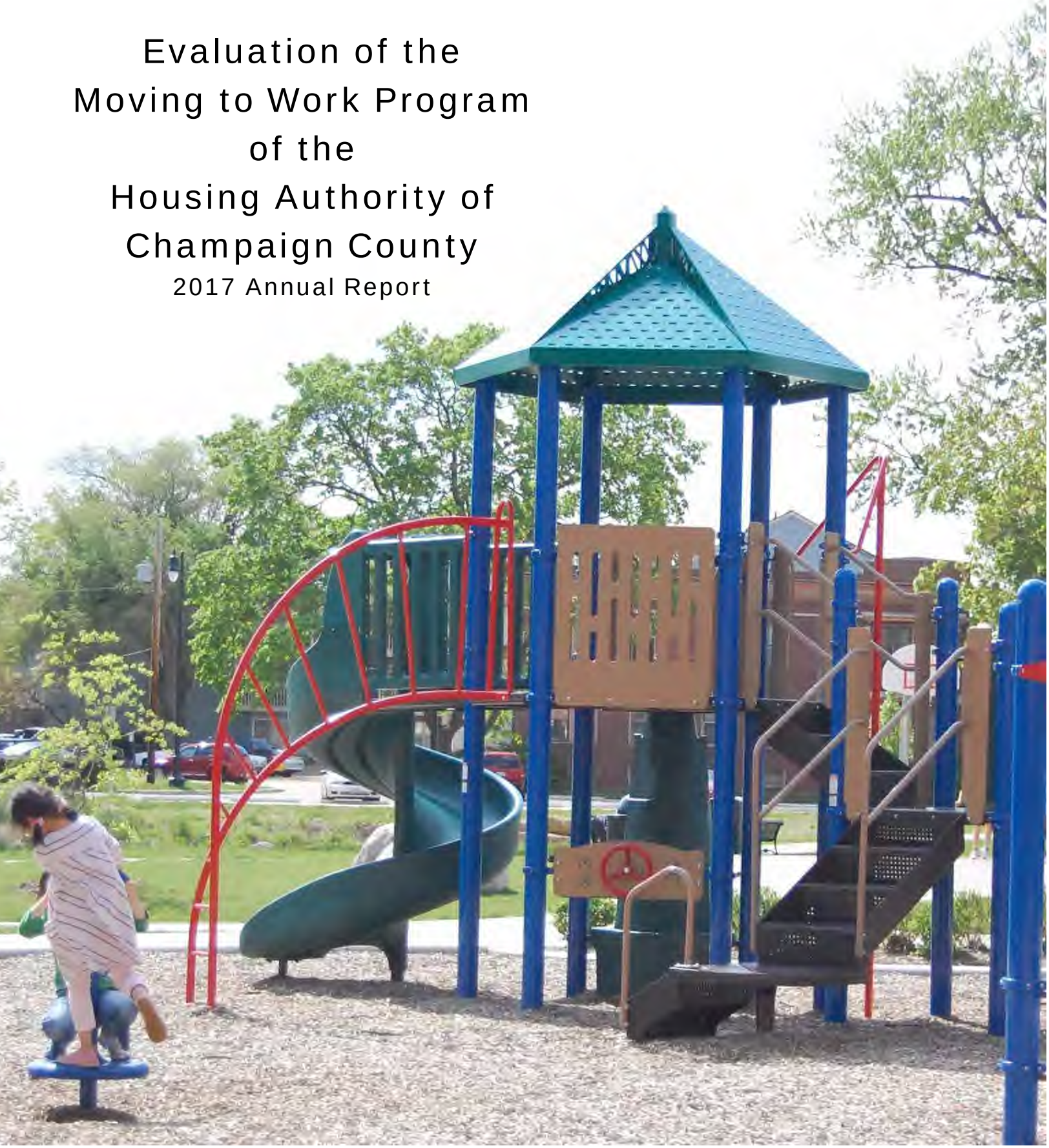
By: David A. Northern, Sr.

Title: Executive Director

Signature: _____

Evaluation of the Moving to Work Program of the Housing Authority of Champaign County

2017 Annual Report



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February 28, 2018

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Executive Summary

The Housing Authority of Champaign County (HACC) has been participating in the U.S. Department of Housing and Urban Development (HUD) Moving to Work (MTW) Demonstration since 2010. As an MTW housing authority, the HACC has agreed to further HUD's statutory goals: 1) Reduce costs and achieve greater cost effectiveness in federal expenditures; 2) Give incentives to families with children where the head of household is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient; and 3) Increase housing choices for low-income families.

The HACC's application to HUD to receive designation as an MTW housing authority included an agreement to conduct a third party, academic evaluation of its MTW program, with emphasis on family self-sufficiency. Therefore, since 2011 the University of Illinois at Urbana-Champaign has been conducting a longitudinal program evaluation focusing on HUD's second statutory goal concerning factors that affect family economic self-sufficiency. While this report focuses mainly on 2017 evaluation findings, the report also builds upon previous findings to describe a comprehensive view of the HACC over time. Partnering with the HACC provides consistency in the program evaluation, allowing us to independently describe an evolution of the MTW program at the HACC.

In addition, it has been our experience that HACC is an integral part of the federal MTW initiative as it positions itself among 38 other housing authorities nationwide for the exclusive purpose of considering housing policy initiatives that improve local communities. We have presented our evaluation findings at the annual Moving to Work Conference in Washington, DC for the past four years and are invited once again to present at the 2018 Conference. Our MTW conference presentations have been attended by executive directors, housing policy analysts and family self-sufficiency program staff at current and prospective MTW housing authorities, as well as, HUD staff from the Office of the Secretary, and Office of Policy Development and Research. The HACC demonstration findings have become particularly important to the MTW Expansion especially regarding work requirements and time limits.

Our evaluation is unique, employing a mixed methods research approach utilizing qualitative data through key informant interviews with housing participants, a quantitative social survey that we have fielded with housing participants and administrative data. Included in this report are key findings and recommendations, as well as, detailed descriptive and statistical analyses of our program evaluation during 2017.

Key Findings

Qualitative Results

In 2017 we conducted no new key informant interviews with Waitlist participants interviewed initially in 2013.

In 2017 our qualitative work revisited 2016 qualitative comparison findings between HACC MTW key informants and non-MTW comparison housing authority key informants, which we reported to HACC in the 2016 Annual Report and which were also presented at the 2017

Moving to Work Conference on April 19, 2017 in Washington, DC. Specifically, the research coordinator developed the findings into the qualitative portion of our article, "Promoting economic self-sufficiency via HUD's Moving to Work Program: Evidence from the Housing Authority of Champaign County" which was published in the December 2017, Volume 2, Illinois Municipal Policy Journal.

In addition, we completed analyzation of two longitudinal non-MTW key informant interviews for key themes. Summary vignettes for Isabella and Grace are included in this report. A longer explanation of analysis findings follow in the Qualitative Section.

Finally, we analyzed 2,193 qualitative LSS case management case notes from 2012-2016, representing 532 head of households, and in some cases their dependents and other adult household members, and coded these data. We present some preliminary findings in the Mandatory Local Self-Sufficiency section of this report. However, briefly, this treatment plan data show people are likely to need more support and some of these people may have problems when the term limit approaches. In the next year, we intend to examine End of Participation (EOP) data to understand factors associated with EOP.

Quantitative Results

The quantitative analysis identifies factors affecting employment for Local Self-Sufficiency (LSS) program-eligible households (LEHs) in the HACC, using repeated cross-sectional administrative data (2009-2017) and social surveys collected in 2017. The results show an increase in LEHs' employment along with the years in which they participated in the LSS program. Households with non-head and program-eligible household members and households with tenant-based housing assistance were more likely to have employment, while having a disabled child decreased the likelihood of employment substantially. We observed when households consisted of non-head and other members who are program eligible, the head of household tended to work. On the other hand, employment of non-head and program-eligible household members reduced head's employment. We found that when head of households hold licenses or certificates, this was associated with working over 25 hours a week, while having a criminal history deterred head's employment. In the case of head of households who were eligible for the LSS program and worked less than 25 hours weekly, we found that displaced higher levels of depression and anxiety relative to the head of households working over 25 hours weekly.

Recommendations

As in the past, we will continue our recommendation that the HACC consider establishing escrow accounts for its MTW-participating families. It is our continued experience that more families are working and increasing incomes and yet are not offered a mechanism, such as an escrow savings account, to build a savings to use to transition off housing assistance to economic self-sufficiency. We learn specifically from housing participants in their discourse during key informant interviews their vulnerable financial situations. While they continue to increase income, education and better employment opportunities, still, transitioning off housing assistance will be financially uncertain.

With increasing employment and term limit requirements families are likely to need more support. Our examination of the LSS treatment plan data identifies some people appear

multiple times and these people appear to have more difficulty holding a job. Therefore, it may be necessary for HACC to identify additional resources to transition to long-term employment. In the next year, we will continue our focus on tracking and understanding reasons for End of Participation (EOP).

Introduction

This report of the Housing Authority of Champaign County (HACC) Moving to Work (MTW) evaluation by the University of Illinois at Urbana-Champaign reflects the period January 1 – December 31, 2017, our sixth year of program evaluation.

Housing and Self-Sufficiency Social Survey

During Baseline, Year 1, 308 HACC program participants and 162 non-MTW comparison group participants completed our quantitative Housing & Self-Sufficiency Social Survey, totaling 470 surveys.

In Year 2, 215 HACC program participants and 112 non-MTW comparison group participants who completed a survey during Baseline Year 1, completed a survey, totaling 327 surveys. In addition, 142 HACC program and waitlist participants and 14 non-MTW comparison group participants completed a survey, totaling 483 surveys completed in Year 2.

In Year 3, 179 HACC program participants and 92 non-MTW comparison group participants who completed a survey during Baseline Year 1, and Year 2, completed a survey, totaling 271 surveys. In addition, 149 HACC program and waitlist participants and 30 non-MTW comparison group participants completed a survey, totaling 450 surveys completed in Year 3.

In Year 4, 181 HACC program and waitlist participants and 21 non-MTW comparison group participants who completed a survey during Year 1, Year 2, or Year 3 completed a survey, totaling 202 surveys. Additionally, 214 HACC and 70 non-MTW comparison group completed a survey for the first time, totaling 486 surveys completed in Year 4.
Year 4 survey recruitment included a new process that began in April 2015 with both HACC and the non-MTW comparison housing authority asking housing participants to complete a survey as part of their annual recertification for housing assistance. The intent in changing the process was to address the low participation, and high attrition, rates of housing participants in the evaluation thus far, with the hopes of increasing survey participation so that statistically significant differences might be realized in analyzing social survey data.

Year 5 data collection realized a significant increase in response rate from all previous data collection years to a total of 796 surveys completed between HACC and the non-MTW comparison housing authority. We attribute this increase in response rate to the change in the process for completing surveys that was fully implemented by the housing authorities during Year 5. Specifically, at the HACC 309 surveys were completed by program and waitlist participants who previously completed a survey, and 243 new participants completed a survey totaling 552 surveys. At the non-MTW comparison housing authority, 58 surveys were completed by program participants who previously completed a survey, and 186 new participants completed a survey totaling 244 surveys.

During this past Year 6 data collection realized a record number of 844 total surveys completed from HACC and the non-MTW comparison housing authority. At the HACC, we received 390 surveys from participants who previously completed a survey and 211 new participant surveys. From the non-MTW comparison housing authority we received 119 surveys from participants who previously completed a survey and 124 new participant surveys.

