

Moving to Work

2018 Annual Report



GROWING *and ...*



MOVING
FORWARD
Together

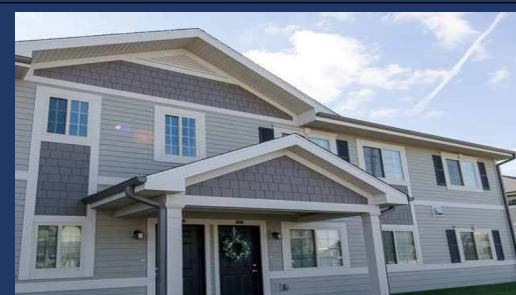
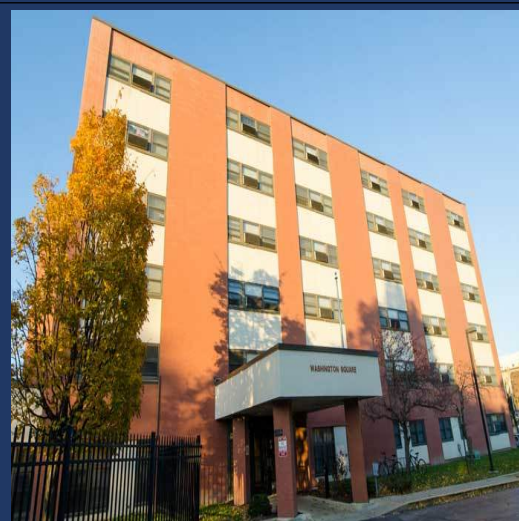


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Mission

"Provide a quality living environment as a foundation for individuals to achieve their full potential"

Vision

"Develop quality affordable housing communities providing opportunity and support to maximize individual potential; while sustaining long term financial viability of HACC."

Goals

In 2018, the Housing Authority of Champaign County completed plans to convert the last remaining public housing community to private ownership under the Rental Assistance Demonstration (RAD) Program.

The exit from the Public Housing Program redefined how we will deliver housing assistance in the future. A visioning process resulted in rebranding the agency to focus on

"Growing and Moving Forward Together"

Growing... housing options to meet the ever-increasing demand for affordable housing throughout Champaign County; and,

Moving Forward Together... with residents and communities we serve, opening doors to support their success.

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.

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.

Goal 3 - Expand Housing Opportunities

Develop new housing in rural communities currently not served by HACC and housing to serve special needs in Champaign County, leveraging private capital to ensure HACC's economic viability and sustainability.

BOARD OF COMMISSIONERS

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Chief Financial Officer

John Dailey
Director of Capital Assets

Temeka Edwards
Director Housing Choice

Anna Lane
MTW Service Coordinator



HACC WELCOMES NEW CEO

January 30, 2018 - The Housing Authority of Champaign County is pleased to introduce David A. Northern, Sr., who was selected by the Board of Commissioners to serve as the agency's new Chief Executive Officer.

"After an exhaustive national search, the Housing Authority is fortunate to have hired not only an extremely qualified housing professional, but a dynamic individual that will actively engage in all aspects of the community" stated Reverend Larry Lewis, Board Chair of the Housing Authority.

MESSAGE FROM THE CEO...

As the new CEO for the Housing Authority of Champaign County, I am pleased to present the 2018 Annual MTW Report. As one of only 39 housing authorities in the country with a Moving to Work designation, HACC provides a unique opportunity to develop and implement creative solutions to address the affordable housing needs of Champaign County and to position the Housing Authority to serve as a leader of housing innovation throughout the country.



Picture 1 - David A. Northern, Sr., CEO

Our Challenge - In 2018, the number of homeless individuals in Champaign County rose 17.5% from the previous year and 48.6% of all renter households were rent burdened. Individuals with special needs including persons exiting the criminal justice system have limited housing options. Seniors in small rural communities throughout central Illinois have no affordable housing opportunities that will enable them to age with dignity while remaining in their hometown community.

The demographics of Champaign County are changing and the private market forces have been unable to meet the affordable housing needs of these changing demographics. The lack of affordable housing solutions for our community has significant long-term consequences. Children who are homeless cannot succeed in school and will be challenged to find a place in the workforce. The lack of affordable housing for seniors and individuals with disabilities can result in poorer health and higher health care costs for all.

Our Response -This report highlights HACC's key accomplishments over the past year and details our efforts in support of our Mission and Vision.

At HACC, we will continue **Growing** as we provide better living opportunities for those we serve and **Move Forward Together** creating pathways to empower our residents to become self-reliant.

I am inspired by the talented HACC staff and the commitment of our community partners and I am honored to work with this unique community to find affordable housing solutions for all of our citizens.

David A. Northern, Sr.
Chief Executive Officer

Introduction

October 17, 2010 - The Housing Authority of Champaign County executes 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 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. The MTW Demonstration Program was originally authorized by Section 204 of the Omnibus Consolidated Rescissions and Appropriations Act of 1996 (1996 MTW Statute).

Recognizing the innovation of the MTW Program, Congress adopted an expansion of the demonstration under Section 239 of the Fiscal Year 2016 Appropriations Act, (2016 MTW Expansion Statute). The Expansion Statute authorizes HUD to expand the MTW Demonstration Program by an additional 100 PHAs over seven years.

This report discusses the activities designed and implemented through the MTW flexibilities over the past eight years: January 2011 through December 2018 and discusses specific outcomes for the 2018 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, 2018 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

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.

2018 At a Glance...

- 1,726 Households served in permanent housing
- 46 Homeless Families stabilized with shelter
- 171 Households transitioned to self-sufficiency
- 212 new units under construction
- \$39.5 million in private capital raised

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 remains 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.