As in the previous year, monthly, we randomly chose one participant from each housing authority who completed a survey to receive a $100.00 Wal-Mart gift card as remuneration for completing a survey. Beginning with the November 2017 survey collection we increased remuneration to the non-MTW housing participants to $150.00 as incentive to increase survey completion. As well, monthly, the housing authority case manager at each housing authority with the highest percentage of completed surveys returned on their caseload received a $25.00 gift card. In the fall of 2017, with the HACC's HCV Department recertification process change, beginning with the December 2017 survey collection, the department received a $25.00 gift card for dissemination to one of its case managers via the HCV department manager.

Also, as in previous years, in 2017 we attempted survey completion at project-based units. As background, in 2016 we received six surveys from Oakwood Trace participants, and one survey from a participant at Providence at Sycamore. In November of 2016 we communicated with then Executive Director, Mr. Bland, about the non-response, especially from the new project-based units at Sycamore and Thornberry. In Mr. Bland's November 15, 2016 email communication to us, he indicated he would follow up with all the property managers. However, non-compliance of survey completion continued.

In 2017 we provided Providence at Thornberry and Sycamore each hundreds of new, blank surveys for completion by their housing participants. In 2017, we received two surveys from Providence at Thornberry participants and 12 from participants at Oakwood Trace. The Dorchester Management property manager has informed us that they do not anticipate returning surveys to us until their February 2018 recertification meetings with participants at Providence at Thornberry and Providence at Sycamore.

We are especially interested in the population at the new project based properties as these participants primarily came off the HACC waitlists (via Dorchester Management) into the new units and there may be different characteristics in this group versus the HACC HCV participants. We were also interested in this group because we understand that while recertification of housing participants residing in these project-based sites is performed with the respective property manager, if these housing participants are not in compliance with MTW work requirements, they are referred to HACC LSS case managers. Therefore, there is some overlap in services for project-based housing participants.

Key Informant Interview

During Baseline, Year 1, we conducted our qualitative key informant interview with 25 HACC, and 24 non-MTW comparison group participants. During Year 2 we conducted an additional 16 qualitative key informant interviews with HACC waitlist participants, for a total of 65 qualitative key informant interviews conducted. During Year 3 we re-interviewed 12 key informants from HACC and 13 key informants from a non-MTW comparison group.

In Year 4, we re-interviewed three of the original 16 HACC waitlist participants.

In Year 5 (2016), we conducted third interviews with a few HACC housing participants and analyzed these data for a preliminary view of changes in self-sufficiency over time, from the housing participant's perspective. A summary of those results were included in our 2016 Annual Report and presented at the 2016 Moving to Work Conference in Washington, DC. Further analysis for key themes was conducted with a third participant and those three key informant interview findings were reported to the HACC Board of Commissioners in spring 2016. In addition, we conducted third interviews with five more HACC participants and four non-MTW participants and analyzed one HACC and two non-MTW interviews for key themes and those comparison findings were also included in the 2016 Annual Report.

In Year 6, we conducted no key informant interviews. Our work with qualitative data focused on transcribing and analyzing interviews conducted to-date. This year's analysis is reported in detail in the Qualitative Analysis section in this report. To date we have completed 105 interviews, transcribed 71 and coded 44.

Evaluation Overview

As a Moving to Work housing authority, the HACC has designed and implemented unique, locally-tailored initiatives to meet HUD's statutory MTW goals to:1) Reduce costs and achieve greater cost effectiveness in federal expenditures; 2) Give incentives to families with children where the head of household is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient; and 3) Increase housing choices for low-income families.

The University of Illinois at Urbana-Champaign has entered a partnership with the HACC to perform a program evaluation of their housing authority, focusing on HUD's second statutory goal of family self-sufficiency. We have employed a mixed methods research approach and, over time, we continue to measure the impact on households participating in the HACC's MTW program.

We have fielded our Housing and Self-Sufficiency Social Survey with HACC, waitlist and non-MTW housing participants to quantitatively measure variables that affect family self-sufficiency to learn the characteristics of people who are able to find and maintain employment and to understand the barriers and challenges that people may face in finding and maintaining employment. From the survey data we can create multivariate regression models to assess the program's impact, controlling for confounding variables, and they can have non-treated (non-MTW participants) controls, and can address the issue of unobserved factors which could affect the impact of the program on participants.

We have also conducted qualitative key informant interviews with HACC, waitlist and non-MTW housing participants to hear from participants in their own words their experience in living in, or, desiring to live in, subsidized housing. These front-line stories are personal perspectives providing valuable discourse as to how head of households describe their unique path to self-sufficiency. These data are analyzed using a social constructivist theoretical framework to describe how participants define self-sufficiency. The lessons key informants impart are valuable to informing housing authority programs and services.

Additionally, we continue to use administrative data available from HACC and the U.S. Department of Housing and Urban Development (HUD). This data also allows the creation of econometric program evaluation analyses that allow for non-treated controls, confounding variables, and for unobserved variables which could affect the program's performance at the individual level.

Finally, we have begun analysis of HACC's 'Mandatory Self-Sufficiency and Employment/Education Requirements Implementation Plan', or, 'Treatment Plan' data. We examined qualitative case note data from which we can report access to the HACC's LSS program. We plan to link this case note data to other LSS quantitative data to describe participant Plans, and determine adherence and successful completion of Plans and how this relates to education and employment outcomes.

Qualitative Analysis

During 2017 the research coordinator transcribed two interviews and coded nine interviews. Two of the nine interviews were coded early in 2017 and represent the second and third interview for HACC key informant pseudo-named Laura. One of the nine interviews was coded in early 2017 and represents the last longitudinal interview with non-MTW comparison housing authority key informant pseudo-named Chantel. Both Laura and Chantel's interview findings were included in our 2016 Annual Report submitted March 15, 2017. Six of the nine interviews were coded in the middle and last part of the year and represent longitudinal interviews for two non-MTW comparison housing authority participants, who we have pseudo-named Isabella and Grace. Case study vignettes for Isabella and Grace are included in Appendix B of this report.

Qualitative Comparison

Here we use longitudinal qualitative analyses from 2016 for HACC MTW participants (key informants pseudo-named Brittany, Carly and Laura) whose findings we reported in our 2016 Annual Report, and compare self-sufficiency themes with two non-MTW comparison housing authority participants pseudo-named Isabella and Grace, analyzed during 2017.

All of the participants in these analyses are minority, single mothers. All report food security but with the aid of the Supplemental Nutrition Assistance Program (SNAP) and local food pantries. However, while key informants describe always having something to eat, they may not always have the kinds of food they prefer. All garner a high level of maternal self-esteem in their role as parent, or, grandparent. Spirituality is another dimension of life common among these women with discourse about God, being a spiritual person, prayer, and being blessed.

Following are two tables summarizing a comparison of other major self-sufficiency themes.

Table #1

	MTW	Non-MTW
Housing	Stable over time. A stepping stone. Work requirements and term limits.	Mixed stability over time. No work requirements and no term limits. If employed, rent share based on income.
Housing Conditions	Responsive landlords, pest control, major maintenance. Rowdy buildings. No sub-standard living conditions.	Mixed responses between responsive landlords vs. untenable housing conditions and unresponsive landlords and housing authority.
Employment	Work history with increased employment hours and increased income. Employment field changes to professional position.	Mixed employment outcomes with sporadic work history. Barriers include criminal background, serious physical health condition, domestic violence, and trauma.
Education	High school diploma. Large increases over time to earn college credit, college degrees or complete professional programs.	Education outcomes mixed with one earning some college and professional certificate; one key informant less than high school.

Housing

MTW head of households report living in their current housing longer over time than non-MTW head of households who report mixed stability. One non-MTW participant left Section 8 housing for about two years and paid market rent before returning to Section 8 housing assistance.

More MTW head of households originally describe housing assistance as a stepping stone to a better life, including self-sufficiency. Over time, all MTW key informants are aware that HACC has implemented work or education requirements to receive housing assistance. Nonetheless, two key informants continue to work part-time and simultaneously attend college part-time.

Non-MTW head of households understand housing assistance is provided as long as one complies with the rules. They understand that if they are employed they pay part of their rent based on their income, and if they are unemployed they pay no rent and no utilities until they get a job. We hear discourse from one key informant over time that even though she pays a very small share of her rent, she continues on housing assistance as a safety net should she be unemployed in the future.

Housing Conditions
MTW families report no sub-standard living situations though do report housing conditions as sometimes rowdy from neighbors. All report responsive landlords and maintenance people for major maintenance problems, and responsive pest control.

One non-MTW participant left Section 8 housing assistance due to untenable housing conditions, an unresponsive landlord to maintenance requests for repairs and removal of animals inside and under the house, and an unsatisfactory response from the housing authority.

Employment
MTW families report a work history. One MTW head of household originally unemployed finds employment. Over time, all MTW head of households increase number of hours worked and income, with one head of household employed in her ideal job as a health care professional.

Non-MTW participants report mixed employment outcomes with sporadic work history and over time. Originally, economy negatively affected ability to find work and then employment is hindered by felony criminal background. One key informant suffers a serious physical health condition over time, then domestic violence and trauma, negatively impacting employment. One key informant reports health challenges do not adversely affect employment and is more stably employed.

Education
All MTW head of households are high school graduates. Over time they have increased their education to earn some college, an Associate's degree and complete a professional health care program. One key informant is within 18 hours of earning a Bachelor's degree. The key informant who has earned a professional health care certificate has goals to earn an RN and Master's degrees.

Outcomes for non-MTW head of households are mixed with one key informant having graduated high school, earned some college and a health care professional certificate. However, her current priorities involved healing from a serious health condition, domestic violence and trauma. One head of household has not graduated high school and, over time, does not increase formal education. However, she takes college courses informally in areas that interest her.

Table #2

	MTW	Non-MTW
Physical Health	Describe chronic and acute health conditions. View physical health problems optimistically. Health does not adversely affect employment status.	Describe chronic and acute health conditions. Originally describe health as good, but evolves to serious health condition. Mixed employment outcomes.
Mental Health	Mixed mental health outcomes. Over time, stress, anxiety, discrimination. For one, discourse about major depression and suicide.	Mixed mental health outcomes. Over time some stress, grief. For one, major depression, domestic violence and trauma.
Financial Situation	Originally, households struggle. Over time, difficulty paying utilities, school loans, child care, household. Eventually, for most, situation improves; home ownership possible.	Originally, households struggle. For one, over time, views herself as "makin' it" and says can afford to live independently. For another, over time, financial struggles continue. Files for disability.
Goals	Articulate goals. Have concrete goal plans. Track progress toward goals. Over time, most realize goals.	Articulate same goals over time. Goals unrealized due to physical and mental health barriers and no concrete goal plan.

Physical Health

MTW head of households originally describe physical health problems of obesity, asthma, joint problems, dental issues and smoking but say these issues have no adverse effect on their work or school performance. Over time, obesity continues and physical illness evolves to include borderline diabetes, conditions of the stomach and foot problems. Nonetheless, while some of these conditions make employment challenging, all key informants view their physical health optimistically and continue to report health does not negatively affect their work or school performance.

Non-MTW head of households originally describe none or minimal chronic health conditions such as high blood pressure. While they are observed obese, they do not mention weight as a concern. Over time, physical health worsens especially for one key informant diagnosed with a serious medical condition requiring surgery, negatively impacting her ability to work. She gained her health only to lose it again two years later to the same medical condition, and again adversely affecting her employment. She has filed for disability. The other key informant reports continued physical health challenges with high blood pressure and high cholesterol, but she is optimistic and says these conditions do not affect her employment status. However, she also describes having to change professions to accommodate a diagnosed medical condition.

Mental Health
MTW head of households originally describe no major mental illness. There is discourse about occasional stress from infrequent gun violence in the neighborhood and managing children while attending school, and some anxiety is observed. Over time, two key informants describe stress, anxiety and discrimination but by our last interview reported were happy, despite continuing to manage family, work and school. One key informant, however, continued over time to experience serious anxiety and depression and described this mental illness as physically and emotionally debilitating to contemplating suicide.

Head of households from the non-MTW comparison housing authority describe mixed mental health outcomes. For one, life is very stressful financially and, over time, describes post-partum depression, depression due to a continued serious medical condition, and domestic violence and trauma. For the other key informant, emotional life seems very different. She reports having no stress, but, over time does experience grief and talks about reconciling the death of her disabled parent. But ultimately she is positive, projects confidence and laughs periodically during interviews.

Financial Situation
MTW households struggle financially, mostly with utilities. Over time, we hear continued discourse about struggle with utilities, school loans (due to limited work opportunity), child care needs, including day care payments and children's clothes and household products. By our third interview, two key informants describe their financial situations improve and, for most of the year, do not struggle financially. One of these key informants tripled her salary and has been approved for a home loan.

As well, non-MTW households also struggle financially and mostly with utilities, reporting they struggle to get through the month and live paycheck-to-paycheck. For one key informant, her financial situation improves over time and she reports she only struggles financially some of the time and seeks help from community resources for power bills, views herself disciplined to be able to have money and describes herself as "makin' it". By our last interview, she now pays almost all her own rent and says she can afford to live on her own, and, that she does not struggle financially. For the other key informant, financial struggles continue over time, mostly due to inability to work due to a serious medical condition. She struggles to pay rent, food, utilities, child care needs and secured a loan to cover expenses. Eventually, she pays none of her own rent but a small co-pay for child care. She has filed for disability.

Goals
MTW families articulate five-year financial and personal goals. Over time, two key informants realize major education and employment goals; one key informant has not realized her goals. For two MTW key informants, they realize personal and financial goals through education gains. They are persistent in their education path and explicitly describe their completed progress and the future steps they need to take. These are women, and while raising young children, display maturity and perseverance.

Non-MTW families articulate five-year financial and personal goals but, over time, do not realize major employment, education and home ownership goals. One key informant reports that it is difficult to think about the future as the past has been extremely difficult, navigating serious physical illness, domestic violence, trauma and mental illness. One key informant

describes similar goals over time but shared no concrete plan to achieve the goals.

Summary

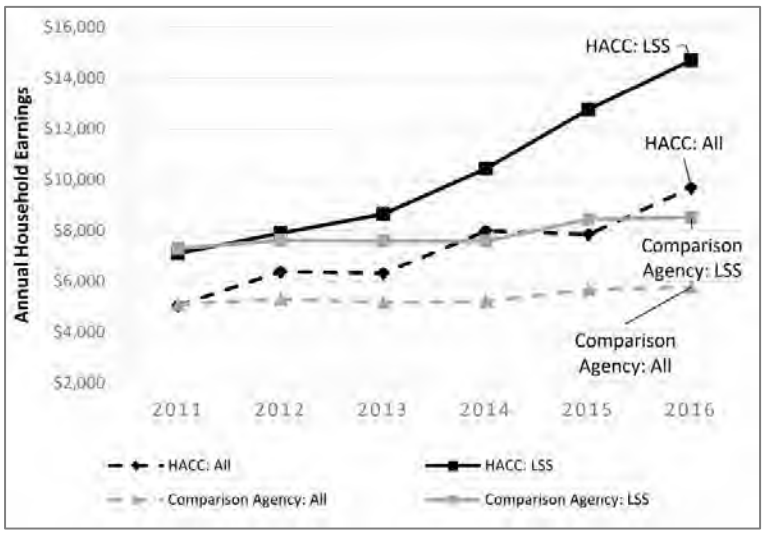
HACC key informant housing participants who are able-bodied and non-elderly are required to participate in the HACC's Local Self-Sufficiency Program. As of 2017, they are required to work 25 hours per week. In 2016, they have also been given a term limit of eight years of housing assistance. For this cohort of key informants, this means that by 2024 they will need to be economically self-sufficient. Therefore, their discourse over time about employment reflects these requirements and includes goals, for example, maintaining employment and increasing post-secondary education to be able to work in professional fields, which are more stable and typically pay more and provide benefits. Overall, their housing situations are stable over time and they report responsive landlords and no sub-standard living conditions. While some report having rowdy or unclean neighbors, still, they endure these situations for a future housing goal. They are strategic with their housing situations and do not plan major moves, which they say costs money, until they have made progress toward their employment, education and personal goals to be able to afford to move. Nonetheless, for most, incomes increase over time and being in a position to own a home becomes a reality. For HACC key informants, health, and in particular, mental health, are areas of continued challenge. While key informants view their physical health optimistically and describe no physical barriers to employment, nonetheless, they continue to describe chronic and acute health conditions that persist over time. And, most describe resilient qualities while facing mental health challenges like stress, anxiety and discrimination. However, one key informant suffers major depression and trauma symptoms, citing hopelessness and despair with a personal relationship goal, but also seeks mental health help. Therefore, while key informants report basic needs are met, make progress with income and education gains, and have ample support systems, still, they navigate a vulnerable path out of poverty.

The non-MTW housing authority key informants receive housing assistance according to general HUD guidelines concerning income limits, citizenship status, eviction history, criminal background and general ability to be a good tenant. For these key informants there are no work requirements to obtain or maintain housing assistance and there is no term limit to how long they may receive assistance. If key informants are employed, their rent share is based on their income; if they are unemployed they pay no rent. The key informants for this analysis displayed mixed housing stability over time, with one key informant leaving Section 8 housing assistance for about two years during which time she secured her own housing paying market rent. She shared that her departure from housing assistance was due to frustration with an unresponsive landlord and housing authority to her reports of sub-standard living conditions. For these key informants, while full-time employment is their goal, outcomes over time are mixed, with periods of unemployment or underemployment. Initially, they cite barriers of lack of employment opportunity in their community and criminal background. Over time, they secure employment but are discharged due to a serious health condition, or, family responsibilities in caring for a disabled parent. For one key informant, medical issues persist leading to a disability claim; for the other key informant, she has again secured employment. However, this key informant has not increased education to earn a high school diploma or GED, which will continue to be a barrier to better employment leading to economic self-sufficiency.

Quantitative Analysis

Previous evaluation reports and articles have shown a positive impact of HACC's Local Self-Sufficiency (LSS) program on participating households' earnings and employment. Lee and McNamara (2018) find that, between 2012 and 2014, the LSS program increased the average of earnings for program-eligible households by $2,283-$2,306. Also, the LSS program-eligible households (LEHs) experienced an increase in employment by 9.5-11.6 percentage points. McNamara, Lee, and Strick (2017) also report that annual earnings for LEHs in HACC increased from $8,651 in 2013 to $14,701 in 2016, representing a $6,050 (69.93%) increase in earnings relative to $929 (12.2%) increase in the comparison housing authority (Figure 1).

Figure 1: Trends in Annual Household Earnings in HACC and Comparison Agency between 2011 and 2016



Source: McNamara, Lee and Strick (2017)
Note: LSS denotes households that had at least a working-aged and non-disabled household member.

In this report, we will add another dimension to the evaluation via exploring factors affecting LEHs' employment, which help understand the mechanisms behind this successful economic mobility. More specifically, we investigate whether there were any changes in factors affecting participants' employment or whether there were any particular patterns of coping with the program's self-sufficiency requirements. We first use HACC's administrative data to compare determinants of participants' employment before and after the LSS implementation. We choose households that had at least a working-aged and non-disabled household member between 2009 and 2012 as a group representing LEHs prior to the LSS program.[1] Similarly, we choose such households served between 2013 and 2017 for the actual LSS program group. We then utilize the social survey data collected in 2017 to examine how program participants met the program's self-sufficiency requirements (employment or educational pathway).

[1] The administrative data do not contain income and family structure information in cases where the assisted households ended their participation. Therefore, we have observations with missing economic and demographic values if household's information was recorded only once during the year and if it was the End of Participation (EOP). Detailed information on the observations with missing values will be available from authors by requests.

Who Were Likely to Work Prior to the LSS Program?

Table 3 presents descriptive statistics of socioeconomic characteristics for LEHs before and after the LSS program. The results show a substantial difference in employment of which 48% of the LEHs served between 2009 and 2012 were employed compared to 67% of the LEHs served between 2013 and 2017. The average household size was about three with one adult and two children. About one-third of the LEHs served between 2009 and 2012 had non-head and LSS program-eligible household (NH-LEH) members, while a quarter of the LEHs served between 2013 and 2017 had NH-NEH members. Overall, the means and standard deviations of the characteristics were similar in both groups – on average, head of household (HoH) was 36 years old; over 90% of the LEHs were female-headed households; 20% of the LEHs received child support; and 60% of the LEHs received general assistance.

Table 3: Descriptive Statistics of Socioeconomic Characteristics for Program-Eligible Households Before and After the LSS Program

Variable	2009-2012 Mean (Std. Dev.)	2013-2017 Mean (Std. Dev.)
Dependent Variable		
Head, Employment	0.46 (0.50)	0.68 (0.46)
LEH, Employment	0.48 (0.50)	0.67 (0.47)
Explanatory Variable		
Household characteristics		
Head, Age	36.60 (9.61)	36.36 (9.87)
Head, Female	0.93 (0.25)	0.94 (0.24)
Head, Black	0.65 (0.48)	0.77 (0.42)
Hsld, Size	3.32 (1.62)	3.21 (1.57)
Hsld, Number of non-head and LEH members (NH-LEH)	0.36 (0.60)	0.29 (0.54)
Hsld, NH-LEH with employment		0.07 (0.25)
Hsld, Number of children	2.05 (1.56)	1.87 (1.54)
Hsld, Having a child with disability	0.01 (0.12)	0.02 (0.15)
Assistance		
Tenant-based housing assistance	0.92 (0.27)	0.89 (0.31)
Years in receiving housing assistance	5.24 (4.84)	
LSS Year 2		0.27 (0.45)
LSS Year 3		0.15 (0.36)
LSS Year 4		0.12 (0.32)
LSS Year 5		0.10 (0.29)
Child support	0.21 (0.41)	0.20 (0.40)
TANF	0.08 (0.27)	0.04 (0.20)
General assistance	0.60 (0.49)	0.59 (0.51)
Residential location		
Champaign	0.60 (0.49)	0.63 (0.48)
Urbana	0.32 (0.46)	0.30 (0.46)
Obs.	5,044	5,482

Source: 2009-2017 HUD-50058 Family Report

Table 4 reports pooled probit regression estimates of factors affecting LEHs' employment prior to the LSS program implementation. We define two dependent variables – *i)* LEH, Employment: 1 if at least one LSS program-eligible household member had employment or 0

if otherwise; and *ii)* HoH, Employment: 1 if the head of household who was eligible to the LSS program had employment or 0 if otherwise. The results show that head's age was statistically significant and negatively correlated with households' employment (0.6 percentage point decrease in employment with a one year increase in age), and Black-headed households were less likely to work compared to non-Black-headed households by 5.6 percentage points. Receiving tenant-based housing assistance (TBHA) increased the likelihood of LEHs' employment substantially by 25.7 percentage points – plausibly as the result of housing vouchers' locational flexibility –, households that had a child with disability tended to work less by 16.6 percentage points. In addition, the receipt of TANF and general assistance were negatively associated with LEHs' employment, while living in cities increased the probability of households' employment by 7-8 percentage points.