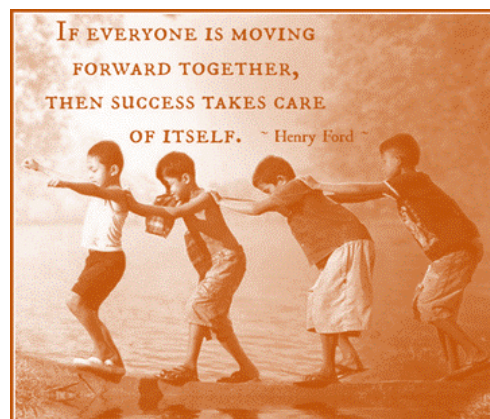
GOAL 2 – Self-Sufficiency

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. As of 2018, 85% 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, 2018, the average household income was \$16,10, representing an increase of 41%. Average annual income for households with earned income was \$19,636.

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

GOAL 3 – Expand Housing Opportunity through Repositioned Assets

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 212 new housing under construction in 2018 and at total of 575 units since receipt of our MTW designation.

The Modified Definition of Elderly activity continued to expand housing options for 12 individuals age 55 to 6. The Local Homeownership Program provided 2 families with new homes in 2018 and a total of 19 families have purchased homes under the MTW Homeownership Program. Local Payment Standards provided 32 families with the ability to move to expanded areas of opportunity in 2018 and a total of 127 families have moved to better neighborhoods since commencement of this MTW activity.

Operational Information

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 and central Illinois. 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 2018, 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.

The Haven at Market Place is a RAD Transfer of Assistance from the former Skelton Place Public Housing Community. Construction commenced on The Haven with the groundbreaking ceremony held on December 14, 2018 in temperatures of minus 30 degrees.



Picture 2 – Groundbreaking - The Haven at Market Place

Table 1 – RAD Project Based Vouchers

| Property Name | Number of RAD Project Based Vouchers | 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 |
| Haven at Market Place | 84 | RAD Transfer of Assistance |
| TOTAL RAD PBV | 338 | |

Table 2 identifies all other Project Based Vouchers in HACC's affordable housing portfolio. Please note that The Haven at Market Place consists of a total of 122 units, of which 84 are listed in Table 1 as the RAD Transfer of Assistance units from the former Skelton Public Housing Community. The balance of 36 PBV's are MTW Project Based Vouchers and are listed in Table 2.

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 | 46 | June 1, 2012 |
| Hamilton on the Park | 36 | 36 | September 1, 2013 |
| Providence | 252 | 227 | December 1, 2015 |
| Maple Grove Manor | 24 | 15 | June 1, 2016 |
| Highland Green | 33 | 33 | August 1, 2017 |
| Manor at Prairie Crossing | 18 | 18 | November 1, 2017 |
| TOTAL UNDER HAP | 463 | 388 | |
| PBV COMMITMENTS UNDER CONSTRUCTION | | | |
| Bristol Place Residences | 90 | 84 | November 1, 2018 |
| The Haven at Market Place | 38 | 36 | December 1, 2018 |
| TOTAL UNDER CONSTRUCTION | 128 | 120 | |
| PBV NEW COMMITMENTS IN 2018 | | | |
| Oak Field Place | 30 | 10 | February 28, 2018 |
| Pinewood Place | 24 | 24 | July 19, 2018 |
| TOTAL NEW COMMITMENTS | 54 | 34 | |
| ALL PBV AS OF 12/31/2018 | 645 | 542 | |

Traditional Public Housing Portfolio

The last of the former Public Housing portfolio was converted in 2018 with the Transfer of Assistance from the former Skelton Place and disposition of 14 single family homes. HACC will exit the Public Housing program in 2019 with the disposition of two remaining non-dwelling buildings.

Major Capital Expenditures

The five RAD properties that closed in 2017 remained under construction during all of 2018. During the rehabilitation of these properties, there were several other work items identified by the Architect and General Contractor that needed to be addressed. In addition, HACC identified several owner elected improvements that we chose to do as part of the rehab construction. These elective items included improvements to amenity and community spaces and replacement of furnishings for the benefit of the residents. The Table below identifies the initial contract amount, the amount escrowed at the RAD closing and the additional capital expenditures for these properties.

Table 3 - 2018 Major Capital Expenditures

| PROPERTY | REVISED CONTRACT AMOUNT | ESCROW AT RAD CLOSING | ADDITIONAL CAPITAL EXPENDITURE |
|-------------------|-------------------------------|-----------------------------|--------------------------------------|
| Washington Square | \$803,044 | \$638,232 | \$164,812 |
| Steer Place | \$1,200,069 | \$507,335 | \$692,734 |
| Youman | \$304,010 | \$326,113 | (\$22,103) |
| Columbia Place | \$192,138 | \$59,250 | \$132,888 |
| Hayes Homes | \$7,030 | \$5,805 | \$1,225 |
| TOTAL | \$2,506,291 | \$1,536,735 | \$969,556 |

HACC also contributed a total of \$9,000,000 (nine-million dollars) to the development of The Haven at Market Place. These funds consisted of \$5 million in proceeds from the sale of Skelton Place and \$4 million in MTW Block Grant funds.

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 4 - 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; 4 of the units are market rate and not reflected elsewhere in this report. | 4 |
| 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 | Maple Grove Manor, the Emergency Housing Shelter has 8 shelter units that are locally funded and not included elsewhere in this report. | 8 |
| Total Other Housing Owned and/or Managed | | 37 |

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 Table 5 below provides an analysis of the baseline households served by HACC upon execution of the MTW Agreement in 2011.

Table 5 - 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% |
| 2 Person | 39 | 232 | 0 | 271 | 16.2% |
| 3 Person | 15 | 292 | 0 | 307 | 18.3% |
| 4 Person | 23 | 229 | 0 | 252 | 15.1% |
| 5 Person | 14 | 145 | 0 | 159 | 9.5% |
| 6+ Person | 12 | 83 | 0 | 95 | 5.7% |
| Totals | 430 | 1244 | 0 | 1674 | 100% |

The chart below provides the breakdown of the 1726 total households served in 2018 and a comparative analysis of the percent of each family size served in 2018.

Table 6 - 2018 Households Served - Family Size

| | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6+ Person | Totals |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|---------------|
| Baseline % of Household Sizes to be Maintained | 35.2% | 16.2% | 18.3% | 15.1% | 9.5% | 5.7% | 100.0% |
| Number of Households Served by Family Size this Year | 646 | 366 | 319 | 202 | 126 | 67 | 1726 |
| Percentages of Households Served by Household Size this Fiscal Year | 37.4% | 21.2% | 18.5% | 11.7% | 7.3% | 3.9% | 100.0% |
| Percentage Change | 2.2% | 5.0% | 0.2% | -3.4% | -2.2% | -1.8% | |

Variations in Families Served – The U.S. Census Bureau reports a total of 81,418 households in Champaign County. The average number of persons per household is 2.36 for the period from 2013 through 2017. The decrease of the number of households served by HACC with 4, 5 and 6 persons is simply reflective of the overall changing demographics in family size throughout Champaign County.

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. As of December 31, 2018, there were a total of 486 households that had fully transitioned to self-sufficiency over the four-year period, an average of 121 per year.

Table 7 - 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 | 486 | <i>“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”.</i> |
| Households Duplicated Across Activities/Definitions | 0 | |
| ANNUAL TOTAL NUMBER OF HOUSEHOLDS TRANSITIONED TO SELF SUFFICIENCY | 121 | |

Wait List Information



Picture 3 - Ribbon Cutting - Highland Green

Highland Green, a 33-unit new construction community for Veterans was completed and the wait list opened in February, 2018.

Table 9 below details all wait lists that were opened in 2018. HACC received a new allocation of Mainstream Vouchers and opened the Tenant-Based waiting list only for these non-MTW special purpose vouchers.

Wait lists for the Project Based Voucher program are site based and are opened on a property by property basis as needed.

As of December 3, 2018, there were 757 applicants on the Tenant-Based Voucher wait list and 921 applicants on the Project Based Voucher waiting list for all properties combined.

Table 8 - Wait List Information 2018

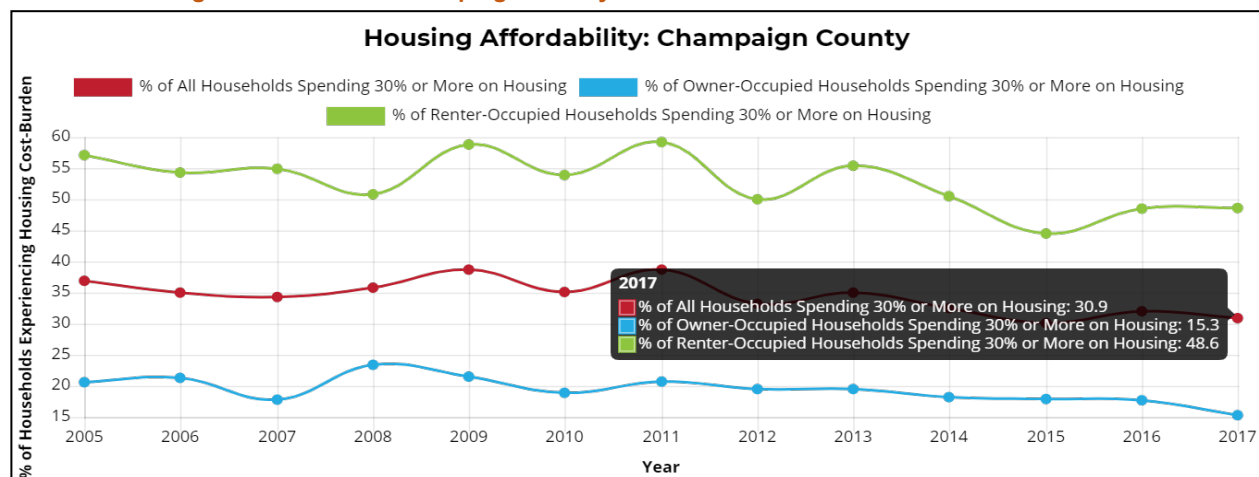
| WAIT LIST ACTIVITY – 2018 | | |
|------------------------------------|----------------------|---|
| PROGRAM | MONTH OPENED IN 2018 | TOTAL PROGRAM APPLICANTS AS OF 12/31/2018 |
| TBV - Mainstream Only | November | 921 |
| PBV - Highland Green | February | |
| PBV - Providence | October | |
| PBV - Steer Place | November | |
| PBV - Providence (2 and 3 BR Only) | December | |

Leasing Issues – Providence at Thornberry had difficulty maintaining full occupancy during 2018. The following actions were taken by HACC to address the ongoing vacancies at this property.