Table 4: Factors Affecting Employment for LSS Program-Eligible Households and Head of Households between 2009 and 2012: Pooled Probit Regression

	Dependent Variable: LEH, Employment		Dependent Variable: Head, Employment [a]	
	Coef. (Std. Err.)	M.E.	Coef. (Std. Err.)	M.E.
	(1)	(2)	(3)	(4)
Head, Age	-0.016***	-0.006	-0.006*	-0.002
	(0.003)		(0.004)	
Head, Female	-0.160	-0.060	-0.083	-0.031
	(0.107)		(0.113)	
Head, Black	-0.150***	-0.056	-0.117**	-0.044
	(0.055)		(0.057)	
Hsld, Number of non-head and LEH members (NH-LEH)	0.194***	0.072	0.095*	0.035
	(0.046)		(0.051)	
Hsld, NH-LEH with employment			0.122	0.046
			(0.123)	
Hsld, Number of children	0.044**	0.017	0.045**	0.017
	(0.018)		(0.018)	
Hsld, Having a child with disability	-0.445*	-0.166	-0.598**	-0.224
	(0.235)		(0.244)	
Tenant-based housing assistance	0.687***	0.257	0.714***	0.268
	(0.103)		(0.107)	
Years in receiving housing assistance	0.020***	0.008	0.020***	0.008
	(0.006)		(0.006)	
Child support	-0.053	-0.020	-0.093	-0.035
	(0.058)		(0.060)	
TANF	-0.857***	-0.320	-0.884***	-0.331
	(0.092)		(0.098)	
General assistance	-0.319***	-0.119	-0.353***	-0.132
	(0.049)		(0.051)	
Champaign	0.211**	0.079	0.167*	0.063
	(0.089)		(0.090)	
Urbana	0.191**	0.071	0.169*	0.063
	(0.094)		(0.095)	
Constant	-0.052		-0.430*	
	(0.210)		(0.220)	
Year fixed-effects dummy	Y		Y	
Pseudo R^2	0.058		0.054	

Log-likelihood	-3,286.784	-3,078.067
Obs.	5,044	4,702

Source: 2009-2012 HUD-50058 Family Report
Notes: Robust standard errors, clustered at the household level, are reported in parenthesis. Coefficients for year fixed-effects dummy variables are omitted due to the space. M.E. denote the average marginal effect. * denotes significance at 10%, ** at 5%, and *** at 1% level.
a - Elderly (>54) or disabled head of household are excluded from the regression.

We find similar regression results for head's employment. Older and Black HoH were less likely to work. Having an additional NH-LEH member increased head's work likelihood by 3.5 percentage points. Having a child with disability decreased the likelihood of head's employment by 22.4 percentage points. HoH who stayed longer years in the housing assistance program and HoH who received TBHA were more likely to work, while the receipt of TANF or general assistance decreased the probability of head's employment. Living in cities increased the probability of employment by around 6 percentage points. On the other hand, NH-LEH's employment had no effect on head's employment.

Who Were Likely to Work After the LSS Program?

Table 5 reports pooled probit regression estimates of factors affecting LEHs' employment after the LSS program implementation. The results show that heads' age were statistically significant and negatively correlated with households' employment (1 percentage point decrease in employment with a one year increase in age). Female-headed households, compared to male-headed households, were more likely to have employment by 5.4 percentage points. Receiving TBHA increased the likelihood of households' employment by 9.8 percentage points, while having a child with a disability decreased their employment by 11.2 percentage points. Also, the receipt of TANF was negatively associated with households' employment. On the other hand, we find no effect of the receipt of general assistance and living in cities on households' employment status.

Table 5: Factors Affecting Employment for LSS Program-Eligible Households and Head of Households between 2013 and 2017: Pooled Probit Regression

	Dependent Variable: LEH, Employment		Dependent Variable: Head, Employment [a]	
	Coef. (Std. Err.)	M.E.	Coef. (Std. Err.)	M.E.
	(1)	(2)	(3)	(4)
Head, Age	-0.031***	-0.010	-0.022***	-0.007
	(0.003)		(0.003)	
Head, Female	0.172*	0.054	0.127	0.040
	(0.101)		(0.113)	
Head, Black	0.057	0.018	0.049	0.015
	(0.057)		(0.060)	
Hsld, Number of non-head and LEH members (NH-LEH)	0.168***	0.052	0.081	0.025
	(0.063)		(0.071)	
Hsld, NH-LEH with employment			-0.096	-0.030
			(0.170)	
Hsld, Number of children	0.115***	0.036	0.119***	0.037
	(0.018)		(0.019)	
Hsld, Having a child with disability	-0.358**	-0.112	-0.470***	-0.147
	(0.161)		(0.164)	
Tenant-based housing assistance	0.313***	0.098	0.325***	0.102

	(0.088)		(0.091)	
Child support	0.078	0.024	0.063	0.020
	(0.059)		(0.061)	
TANF	-0.765***	-0.240	-0.814***	-0.254
	(0.105)		(0.113)	
General assistance	-0.009	-0.003	0.020	0.006
	(0.044)		(0.047)	
LSS Year 2	0.318**	0.100	0.300**	0.094
	(0.135)		(0.139)	
LSS Year 3	0.060	0.019	-0.059	-0.018
	(0.181)		(0.182)	
LSS Year 4	0.758***	0.237	0.974***	0.305
	(0.291)		(0.349)	
LSS Year 5	0.224*	0.070	0.127	0.040
	(0.133)		(0.137)	
LSS Year 2 x NH-LEH	0.073	0.023	0.166*	0.052
	(0.073)		(0.093)	
LSS Year 3 x NH-LEH	0.233***	0.073	0.327**	0.102
	(0.091)		(0.136)	
LSS Year 4 x NH-LEH	0.196*	0.061	0.471***	0.148
	(0.115)		(0.169)	
LSS Year 5 x NH-LEH	-0.129	-0.041	-0.394	-0.123
	(0.140)		(0.234)	
LSS Year 2 x Hsld, NH-LEH with employment			-0.008	-0.003
			(0.183)	
LSS Year 3 x Hsld, NH-LEH with employment			-0.191	-0.060
			(0.201)	
LSS Year 4 x Hsld, NH-LEH with employment			-0.415*	-0.130
			(0.238)	
LSS Year 5 x Hsld, NH-LEH with employment			0.109	0.034
			(0.316)	
Champaign	0.152	0.047	0.159	0.049
	(0.100)		(0.103)	
Urbana	0.146	0.046	0.161	0.050
	(0.104)		(0.108)	
Constant	0.372*		0.090	
	(0.207)		(0.225)	
Year fixed-effects dummy	Y		Y	
Year fixed-effects dummy x LSS Year dummy	Y		Y	
Pseudo R^2	0.126		0.13	
Log-likelihood	-3,025.056		-2,822.693	
Obs.	5,475		5,107	

Source: 2013-2017 HUD-50058 Family Report

Notes: Robust standard errors, clustered at the household level, are reported in parenthesis. Coefficients for year fixed-effects and its interaction with LSS year dummy variables are omitted due to the space. M.E. denote the average marginal effect. * denotes significance at 10%, ** at 5%, and *** at 1% level.

a - Elderly (>54) or disabled head of household are excluded from the regression.

The regression estimates also show heterogeneous effects of the LSS program in size based on different phases of the program. Specifically, HACC required different self-sufficiency requirements according to the number of years that LEHs participated in the LSS program, which aimed to gradually increase the level of participants' educational attainments and

sustainable and quality employment. Particularly, at the second and fourth recertification year, LEHs had to present proof of employment or school enrollment to meet the LSS program requirements.[2] The results show that the LEHs at the second year of the program, compared to the LEHs' at the first year of the LSS program, were more likely to have employment by 10 percentage points. Similarly, the LEHs at the fourth year of the program, compared to the LEHs' at the first year of the LSS program, were more likely to have employment by 23.7 percentage points. We also find that having an additional NH-LEH member at the third and fourth year of the LSS program increased households' employment by 7.3 and 6.1 percentage points.

Column 3 and 4 present regression estimates of factors affecting head's employment. We find that having more children and receiving TBHA were positively associated with head's employment, while having a child with a disability and the receipt of TANF decreased trhe likelihood of head's employment substantially. HoH at the second year of the LSS program, compared to HoH at the first year of the LSS program, were more likely to work by 9.4 percentage points. Similarly, HoH at the fourth year of the program, compared to HoH at the first year of the LSS program, were more likely to have employment by 30.5 percentage points. We also find that having an additional NH-LEH member at the second, third, and fourth year in the LSS program increased head's employment by 5.2, 10.2, and 14.8 percentage points. The estimates also show that HoH at the fourth year of the program were less likely to work by 13 percentage points in case when NH-LEH members had employment at that time.

Comparison:
Table 6 presents the sign of coefficients – shown statistically significant in the regressions reported in Table 4 and 5 – to compare factors affecting LEHs' employment before and after the LSS program. We find consistent patterns in some variables regardless of LSS. Head' age, having a child with disability, and the receipt of TANF were negatively associated with LEHs' employment, while the number of non-head and LEH member, number of children, and receiving tenant-based assistance were positively associated with LEHs' employment. We find similar patterns in head's employment except the number of non-head and LEH members was not statistically significant. Black head of households, years in receiving housing assistance, and living in cities were statistically significant factors affecting employment for program-eligible head and households served prior to the LSS program (2009-2012); however, these factors had no effect on employment for program-eligible heads and households after the LSS program (2013-2017). Female-headed households were more likely to have employment, which was irrelevant factor prior to the LSS program, and the phases in the LSS program, especially at the second and fourth recertification, were positively correlated to program participants' employment status.

Table 6: Comparison of Factors Affecting Employment for LSS Program-Eligible Households and Head of Households Before and After the LSS Program

	2009-2012		2013-2017	
	LEH, Employment	Head, Employment	LEH, Employment	Head, Employment

[2] HACC no longer has phases in the LSS program. As of January 1, 2016, all non-exempt household members must be employed 25 hours or more per week or be enrolled on a full time basis in an educational program that offers a degree or certificate.

Head, Age	(-)	(-)	(-)	(-)
Head, Female			(+)	
Head, Black	(-)	(-)		
Hsld, Number of non-head and LEH members (NH-LEH)	(+)	(+)	(+)	
Hsld, NH-LEH with employment	n/a			
Hsld, Number of children	(+)	(+)	(+)	(+)
Hsld, Having a child with disability	(-)	(-)	(-)	(-)
Tenant-based housing assistance	(+)	(+)	(+)	(+)
Years in receiving housing assistance	(+)	(+)	n/a	n/a
Child support				
TANF	(-)	(-)	(-)	(-)
General assistance	(-)	(-)		
LSS	n/a	n/a	(+)	(+)
Living in cities	(+)	(+)		

How Did Head of Households Who Were Eligible to the LSS Program Meet the Self-Sufficiency Requirements?