1. Written correspondence to the Owner of the third-party Management Company expressing our concerns about long-term vacancies.
2. Regularly scheduled monthly meetings with the Management Company to discuss marketing and leasing initiatives.
3. HACC Compliance Specialist established as sole point of contact to meet on-site at the property and work with management company site staff to improve lease-up process and procedures.
4. Additional training about MTW Local Project Based Voucher Program and HACC IT system.
5. Continued to closely monitor and work with the management company to maintain full occupancy at the property.

Table 9 below illustrates the housing cost burden in Champaign County. As noted, over 48% of all renter households are rent burdened, paying more than 30% of their income for rent. This rent burden results in large numbers of applicants when wait lists open. Since we are unable to serve all applicants, we have implemented a lottery system which limits the number of applicants that are placed on wait list to the estimated number of households that can be offered housing over a twelve-month period.

Table 9 - Housing Cost Burden in Champaign County



**FORM 50900: ELEMENTS FOR THE ANNUAL MOVING TO WORK PLAN
AND ANNUAL MOVING TO WORK REPORT**

**ATTACHMENT B
TO THE MOVING TO WORK AGREEMENT
BETWEEN THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
AND MOVING TO WORK AGENCIES**

(II) GENERAL OPERATING INFORMATION

ANNUAL MTW REPORT

A. HOUSING STOCK INFORMATION

i. Actual New Project Based Vouchers

Tenant-based vouchers that the MTW PHA project-based for the first time during the Plan Year. These include only those in which at least an Agreement to enter into a Housing Assistance Payment (AHAP) was in place by the end of the Plan Year. Indicate whether the unit is included in the Rental Assistance Demonstration (RAD).

| PROPERTY NAME | NUMBER OF VOUCHERS NEWLY PROJECT-BASED | | STATUS AT END OF PLAN YEAR** | RAD? | DESCRIPTION OF PROJECT |
|--------------------------|--|--------|------------------------------|---|---|
| | Planned* | Actual | | | |
| Haven at Market Place | 84 | 84 | Under Construction | YES | RAD Transfer of Assistance from former Skelton Place |
| Haven at Market Place | 38 | 38 | Under Construction | NO | Haven has a total of 122 units, 84 are RAD PBV; 38 are MTW PBV and 2 units are Market. |
| Bristol Place Residences | 84 | 84 | Under Construction | NO | Partnership with City of Champaign to redevelop Bristol neighborhood; total of 90 unit new construction; 84 are MTW PBV |
| Abbey at Kickapoo Trail | 14 | 0 | Canceled | NO | Acquisition project in St. Joseph –unable to get rezoning |
| Jardin of Savoy | 30 | 0 | Canceled for Other Projects | NO | New construction in Town of Savoy |
| Haven at Depot Crossing | 15 | 0 | Canceled | NO | New construction in Town of Tolono – unable to get rezoning |
| Vista at Sangamon Trail | 15 | 0 | Canceled | NO | New construction project in Fisher – unable to get rezoning |
| Oak Field Place | 0 | 10 | New Project | NO | New construction in Henry Total of 30 units, 10 MTW PBV |
| Pinewood Place | 0 | 24 | New Project | NO | New construction in Urbana, Permanent Supportive Housing Grant received from IHDA |
| | | 280 | 240 | Planned/Actual Total Vouchers Newly Project-Based | |

* Figures in the "Planned" column should match the corresponding Annual MTW Plan.

** Select "Status at the End of Plan Year" from: Committed, Leased/Issued

Please describe differences between the Planned and Actual Number of Vouchers Newly Project-Based:

There is a total of 40 units less than what had been planned for the year due to inability to secure zoning on land owned or under option. Land owned in Fisher was sold at above Fair Market Value. Option agreement for land in Tolono was canceled; sales contract for building in Fisher was canceled. Two new projects were commenced and funding secured. Oak Field Place is a 9% LIHTC project that was funded in early 2018; and Pinewood Place is a Permanent Supportive Housing Project funded by IHDA in late 2018.

ii. Actual Existing Project Based Vouchers

Tenant-based vouchers that the MTW PHA is currently project-basing in the Plan Year. These include only those in which at least an AHAP was in place by the beginning of the Plan Year. Indicate whether the unit is included in RAD.

| PROPERTY NAME | NUMBER OF PROJECT-BASED VOUCHERS | | STATUS AT END OF PLAN YEAR** | RAD? | DESCRIPTION OF PROJECT |
|---------------------------------------|----------------------------------|--------|------------------------------|------|---|
| | Planned* | Actual | | | |
| Columbia Place | 16 | 16 | Leased | YES | Former Public Housing property converted under RAD |
| Hayes Homes | 6 | 6 | Leased | YES | Former Public Housing property converted under RAD |
| Steer Place | 108 | 108 | Leased | YES | Former Public Housing property converted under RAD |
| Washington Square | 104 | 104 | Leased | YES | Former Public Housing property converted under RAD |
| Douglas Square | 13 | 13 | Leased | NO | LIHTC Property, total 50 units, 13 MTW PBV |
| Oakwood Trace | 46 | 46 | Leased | NO | LIHTC Property, total 50 units, 46 MTW PBV |
| Hamilton on the Park | 36 | 36 | Leased | NO | LIHTC Property, all units are MTW PBV |
| Providence at Sycamore and Thornberry | 227 | 227 | Leased | NO | LIHTC Property, total 252 units on two sites; 227 units are MTW PBV |
| Maple Grove Manor | 15 | 15 | Leased | NO | Emergency Family Shelter Transitional Units |
| Highland Green | 33 | 33 | Leased | NO | LIHTC Property for Veterans |
| Manor at Prairie Crossing | 18 | 18 | Leased | NO | Locally funded new construction property |
| | | | | | |

622

622

Planned/Actual Total Existing Project-Based Vouchers

* Figures and text in the "Planned" column should match the corresponding Annual MTW Plan.