In the previous sections, we identify factors affecting LEHs' employment. However, this simple employment/non-employment measure is not sufficient to explain whether participants meet the work requirement – work over 25 hours weekly – and, if participants did not meet the work requirement, what efforts they had made to meet the program requirements. We utilize the social survey data, collected in 2017, combined with HACC's administrative data. The survey data were completed by head of households who were eligible to the LSS program, and provide a variety of information regarding whether head's employment status, educational attainment, school enrollment, job satisfaction and barriers, and physical and mental health. Due to the low survey response rates from the project-based voucher places, we decide to use surveys completed by head of households who received TBHA.

Who Were Likely to Work over 25 Hours Weekly?

According to 2017 HACC's administrative data, the total of 788 head of households in TBHA were eligible for the LSS program, and 539 head of households completed the surveys (Appendix A.1.). We observe that non-Black HoH, HoH with employment, and HoH with less number of NH-LEH members tended to complete the survey. Such differences can create the issue of selection bias, indicating that the survey respondents did not represent the entire head of households who received TBHA and was eligible to the LSS program. We adopt the Inverse Probability Weighting (IPW) method to address this potential bias problems. The probits for response/non-response are estimated with selected covariates, and the inverse of the fitted probabilities from this model, $1/\hat{p}$, are then used to weight observations in the estimation (Appendix A.2.). Descriptive statistics of socioeconomic characteristics are reported in Table 7.

Table 7: Descriptive Statistics of Socioeconomic Characteristics for Head of Households Who Were Eligible to the LSS Program and Received Tenant-Based Housing Assistance

	Unemployment	Work Less Than 25 Hours Weekly	Work Between 25 and 34 Hours Weekly	Work More Than 35 Hours Weekly
Head, Age	36.55	35.58	35.42	36.15
	(6.87)	(7.81)	(7.22)	(7.28)

Head, Female	0.98	0.93	0.97	0.98
	(0.13)	(0.26)	(0.18)	(0.13)
Head, Black	0.86	0.95	0.84	0.83
	(0.35)	(0.23)	(0.37)	(0.38)
Head, Single	0.86	0.89	0.89	0.87
	(0.35)	(0.31)	(0.32)	(0.33)
Head, Criminal history	0.27	0.24	0.18	0.17
	(0.45)	(0.43)	(0.39)	(0.38)
Head, Holding any licenses or certificates	0.67	0.82	0.81	0.85
	(0.47)	(0.39)	(0.39)	(0.36)
Hsld, Number of children (≤18)	2.34	1.95	2.13	2.13
	(1.34)	(1.37)	(1.46)	(1.42)
Hsld, Having a child with disability	0.05	0.11	0.04	0.01
	(0.22)	(0.31)	(0.19)	(0.09)
Hsld, Number of non-head and LEH members (NH-LEH)	0.21	0.11	0.12	0.19
	(0.45)	(0.37)	(0.32)	(0.42)
Hsld, NH-LEH with employment	0.14	0.02	0.04	0.06
	(0.35)	(0.13)	(0.19)	(0.24)
Lived in the place a year or less	0.24	0.38	0.41	0.30
	(0.43)	(0.49)	(0.49)	(0.46)
Non-City Resident	0.10	0.02	0.07	0.05
	(0.31)	(0.13)	(0.25)	(0.21)
Child Support	0.34	0.27	0.24	0.26
	(0.48)	(0.45)	(0.43)	(0.44)
General Assistance	0.59	0.62	0.62	0.51
	(0.50)	(0.49)	(0.49)	(0.50)
TANF	0.05	0.02	0.03	0.01
	(0.22)	(0.13)	(0.18)	(0.11)
Obs.	58	55	188	238

Source: 2017 Social Survey Data
Note: Standard deviations are reported in parenthesis.

Table 8 reports multinomial logit regression estimates of factors affecting head's employment, categorized by unemployment, work less than 25 hours weekly, work between 25 and 34 hours weekly, and full-time employment (35 or more hours weekly). Full-time employment is the base outcome to compare the difference in coefficients. The results show that head of households who had criminal history were more likely to be unemployed. In addition, employment of NH-LEH members and the receipt of TANF increased the likelihood of heads being unemployed, while head of households who held licenses or certificates were less likely to be unemployed. Black head of households were more likely to work less than 25 hours weekly, and head of households who had a child with disability tended to be unemployed or work less than 25 hours weekly. Head of households who received general assistance or lived in the current residence for a year or less tended to work between 25 and 34 hours a week.

On the other hand, among 113 head of households that did not meet the work requirements – 58 head of households were unemployed and 55 head of households worked less than 25 hours weekly –, 19 head of households (16.96%) enrolled in school and 94 head of households reported actively searching for jobs. In addition, unemployed head of households reported some of challenges to employment such as no child care (15.5%), recent physical illness (25.9%), cannot find work (19%), and fired from the last job (20.7%).

Table 8: Factors Affecting Head's Employment Status: Multinomial Logit Regression

	Unemployment	Work Less Than 25 Hours Weekly	Work Between 25 and 34 Hours Weekly
Head, Age	-0.015	0.004	-0.006
	(0.028)	(0.026)	(0.015)
Head, Female	-0.006	-1.538*	-0.388
	(1.111)	(0.830)	(0.724)
Head, Black	0.407	1.326**	0.124
	(0.458)	(0.608)	(0.278)
Head, Single	-0.341	0.156	-0.030
	(0.475)	(0.566)	(0.352)
Head, Criminal history	0.698*	0.546	0.200
	(0.372)	(0.409)	(0.281)
Head, Holding any licenses or certificates	-0.944**	-0.119	-0.248
	(0.377)	(0.437)	(0.289)
Hsld, Number of children (≤18)	0.053	-0.086	-0.027
	(0.110)	(0.130)	(0.080)
Hsld, Having a child with disability	2.003**	2.766***	1.239
	(0.935)	(0.893)	(0.845)
Hsld, Number of non-head and LEH members (NH-LEH)	-0.457	-0.305	-0.358
	(0.513)	(0.602)	(0.317)
Hsld, NH-LEH with employment	1.493**	-0.767	-0.034
	(0.660)	(1.202)	(0.601)
Lived in the place a year or less	-0.387	0.380	0.435*
	(0.401)	(0.364)	(0.231)
Non-City Resident	0.742	-0.595	0.564
	(0.593)	(1.186)	(0.473)
Child Support	0.211	0.277	-0.076
	(0.353)	(0.373)	(0.250)
General Assistance	0.323	0.356	0.439**
	(0.351)	(0.340)	(0.209)
TANF	1.477*	0.521	0.788
	(0.867)	(1.223)	(0.729)
Constant	-0.428	-1.841	0.095
	(1.657)	(1.378)	(1.050)
Log-pseudo likelihood		-844.591	
Pseudo R^2		0.064	
Obs.		503	

Source: 2017 Social Survey Data

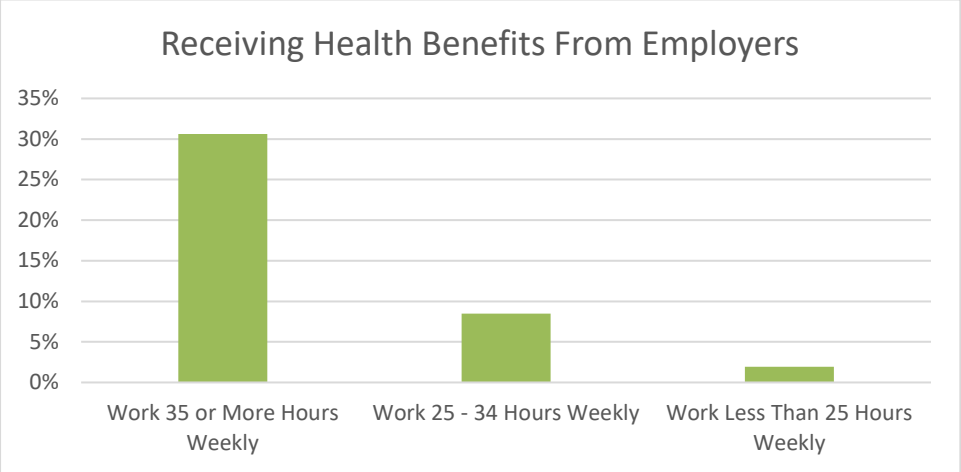
Notes: Full-time employment is the base outcome to compare the difference in coefficients. Some observations were dropped due to missing values. Robust standard errors are reported in parenthesis. * denotes significance at 10%, ** at 5%, and *** at 1% level.

Job Satisfaction, Health Benefits and Mental Health

The 2017 survey data show that 79% of the HoH with full-time employment reported that they were satisfied with their current jobs (somewhat satisfied or very satisfied), and about two-thirds of the HoH working between 25 and 34 hours weekly reported they were satisfied with their current jobs, while about half of the HoH working less than 25 hours a week reported that they were satisfied with their current jobs.

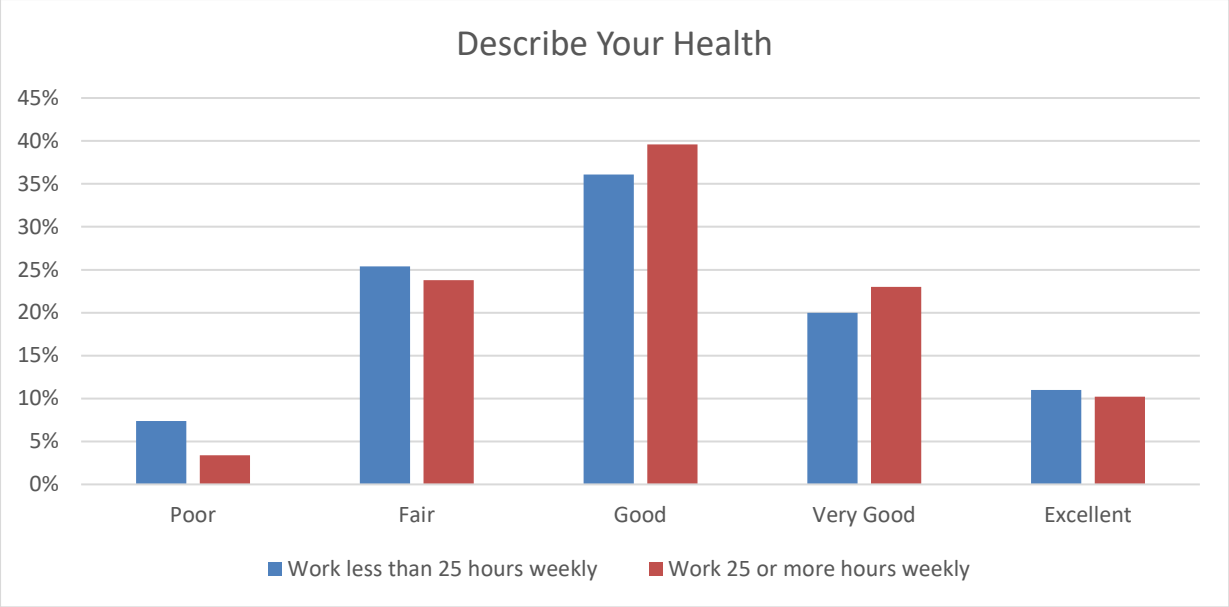
Source: Housing and Self-Sufficiency Social Survey 2017
Note: A total of 476 (out of 481) observations are used to generate the figure due to missing values.

The data also show that about 30% of the HoH with full-time employment received health benefits from employers, and 8.6% of the HoH working between 25-34 hours weekly received health benefits from employers, while only 2% of the HoH working less than 25 hours weekly received health benefits from employers.