** Select "Status at the End of Plan Year" from: Committed, Leased/Issued

Please describe differences between the Planned and Actual Existing Number of Vouchers Project-Based:

All planned Project Based Vouchers were actualized.

iii. **Actual Other Changes to MTW Housing Stock in the Plan Year**

Examples of the types of other changes can include (but are not limited to): units held off-line due to relocation or substantial rehabilitation, local, non-traditional units to be acquired/developed, etc.

ACTUAL OTHER CHANGES TO MTW HOUSING STOCK IN THE PLAN YEAR

The last remaining public housing units were removed from inventory. The final RAD conversion closing was completed in December 2018, removing the 84 units of Public Housing at Skelton Place and the 14 units of single family homes.

iv. **General Description of All Actual Capital Expenditures During the Plan Year**

Narrative general description of all actual capital expenditures of MTW funds during the Plan Year.

GENERAL DESCRIPTION OF ALL ACTUAL CAPITAL EXPENDITURES DURING THE PLAN YEAR

Actual capital expenditures during the plan year consisted of construction work which continued on the RAD converted projects as reflected in the chart below.

| PROPERTY | REVISED CONTRACT AMOUNT | ESCROW AT RAD CLOSING | ADDITIONAL CAPITAL EXPENDITURE |
|-------------------|-------------------------|-----------------------|--------------------------------|
| Washington Square | \$803,044 | \$638,232 | \$164,812 |
| Steer Place | \$1,200,069 | \$507,335 | \$692,734 |
| Youman | \$304,010 | \$326,113 | (\$22,103) |
| Columbia Place | \$192,138 | \$59,250 | \$132,888 |
| Hayes Homes | \$7,030 | \$5,805 | \$1,225 |
| TOTAL | \$2,506,291 | \$1,536,735 | \$969,556 |

HACC also contributed a total of \$9,000,000 (nine-million dollars) to the development of The Haven at Market Place. These funds consisted of \$5 million in proceeds from the sale of Skelton Place and \$4 million in MTW Block Grant funds.

B. LEASING INFORMATION

i. **Actual Number of Households Served**

Snapshot and unit month information on the number of households the MTW PHA actually served at the end of the Plan Year.

| NUMBER OF HOUSEHOLDS SERVED THROUGH: | NUMBER OF UNIT MONTHS OCCUPIED/LEASED* | | NUMBER OF HOUSEHOLDS SERVED** | |
|---|--|---------------|-------------------------------|-------------|
| | Planned^^ | Actual | Planned^^ | Actual |
| MTW Public Housing Units Leased | 0 | 0 | 0 | 0 |
| MTW Housing Choice Vouchers (HCV) Utilized | 21,816 | 20,712 | 1818 | 1726 |
| Local, Non-Traditional: Tenant-Based | 0 | 0 | 0 | 0 |
| Local, Non-Traditional: Property-Based | 96 | 96 | 8 | 8 |
| Local, Non-Traditional: Homeownership | 48 | 24 | 4 | 2 |
| Planned/Actual Totals | 21,960 | 20,832 | 1830 | 1736 |

* "Planned Number of Unit Months Occupied/Leased" is the total number of months the MTW PHA planned to have leased/occupied in each category throughout the full Plan Year (as shown in the Annual MTW Plan).

** "Planned Number of Households to be Served" is calculated by dividing the "Planned Number of Unit Months Occupied/Leased" by the number of months in the Plan Year (as shown in the Annual MTW Plan).

^^ Figures and text in the "Planned" column should match the corresponding Annual MTW Plan.

Please describe any differences between the planned and actual households served:

The difference between the planned leased units and the actual is 94 units or 1,128-unit months. This variance is attributed to Project Based Projects that did not reach construction completion during 2018.

| LOCAL, NON-TRADITIONAL CATEGORY | MTW ACTIVITY NAME/NUMBER | NUMBER OF UNIT MONTHS OCCUPIED/LEASED* | | NUMBER OF HOUSEHOLDS TO BE SERVED* | |
|---------------------------------|------------------------------------|--|--------|------------------------------------|--------|
| | | Planned^^ | Actual | Planned^^ | Actual |
| Property-Based | 2015-1 Emergency Shelter | 96 | 96 | 8 | 8 |
| Homeownership | 2011-6 Local Homeownership Program | 48 | 24 | 4 | 2 |
| Planned/Actual Totals | | 144 | 120 | 12 | 10 |

NOTE – The Emergency Family Shelter actually served a total of 48 different households in 2018.

- The sum of the figures provided should match the totals provided for each Local, Non-Traditional category in the previous table. Figures should be given by individual activity. Multiple entries may be made for each category if applicable.

^^ Figures and text in the "Planned" column should match the corresponding Annual MTW Plan.

| HOUSEHOLDS RECEIVING LOCAL, NON-TRADITIONAL SERVICES ONLY | AVERAGE NUMBER OF HOUSEHOLDS PER MONTH | TOTAL NUMBER OF HOUSEHOLDS IN THE PLAN YEAR |
|---|--|---|
| NONE | N/A | N/A |

ii. Discussion of Any Actual Issues/Solutions Related to Leasing

Discussion of any actual issues and solutions utilized in the MTW housing programs listed.

| HOUSING PROGRAM | DESCRIPTION OF ACTUAL LEASING ISSUES AND SOLUTIONS |
|----------------------------|--|
| MTW Public Housing | N/A |
| MTW Housing Choice Voucher | N/A |
| Local, Non-Traditional | N/A |

C. WAITING LIST INFORMATION

i. Actual Waiting List Information

Snapshot information on the actual status of MTW waiting lists at the end of the Plan Year. The “Description” column should detail the structure of the waiting list and the population(s) served.

| WAITING LIST NAME | DESCRIPTION | NUMBER OF HOUSEHOLDS ON WAITING LIST | WAITING LIST OPEN, PARTIALLY OPEN OR CLOSED | WAS THE WAITING LIST OPENED DURING THE PLAN YEAR |
|------------------------|---|--------------------------------------|--|--|
| Tenant-Based Vouchers | Tenant-Based Vouchers | 757 | Opened only for new allocation of Mainstream, NON-MTW vouchers | YES |
| Project Based Vouchers | Property Based Waiting List for Each Project Based Voucher Property | 921 | For specific properties | YES |

Please describe any duplication of applicants across waiting lists:

NONE

ii. Actual Changes to Waiting List in the Plan Year

Please describe any actual changes to the organizational structure or policies of the waiting list(s), including any opening or closing of a waiting list, during the Plan Year.

| WAITING LIST NAME | DESCRIPTION OF ACTUAL CHANGES TO WAITING LIST |
|-------------------|---|
| NONE | NONE |

D. INFORMATION ON STATUTORY OBJECTIVES AND REQUIREMENTS

i. 75% of Families Assisted Are Very Low Income

HUD will verify compliance with the statutory requirement that at least 75% of the households assisted by the MTW PHA are very low income for MTW public housing units and MTW HCVs through HUD systems. The MTW PHA should provide data for the actual families housed upon admission during the PHA’s Plan Year reported in the “Local, Non-Traditional: Tenant-Based”; “Local, Non-Traditional: Property-Based”; and “Local, Non-Traditional: Homeownership” categories. Do not include households reported in the “Local, Non-Traditional Services Only” category.

| INCOME LEVEL | NUMBER OF LOCAL, NON-TRADITIONAL HOUSEHOLDS ADMITTED IN THE PLAN YEAR |
|--|---|
| 80%-50% Area Median Income | 1 |
| 49%-30% Area Median Income | 1 |
| Below 30% Area Median Income | 8 |
| Total Local, Non-Traditional Households Admitted | 10 |

ii. **Maintain Comparable Mix**

HUD will verify compliance with the statutory requirement that MTW PHAs continue to serve a comparable mix of families by family size by first assessing a baseline mix of family sizes served by the MTW PHA prior to entry into the MTW demonstration (or the closest date with available data) and compare that to the current mix of family sizes served during the Plan Year.

| BASELINE MIX OF FAMILY SIZES SERVED (upon entry to MTW) | | | | | |
|---|-------------------------------|---------------|----------------------|---------------------|-------------------------|
| FAMILY SIZE | OCCUPIED PUBLIC HOUSING UNITS | UTILIZED HCVs | NON-MTW ADJUSTMENTS* | BASELINE MIX NUMBER | BASELINE MIX PERCENTAGE |
| 1 Person | 327 | 263 | 0 | 590 | 35.2% |
| 2 Person | 39 | 232 | 0 | 271 | 16.2% |
| 3 Person | 15 | 292 | 0 | 307 | 18.3% |
| 4 Person | 23 | 229 | 0 | 252 | 15.1% |
| 5 Person | 14 | 145 | 0 | 159 | 9.5% |
| 6+ Person | 12 | 83 | 0 | 95 | 5.7% |
| TOTAL | 430 | 1244 | 0 | 1674 | 100% |

* “Non-MTW Adjustments” are defined as factors that are outside the control of the MTW PHA. An example of an acceptable “Non-MTW Adjustment” would include demographic changes in the community’s overall population. If the MTW PHA includes “Non-MTW Adjustments,” a thorough justification, including information substantiating the numbers given, should be included below.

Please describe the justification for any “Non-MTW Adjustments” given above:

| |
|------|
| NONE |
|------|

| MIX OF FAMILY SIZES SERVED (in Plan Year) | | | | |
|---|-------------------------|--|--|---|
| FAMILY SIZE | BASELINE MIX PERCENTAGE | NUMBER OF HOUSEHOLDS SERVED IN PLAN YEAR | PERCENTAGE OF HOUSEHOLDS SERVED IN PLAN YEAR | PERCENTAGE CHANGE FROM BASELINE YEAR TO CURRENT PLAN YEAR |
| 1 Person | 35.20% | 646 | 37.40% | 6.25% |
| 2 Person | 16.20% | 366 | 21.20% | 30.86% |
| 3 Person | 18.30% | 319 | 18.50% | 1.09% |
| 4 Person | 15.10% | 202 | 11.70% | -22.52% |
| 5 Person | 9.50% | 126 | 7.30% | -23.16% |
| 6+ Person | 5.70% | 67 | 3.90% | -31.58% |
| TOTAL | 100% | 1726 | 100% | |

** The “Baseline Mix Percentage” figures given in the “Mix of Family Sizes Served (in Plan Year)” table should match those in the column of the same name in the “Baseline Mix of Family Sizes Served (upon entry to MTW)” table.

^ The “Total” in the “Number of Households Served in Plan Year” column should match the “Actual Total” box in the “Actual Number of Households Served in the Plan Year” table in Section II.B.i of this Annual MTW Report.

^^ The percentages in this column should be calculated by dividing the number in the prior column for each family size by the “Total” number of households served in the Plan Year. These percentages will reflect adjustment to the mix of families served that are due to the decisions of the MTW PHA. Justification of percentages in the current Plan Year that vary by more than 5% from the Baseline Year must be provided below.