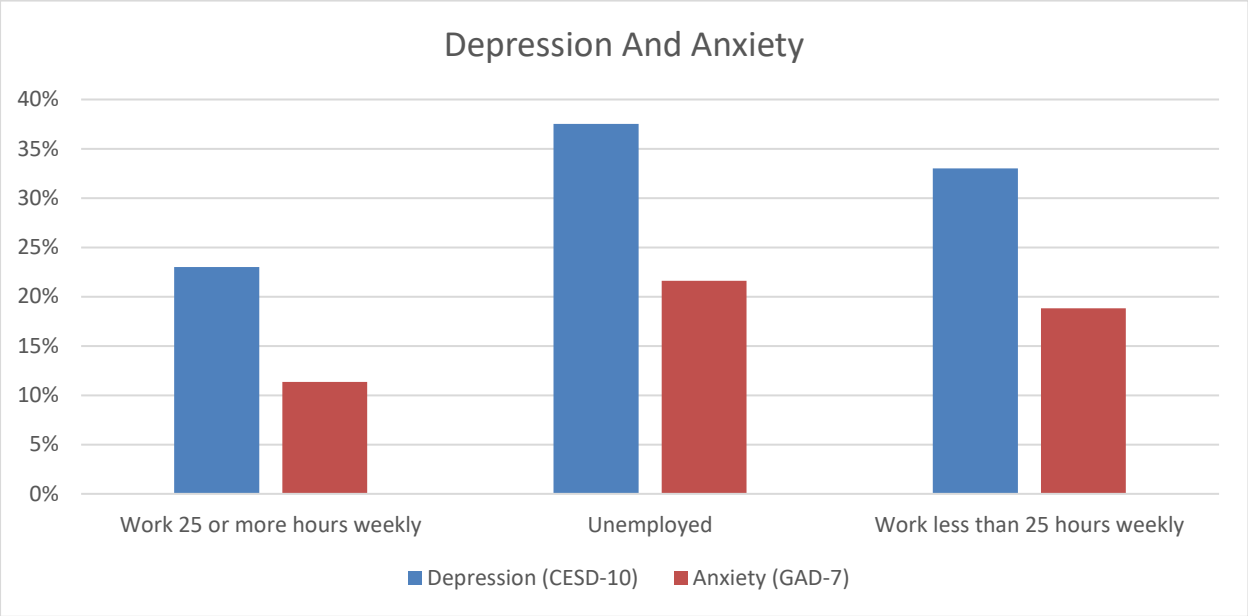
Source: Housing and Self-Sufficiency Social Survey 2017
Note: A total of 452 (out of 481) observations are used to generate the figure due to missing values.

We also find the positive relationship between employment and health conditions. About 74% of the HoH with full-time employment reported good, very good or excellent health conditions, while 67% of heads working less than 25 hours per week or unemployed reported good, very good, or excellent health conditions. On the other hand, we find a higher proportion (7%) of the HoH working less than 25 hours weekly reported a poor health condition, relative to 3% of the HoH working over 25 hours.



Source: Housing and Self-Sufficiency Social Survey 2017
Note: A total of 535 (out of 539) observations are used to generate the figure due to missing values.

In addition, the survey data show that about 23% and 11% of the HoH working over 25 hours weekly tended to have depressive and anxiety symptoms, respectively, while 33% and 19% of the HoH working less than 25 hours weekly, and even more severe for unemployed HoH reported depressive and anxiety symptoms.



Source: Housing and Self-Sufficiency Social Survey 2017
Notes: 520 observations are used for depression (CES-D) measurement, and 536 observations are used for Anxiety (GAD) measurement.

Mandatory Local Self-Sufficiency Program

Background
As a Moving to Work (MTW) demonstration agency, the Housing Authority of Champaign County (HACC) has been given three statutory goals by the U.S. Department of Housing and Urban Development (HUD) - 1) Reduce costs and achieve greater cost effectiveness in federal expenditures; 2) Give incentives to families with children where the head of household is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient; and 3) Increase housing choices for low-income families.

In 2011, to meet the second statutory goal of self-sufficiency, the HACC drafted an activity called the Mandatory Local Self-Sufficiency (LSS) Program, with the following program description, as part of HACC's formal Moving to Work Plan:

"Participation in a self-sufficiency program is a condition of eligibility for new admissions and a condition of continued occupancy for existing residents and participants.

All abled bodied individuals ages 18 through 54 are required to actively pursue activities to achieve economic self-sufficiency. The head of the household is required to develop a self-sufficiency plan that identifies goals and objectives for each household member required to participate in the Mandatory LSS Program and is held accountable for progress of all household members.

Family members ages 5 through 18 are required to be enrolled in and attend school or, for age appropriate dependents, meet employment requirements. Employment income for dependents is included in total household income if they are not also pursuing a training certification or college degree.

Households in which all members ages 18 through 54 have been employed 20 hours per week for a minimum of 12 months are exempt from the Mandatory LSS Program. All elderly and disabled individuals are exempt from the Mandatory LSS Program and all corresponding employment requirements. Households are considered as having completed their mandatory self-sufficiency program when all members ages 18 through 54 are employed 20 hours per week for a minimum of one year.

After the effective date of implementation, eligibility for new admissions for both public housing and the housing choice voucher program includes a requirement that one member of the household must be employed 20 hours per week or meet the criteria for exemption from this requirement. All other household members must be enrolled in the Mandatory Self-Sufficiency Program as described above.

Eligibility for continued occupancy for both public housing and the housing choice voucher program includes the following requirements:

First Re-certification - development of a self-sufficiency plan as described above.
Second Re-certification - one adult member must be employed 20 hours per week; **or,** enrolled on a full time basis as defined by the institution in a training or educational program

that offers a certificate or degree;
Fourth Re-certification - one adult member must be employed 20 hours per week; **and,** all other adult members must be employed 20 hours per week **or** enrolled on a full time basis as defined by the institution in a training or educational program that offers a certificate of degree;
Sixth Re-certification - all adult members must be employed 20 hours per week.

Waivers are provided for full time students in good standing seeking a degree that requires more than three years to obtain per the educational institution provided progress through successful completion of degree requirements is demonstrated annually."

In November of 2012, the HACC began implementing the LSS program, staffed by one manager and two case managers, by sending a letter to MTW eligible households telling them of the implementation of the Mandatory Local Self-Sufficiency Program, including a 'Fact Sheet' of information about the program requirements, and initially targeting zero income households to schedule an assessment appointment.

This activity was implemented in January 2013 and modified in HACC's Year 7 Plan that "as of January 1, 2016, all non-exempt household members must be employed 25 hours or more per week or be enrolled on a full time basis (as defined by the institution) in an educational program that offers a degree or certificate. For new admissions one non-exempt adult member of the household must have been employed for the six month consecutive period prior to admission."

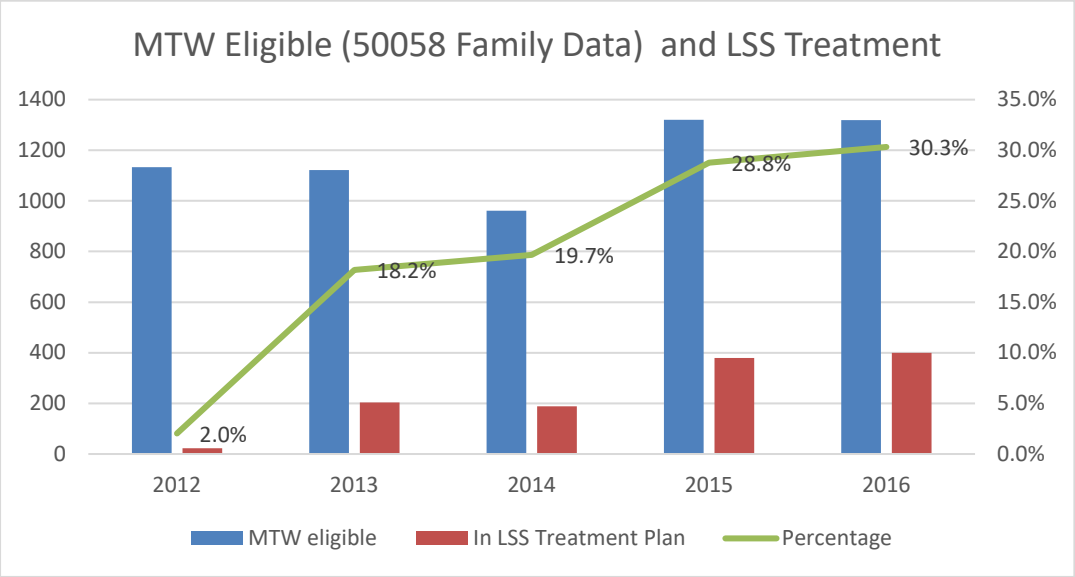
Analyzation Process

During 2017 we began analyzing HACC's Local Self-Sufficiency (LSS) data that we received as of February, 2017. Initially, we worked to establish a consistent format for LSS case management notes. We constructed a data set consisting of 532 head of household (HOH) participants, their dependents and other adult household members representing 2,193 case notes.

We then coded the variables we abstracted from the case notes, which included HOH participant's name, date of appointment with case manager, case manager's name, HOH employment status, other adult household members employment status, HOH continuing education status, adult children and other dependent children continuing education status, HOH general health and mental health situation, adult household member and their dependents general health and mental health situation, whether other adult household members moved from the residence, whether the HOH member was exempt from LSS requirements due to a documented general health or mental health situation, exempt HOH due to caring for a disabled child, HOH exempt due to age over 54, deceased or end of participation or received a 90 day letter or termination notice.

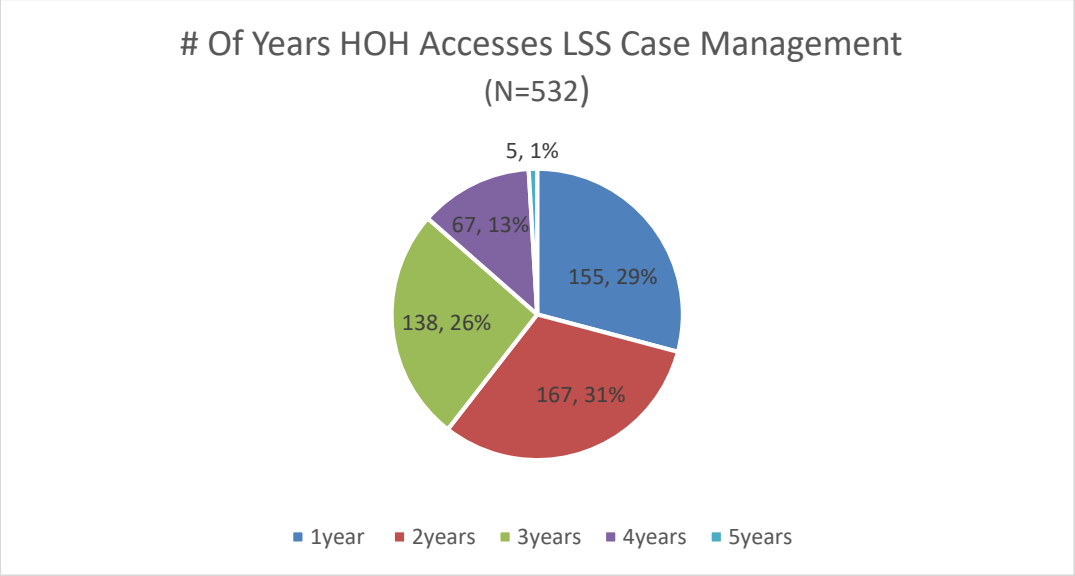
Using two sets of data, the HUD-50058 family data and LSS case notes from 2012-2016, we have determined MTW eligible households and, of these households, who accessed the LSS case management program, for how many periods of time they accessed the program, and the reasons for accessing the LSS program during 2012-2016.