Please describe the justification for any variances of more than 5% between the Plan Year and Baseline Year:

The U.S. Census Bureau reports a total of 81,418 households in Champaign County. The average number of persons per household is 2.36 for the period from 2013 through 2017. The variance in the number of households served by HACC is simply reflective of the overall changing demographics in family size throughout Champaign County.

iii. Number of Households Transitioned to Self-Sufficiency in the Plan Year

Number of households, across MTW activities, that were transitioned to the MTW PHA's local definition of self sufficiency during the Plan Year.

| MTW ACTIVITY NAME/NUMBER | NUMBER OF HOUSEHOLDS TRANSITIONED TO SELF SUFFICIENCY* | MTW PHA LOCAL DEFINITION OF SELF SUFFICIENCY |
|---|--|---|
| 2011-3 Mandatory Local Self-Sufficiency Program | 171 | HACC defines self-sufficiency as <i>"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"</i> . |
| | 171 | |
| | 0 | |
| | | (Households Duplicated Across MTW Activities) |

Total Households Transitioned to Self Sufficiency

* Figures should match the outcome reported where metric SS#8 is used in Section IV of this Annual MTW Report.

Proposed MTW Activities

All proposed MTW activities that were granted approval by HUD are reported in Section IV as “Approved Activities”.

Approved MTW Activities

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.

The HUD standard metrics for each of these activities can be found in Exhibit A of this report.

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 – In 2018, HACC realized time savings of 4,876 hours of staff time which translates into \$119,803 in costs savings. Tables 11 and 12 below detail these savings.

Table 11 -Triennial Re-Certifications Staff Savings

| TRIENNIAL RECERTIFICATIONS | ALL PROGRAMS | |
|--|------------------|--------------|
| | BASELINE 2011 | 2018 |
| Annual Recertifications Required All Households | 1,674 | 1,726 |
| Recertifications Completed | 1,674 | 507 |
| Hours Per Recertification | 4 | 4 |
| Total Staff Hours for Recertifications | 6,696 | 2,028 |
| Adjustment for Increased Households (52 x 4 hours) | 0 | (208) |
| TOTAL STAFF HOURS FOR RECERTIFICATIONS | 6,696 | 1,820 |
| 2018 Staff Time Savings | 4,876 | |

Table 12 – Triennial Recertification Cost Savings

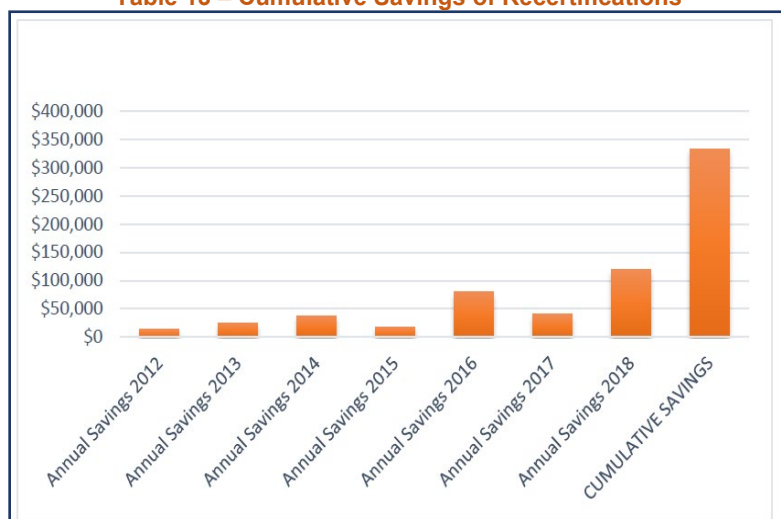
| 2018 RECERTIFICATION ACTIVITIES | ANNUAL RECERTIFICATION COSTS | TRIENNIAL RECERTIFICATION COSTS |
|--|------------------------------------|---------------------------------------|
| TOTAL 2018 HOUSEHOLDS | 1,726 | 1,726 |
| Hours Per Recert | 4 | 4 |
| Total Annual Recertifications | 1,726 | 507 |
| Total Hours Annual Recerts | 6,904 | 2,028 |
| 2018 Average Hourly Cost | \$24.57 | \$24.57 |
| Total Cost for All Annual Recertifications | \$169,631.28 | \$49,827.96 |
| COSTS SAVINGS | | \$119,803.32 |

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 13 shows the total savings each year with a cumulative total of \$333,386 over the seven-year period of implementation.

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 are continuously informed of the opportunity to request a hardship, but no requests were received in 2018.

Table 13 – Cumulative Savings of Recertifications



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, 2014. 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.



Picture 4 - Employment Partnership with CVS

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.

In January 2018, this activity was amended again to include a job retention program. We found that most individuals were able to get a job but many had difficulty maintaining employment. We entered into a partnership with the Illinois WorkNet Center and participants who had lose their job more than once and demonstrate a pattern of inability to maintain employment for long periods of time are required to participate in the mandatory job retention program developed with WorkNet.



Picture 5 - Partnership with WorkNet

The WorkNet Center serves as a resource to Champaign County to help economically disadvantaged individuals and others who face serious barriers to employment in order for them become productively employed. A total of four separate units comprise Champaign's WorkNet Center: 1) the Illinois Department of Employment Secretary, 2) the Illinois Department of Human Services Division of Rehabilitation Services, 3) the Parkland College Workforce Development, and 4) the Champaign Consortium.