Figure #1



In Figure #1, the blue bar represents MTW eligible head of households, which grows in 2012 from about 1100 to about 1300 in 2016. With the increase in MTW eligible head of households, there is also a 30% increase, over time, in head of households who access LSS case management.

Figure #2



In Figure #2, we can also determine in how many years an MTW eligible household accessed LSS case management. From 2012 to 2016, this figure shows that of the 532 people who accessed LSS, 155 people accessed for one year, 167 people accessed for two years, 138 people accessed for three years, 67 people accessed for four years and only 5 people accessed LSS for five years, 2012 through 2016.

Figure #3

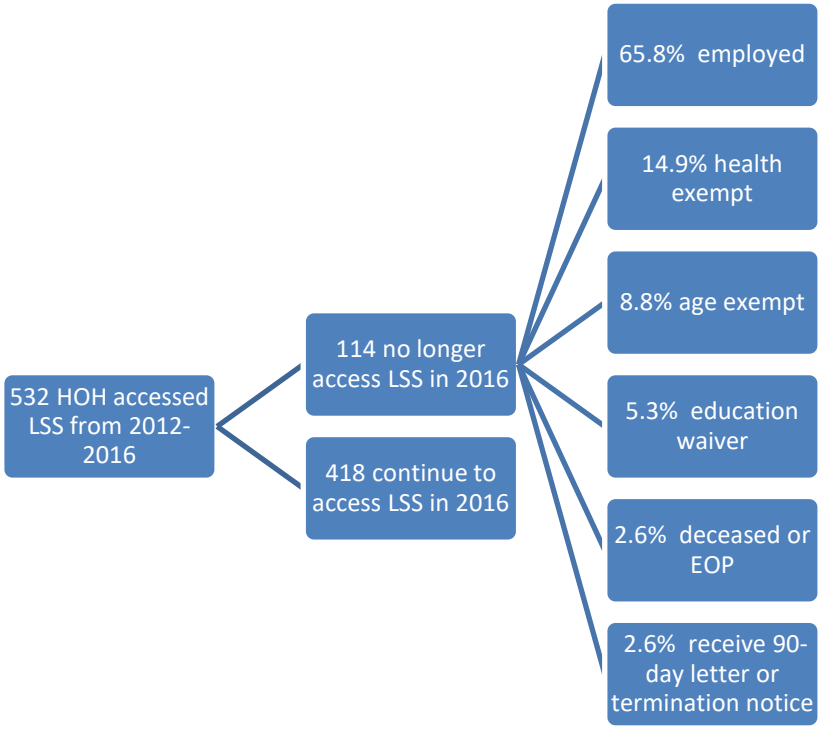


Figure #3 shows that of the 532 head of households who accessed the LSS program from 2012 to 2016, in 2016 114 head of households are no longer accessing LSS case management. Of these people who are no longer accessing LSS case management, 65.8% are employed, 14.9% are health exempt, 8.8% are age exempt, 5.3% are attending school or job training programs, 2.6% are deceased or terminated from participation and 2.6% received a 90-day letter or termination notice. Among 418 head of households who continue to access LSS in 2016, 25.8% received a 90-day letter but later provided employment verification.

Informing HACC and the Greater Community

Our accomplishments this past year include:

- In October, 2017 we mailed 2,000 newsletters to HACC and non-MTW comparison housing authority MTW eligible participants, updating participants about the evaluation and providing housing authority resource information.
- In December, 2017 the research team of Paul McNamara, Han Bum Lee and Cathy Strick published the article, "Promoting economic self-sufficiency via HUD's Moving to Work Program: Evidence from the Housing Authority of Champaign County" in the Illinois Municipal Policy Journal. The research team received a special recognition from the Journal for this article.
- In January 2018 we provided HACC Interim Executive Director information about the survey for inclusion in their newsletter.
- In February, 2018 we submitted our Annual Report for 2017 to the HACC and this is included in HACC's Annual Report to HUD.
- In May, 2018 we have been invited to present our evaluation findings at the 2018 MTW Conference in Washington, DC, informing federal housing policy initiatives.
- In spring 2018 we have been invited to visit the non-MTW comparison housing authority and provide an evaluation update.

Conclusion

The Housing Authority of Champaign County Moving to Work Program is evolving. The University of Illinois evaluation finds the HACC is serving a different housing participant than before their implementation of work requirements in January 2013. As the work requirements continue, eventually requiring all adult household members to be employed, or be enrolled in an education program leading to a degree or certificate, LSS case management resources may need to expand to assist housing participants in finding and maintaining employment.

Longitudinally, we find a strong positive employment effect in that LSS household employment outcomes continue to increase and especially for head of households with education or skills; however, we also find a negative effect for a household with a disabled child. Key informant interviews disclose progress with education, employment and social networks, still, housing participants navigate a vulnerable path out of poverty.

HACC continues to be an MTW demonstration housing authority that other MTW agencies, researchers, state policy makers and HUD staff are interested in, especially as it concerns work requirements and time limits and especially as HUD embarks on expanding MTW nationwide, and, to housing authorities similar in size and scope to the HACC.

References

Lee, H.B., and McNamara, P.E. (2018). Achieving economic self-sufficiency through housing assistance: An assessment of a Self-Sufficiency Program of the Housing Authority of Champaign County. *Housing Policy Debate,* (revised and resubmitted.)

McNamara, P.E., Lee, H.B., and Strick, C. (2017). Promoting economic self-sufficiency via HUD's Moving to Work Program: Evidence from the Housing Authority of Champaign County. *Illinois Municipal Policy Journal*, 2(1), 49-67.

Appendix A.

Appendix A.1: Comparison of Descriptive Statistics of Socioeconomic Characteristics for Head of Households Who Were Eligible to the LSS Program and Received Tenant-Based Housing Assistance by Survey Completion

	All Tenant-Based Assistance Recipients	Recipients Who Completed the Surveys	Recipients who Did Not Complete the Surveys	Difference
	(1)	(2)	(3)	(4)
Head, Age	36.01 (7.43)	35.88 (7.26)	36.30 (7.78)	
Head, Female	0.97 (0.16)	0.97 (0.16)	0.97 (0.17)	
Head, Black	0.87 (0.34)	0.85 (0.36)	0.92 (0.28)	***
Hsld, Number of children	2.12 (1.47)	2.14 (1.42)	2.10 (1.58)	
Hsld, Having a child with disability	0.03 (0.18)	0.03 (0.18)	0.04 (0.19)	
Hsld, Number of non-head and LEH members (NH-LEH)	0.18 (0.43)	0.16 (0.39)	0.24 (0.50)	**
Head, Employment	0.84 (0.37)	0.89 (0.31)	0.71 (0.46)	***
Hsld, NH-LEH with employment	0.07 (0.28)	0.06 (0.25)	0.09 (0.09)	
Hsld, Total annual income	18,165.64 (9,764.47)	18,073.40 (9,318.84)	18,365.33 (10,682.67)	
Hsld, Total annual earned income	15,004.15 (10,477.37)	15,645.38 (9,955.91)	13,616.10 (11,423.87.)	**
Non-city resident	0.05 (0.23)	0.06 (0.23)	0.05 (0.21)	
Child support	0.26 (0.44)	0.27 (0.44)	0.23 (0.42)	
General assistance	0.55 (0.50)	0.57 (0.50)	0.52 (0.50)	
TANF	0.02 (0.15)	0.02 (0.15)	0.02 (0.15)	
Number of Years in LSS	3.79 (1.53)	3.82 (1.48)	3.72 (1.64)	
Obs.	788	539	249	

Source: HUD-50058 Family Report 2017 and 2017 Social Survey

Notes: 79 observations (9.11%) are excluded from the descriptive statistics due to missing values. Standard deviations are reported in the parenthesis. The fourth column reports the statistical difference in the observed variables between survey respondents (column 2) and non-respondents (column 3) using the two-tailed t-test statistics. * denotes significance at 10 percent, ** at 5 percent, and *** at 1 percent level.

Appendix A.2: Adjusting Survey Non-Response: Inverse Probability Weighting Probit Regression

	Coefficient (Std. Err.)
Head, Age	0.003
	(0.007)
Head, Female	0.081
	(0.295)
Head, Black	-0.388**
	(0.156)
Hsld, Number of children	-0.008
	(0.035)
Hsld, Having a child with disability	0.094
	(0.268)
Hsld, Number of non-head and LEH members (NH-LEH)	-0.207
	(0.144)
Head, Employment	0.729***
	(0.151)
Hsld, NH-LEH with employment	0.143
	(0.253)
Hsld, Total annual income	-0.026***
	(0.009)
Hsld, Total annual earned income	0.021**
	(0.010)
Non-city resident	0.046
	(0.222)
Child support	0.107
	(0.117)
General assistance	0.163
	(0.101)
TANF	0.180
	(0.319)
Number of Years in LSS	0.034
	(0.035)
Constant	0.008
	(0.428)
Obs.	788
Pseudo R^2	0.066
Log-Likelihood	-459.162
Joint Significance Test for Survey Non-Response	
F-test statistics without constant (*p*-value)	59.40 (<0.001)
F-test statistics with constant (*p*-value)	158.43 (<0.001)

Source: HUD-50058 Family Report 2017 and 2017 Social Survey

Notes: Standard errors are reported in the parenthesis. * denotes significance at 10 percent, ** at 5 percent, and *** at 1 percent level.

Appendix B

Case study vignettes of key informants Grace and Isabella are included as an appendix.

Grace: A case study of self-sufficiency

Grace is a key informant from the non-MTW comparison group that we have followed over time, and with whom we have conducted three separate interviews.

We first met Grace, a single minority mother of adult children, and native to her community, in the winter of 2013. Our private interview took place in the living room of her single family home. Grace had a history of living in subsidized housing, "*when my kids were little".* Grace was familiar with her neighborhood having lived in a nearby apartment for years before moving into her home five months ago; a move she proactively sought. She described a neighborhood with access to transportation, stores, parks, and a hospital and said, "*It's nice and it's quiet. I feel comfortable*." Grace visited with her neighbors, of whom she said, "*Everybody over here work*" and "*we pretty much look out for each other*". What Grace liked least about her neighborhood were "*bad kids across the street*" who fought and argued. As well, Grace stayed close to home because, "*It's too much stuff happenin' in the streets. People gettin' killed and all this stuff.*" Grace was employed part-time after having been recently laid off from a factory job and said, "*I'm stuck. . . till I find a job*." She struggled financially "*with bills and the rent*" and said, "*I try to make it from pay check to pay check. But I'm still tryin' to find a better job*." Grace articulated employment goals but also cited lack of employment opportunities, "*There's just ain't good jobs around here.*" Nonetheless, Grace was food secure, "*'Cause I just got approved for a link card.*" Grace did not complete high school and said of earning her GED, "*I'm tryna work on that*." While education was "*very important"* to her parents, still, they and her grandparents did not complete grade school, which Grace attributed to a culture of growing up in the south. Grace spent her free time with her grandchildren and taking care of her disabled parent who experienced a significant physical disability within the year. Grace described her own health as, "*pretty good*" and utilized the public health clinic, and community resources for medical and dental needs, as she had no health insurance. Grace's social support network included her parent, her adult children, her grandchildren, friends and a boyfriend. She spent time with her immediate and extended family and her boyfriend and relied on her mom and her boyfriend for emotional support. Grace did not engage with financial institutions but said she planned to open a savings account, "*Open me up a little account. Save me a little money. For the grandkids.*" Grace felt she had full control over her money and her financial future but said, "*It's a struggle sometime. But like I said, I'm managin' to make it. You know I thank God each and every day. It's hard. But I make it."*

Our second interview with Grace took place in the fall of 2014 at Grace's home, which was unchanged from our initial interview. We were alone in her living room and the TV was on in the background. Grace continued to be satisfied with where she had chosen to live for the last four years, especially since previously rowdy neighbors moved, "*It's back to my neighborhood now.*" Her landlord was responsive when she needed repairs. Even though Grace was employed full-time, for about a year, in a different employment field from when we first met, still, she viewed housing assistance as security should she be unable to work, "*I thought about it. I'm like, Section 8, I'm gettin' tired of 'em. Every time I get a raise it go up with my rent. But I thought about it. Like, what if something was to happen and I couldn't work?*" Grace related a long employment history, but admitted difficulty securing some jobs with a felony background. She viewed her current employment situation as, "*A blessing. Yes, that's why I ain't goin' nowhere.*" Recently she developed a physical health concern, limiting her ability to work at certain jobs, but still viewed herself as an active, working person. She described an alternative employment plan should she need to leave her current position for health reasons. Grace's education experiences remained unchanged, "*I'm just waitin' for a openin' at (community college) to get my GED. Yeah, I'm workin' on that.*" She understood she needed basic education to secure basic employment. She reflected on her truncated high school education, "*Well, I made it as far as the twelfth grade. By me havin' kids I was like, well, I'm gonna take care of my kids first. Get them through high school. They all graduated*. *And I said now it's time to work on me.*" While there was no discourse about a plan to complete her education, nonetheless, raising children was a priority for Grace as a mother, and this role

continued with her grandchildren, a role from which she garnered high maternal self-esteem. "*I love my grandkids.*" Grace continued to maintain a small social support network, mostly family, her boyfriend and some young women neighbors. She continued to care for her disabled parent from whom she also received emotional support. Grace struggled financially "*sometimes*" but accessed community services and received occasional financial help from a child and her parent. Grace had some financial knowledge and experience with financial institutions and viewed herself as disciplined to be able to have money, but overall said, "*I'm makin' it.*" Grace articulated long-term goals, *"I want a house with a backyard*" for her grandkids, "*the same job*", "*drivin' the same car*", "*takin' care of my (parent)*", and "*enjoying my life.*"

We met Grace a third time in the fall of 2016 at the local library. Her housing changed within the last two years, "*Cause it started gettin' bad over there.*" She found new housing quickly, with a responsive landlord, and within close proximity to her job. She lived in this working-class neighborhood about a year and viewed living "*on this end of town*" preferable to previous places she's lived. Grace describes her neighbors as friendly people whom she trusts. Grace pays almost all her own rent and says she could afford to live on her own, reasoning she could be using her rent money toward owning her own home, '*Cause I think about payin', with this money here, I could be buyin' a house.*" Discourse continued about her desire to leave Section 8 housing assistance. Since our last interview, Grace was fired from her job, found another job quickly, but left that job to care for her disabled parent who was the victim of a break-in. Even though she and her family have been crime victims, nonetheless, she stays in her community because, "*I ain't never been nowhere.*" She eventually returned to full-time employment at minimum wage and says of her current employment experience, "*They love me.*" She felt this support when her disabled parent, whom she and her children cared for, "s*ince day one*" passed away recently, "*I lost my (parent). . . they was there*." Her parent's death was stressful for Grace, as well as, unsupportive family relations with absent siblings. While Grace is employed, she desires better employment and talks about her ideal job in the manufacturing sector, but laments these companies, "*won't hire felonies.*" This was consistent with previous discourse about how her past felony made it difficult to secure better jobs. New to our conversation are the felony details and a person whom she said "*implicated me in it.*" She attempted expungement, "*My job gave me a great recommendation. . . mailed it in. I never heard nothin' back*", but was unsure the next step in the process, "*I don't even know what place to call*." In the meantime, while Grace's level of education remains unchanged, new was dialog about having taken college courses, in a program different from her current ideal job goal, although she works in the field where she could cultivate this education path. Still, Grace articulates no education plan to complete her GED or continue college courses, saying she might take future courses, "*Just to keep myself busy.*" What keeps Grace busy besides her full-time job are her children and grandchildren. Her social support network remains largely unchanged although there is more discourse about co-workers and neighbors as friends. Grace's future goals include a better job and owning her own home. She engages with financial institutions and says she does not struggle financially, with housing assistance helping to pay her rent, and accessing food pantries to remain food secure. She views herself as, "*Blessed every day*."

Cathy Strick, MSW
University of Illinois at Urbana-Champaign
December 13, 2017

Isabella: A case study of self-sufficiency

Isabella is a key informant from the non-MTW comparison group that we have followed over time, and with whom we have conducted three separate interviews.

We first met Isabella in the fall of 2012. Our interview took place in a private room at her local community library. She is an African American single mother with young children. Not originally from central Illinois, Isabella relocated here to be near family. Pregnant at the time, she settled in, found a job and rented an apartment in a "*busy*" neighborhood where crime happened, "*It's not ideal. I know there's drug dealings. There was a double homicide a few months ago.*" After birthing her youngest child, she committed a felony, and was fired from her job. It then became difficult to find another job to afford her rent and other bills so she sought, and received, housing assistance, for which she was grateful, "*To me, it's been a big blessing*." Still, she struggled financially, but used prayer as a coping mechanism, "*The only thing I can do is just pray*, *that I'll stay at peace throughout my struggles.*" Isabella had some financial knowledge, engaged with financial institutions, had a credit history and said she had control over her money and her financial future. Isabella had no history of living in subsidized housing and had an employment history which allowed her to increase knowledge in her employment field and earn skill certification. Isabella had no barriers to employment, except the felony, as she had child care help and her own transportation. Isabella graduated high school and had some college, a positive path she credited to her own discipline as she described her youth as "*unstable*" having spent time homeless as a child. When she was not seeking work, she spent her free time with her children, extended family, relaxing in the evenings with a book or TV, and church on Sunday. Isabella perceived herself as healthy except, "*My blood pressure is . . . a little high right now*", but said her overall health did not adversely affect her job or school performance. Health care access through Medicaid for her children was easy Isabella said. However, for adults, she said, "*It's almost next to impossible. Usually you have to travel out of town.*" Isabella recently experienced personal loss with the death of a family member, as well as, financial loss from no employment and no child support, "*He's behind on payments*." Nonetheless, Isabella viewed parenting as her responsibility and described her children as happy, healthy and active. Isabella's social support network included a parent, who provided emotional support, a friend, her sibling, her boyfriend and her children. She had no relationships with her neighbors. Isabella articulated education goals, "*I wanna have a Master's degree. If I can accomplish that . . . I would really, really love myself*"; a goal to be financially self-sufficient and independently housed, and, eventually marriage.

Our second interview with Isabella took place in the fall of 2014, again in a private room in the local community library. Isabella's housing changed and she moved to an apartment in an area where she lived prior to living on housing assistance. She said she moved out of Section 8 because of housing conditions, an unresponsive landlord to maintenance requests for repairs and removal of animals inside and under the house, and an unsatisfactory response from the housing authority. While she no longer received housing assistance in her new place, she said, "*It's affordable*", and described her neighborhood as, "*Family-oriented*. *I don't see a lotta people hangin' out.*" Isabella said she felt safe in her neighborhood but was also cautious about her surroundings, and described problems in an adjacent neighborhood. Isabella was employed but on medical leave recovering from a serious health condition and surgery and said of her job, "*They're holdin' it until I come back*." Isabella recalled her previous unemployed situation due to her felony which she now attributed to post-partum depression, "*I did somethin' really stupid and lost my job*." Isabella described her current employment position as her ideal job, and she completed some education and vocational training in this specialized field. She viewed continued education as beneficial to her future but said family problems put stress on achieving education goals. Nonetheless she was proud of her education accomplishments thus far and acknowledged that her "*hard life*" growing up negatively affected her ability to be in school, "*Me, it was kinda like wherever the wind blew. I was bouncin' around my whole life.*" Isabella hoped when her parent was released from prison, the parent would help with child care so that Isabella could return to school. Isabella

experienced health changes over the past two years. She said her depression improved, "*I did have a postpartum depression so that lasted a couple of years*." But, her current, significant physical health situation and recovery from surgery two months ago negatively impacted her ability to work, so she struggled to pay bills and found herself in serious financial trouble, "*I have temporary disability insurance. This month. . . I have not paid my rent. I'm so behind in my light bill, phone. . . my child needs diapers. So I had to go get a loan.*" Of her checking account she said, "*I'm overdrawn. It has to be paid in full. . . by a certain date. Right now, I don't have it.*" She felt she had no control over her money and her financial future. Isabella's family structure also changed with the addition of another child and death in her extended family. As a parent, Isabella's priorities for her children were basic needs, education, safety and health. And, her children were healthy. In her free time, Isabella engaged in child-centered activities, including ensuring that her children had a relationship with their incarcerated grandparent, *"I want (grandparent) to have a relationship with the kids.*" Isabella's social support network included her immediate and extended family, a close friend and co-workers; the latter whom she networked with for resources for family oriented activities, car maintenance and child care. After this second interview, Isabella was hopeful about the future and expressed her long-term goals as a desire to return to school and own her own home.

We met with Isabella a third time in the summer of 2016 in her private residence, a change from her previous residence, and now funded totally through housing assistance. Much has changed in her life in these two years. Isabella recovered from her serious health condition but then suffered domestic violence from her child's father after he was released from prison and while they were engaged to be married. Isabella fled the domestic violence situation with her children to a homeless shelter. She and her children were traumatized, received counseling and filed an order of protection. She says, "*Last year was very, very, very rough*." And, it continues to be. Since the severe physical domestic abuse, Isabella suffered a recurrence of her previous serious health condition. This health condition brings consequences of inability to work, depression and anxiety. Denied for disability initially, she has re-applied and works with a disability advocate. Isabella's current focus is understanding the medical plan to address her health issue. She switched health insurance providers and now receives much more expedient care. She describes how she has been persistent and has taken initiative in pursuit of her medical care. She continues to receive emotional support from her incarcerated parent. Isabella worries about the effect her health situation has on her children and she is careful not to overburden them with responsibility, "*I don't want them doin' too much.*" Her health situation allows only limited literacy-focused activities with her children. Intermittent throughout our conversation is discourse about her abuser. She feels misled by his intent, "*I thought we had a plan. . . but he was just playin' a game with me*." She reasoned him being a father would have had a positive effect, "*I kinda thought he would have wisened up, like, okay, now I'm a dad.*" Isabella considered moving out of town to live with relatives, but says one relative did not seem supportive, and blamed her as the victim, "*Why did you allow him to do these things to you*?" Even though her abuser is back in prison, still, she does not feel vindicated, "*I did win it, I guess, at the end of the day, but I don't feel so much like a winner.*"

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