The state of Illinois maintains and funds the WorkNet Center in accordance with the Workforce Investment Act (WIA), Trade Adjustment Act (TAA), and other programs. The Center is funded by the state of Illinois, but the building is owned by Parkland College.



WorkNet and HACC works closely with local officials, business owners, and community members to ensure that the provided services are tailored to clients' needs. Programs like the Resource Room, Job Clubs, and the existence of the Digital Divide Computer Lab (through Parkland Community College) are essential in helping to provide job and technology skills.

An HACC LSS Specialist is officed at the WorkNet Center one day per week to assist clients walkthrough the job retention program and assure their continued participation and success. We began the program in July 2018 and a total of 16 individuals were referred to the job retention program. Unfortunately, only 1 participant successfully completed the program and secured employment. The other 15 individuals were deemed non-compliant. However, we anticipate much better results in 2019 as we have seen improved progress with 4 individuals completing the job retention program and securing employment in the first quarter of 2019.

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.

Table 14 – Champaign County MFI

| CHAMPAIGN COUNTY MEDIAN FAMILY INCOME | | |
|--|----------|----------------------|
| 2011 | 2018 | PERCENT OF CHANGE |
| \$67,100 | \$79,800 | 18.9% |

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 Median Family Income. As noted in Table 14 to the left, the MFI for Champaign County has increased 18.9% since commencement of our MTW designation.

Table 15 below provides a comparison of household income from initiation of the MTW Program through December 31, 2018. The overall increase in income has been 41% and the increase in earned income has been 48%. When adjusting for the increase in MFI, the increase is still very impressive with earned income increasing 29%. This is a direct result of the Mandatory LSS Program and its corresponding work requirements.

Table 15 – Increase in Income

| LSS HOUSEHOLD INCOME | 2018 INCOME | 2010 INCOME | % OF INCREASE | % INCREASE ADJUSTED FOR FMI |
|--|----------------|----------------|------------------|-----------------------------------|
| Average Household Income - All Sources | \$16,101 | \$9,451 | 41% | 22% |
| Average Household Earned Income | \$19,636 | \$10,280 | 48% | 29% |

Outcome - The outcomes of this activity are best summarized in Table 16 below. HACC served a total of 1726 households in 2018. Of these, 171 transitioned to self-sufficiency and 873 were exempt from the LSS Program. The remaining 682 households received active case management services during 2018. Of these 682, 85% of 577 households were fully compliant with the LSS Program; 15% were not compliant.

Table 16 - Outcomes of LSS Participants

| MANDATORY LOCAL SELF-SUFFICIENCY PROGRAM - 2018 | | |
|---|-------------|-------------|
| Total Households Served | 1726 | 100% |
| Transitioned to Self-Sufficiency | 171 | 10% |
| Exempt from LSS | 873 | 51% |
| Active LSS Households | 682 | |
| COMPLIANT | 577 | 85% |
| Education | 85 | |
| Employed | 492 | |
| NON-COMPLIANT | 105 | 15% |
| Unemployed/Underemployed | 50 | |
| Receiving TANF | 24 | |
| Pending Exemption/Hardship/Termination | 31 | |

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. 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.

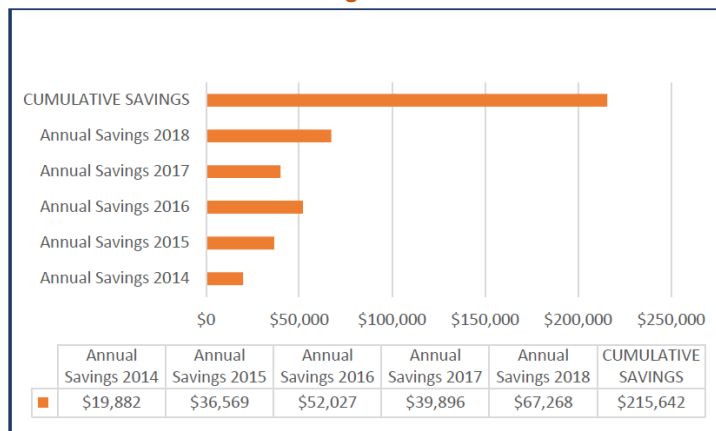
Impact – This impact of this activity is the costs savings realized through simplified rent calculations. Simplification of the calculations also contributes to more accurate rent determinations and minimizes calculation errors.

Table 17 - Tiered Flat Rents Cost Savings

| TIERED FLAT RENTS | ALL PROGRAMS | |
|---|-----------------|------------|
| | BASELINE 2011 | 2018 |
| Total Households | 1,674 | 1,726 |
| Annual/Triennial Recertifications Completed | 1,674 | 507 |
| Interim Recertification Completed | 502 | 195 |
| Average Staff Hours Per Rent Calculation | 1.5 | 0.75 |
| Total Staff Hours Per Rent Calculation | 3,264 | 527 |
| 2018 Staff Hours Saved | 2,738 | |
| Average Cost Per Hour | \$24.57 | |
| Total Cost for Rent Calculation | \$80,204 | \$12,936 |
| 2018 Cost Savings | \$67,268 | |

Outcome – Significant cost savings has been realized since the inception of this activity as reflected in the Table 18 below.

Table 18 – Cumulative Savings – Tiered Rents



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 19 below details the new admissions in 2018 for households ages 55 to 61 and 62 and older.

Table 19 –New Admissions 55+

| MODIFIED DEFINITION OF ELDERLY | |
|---|-----------|
| Total Households Admitted Over Age 55 | 32 |
| Total Households Admitted 62+ | 16 |
| Total Households Admitted 55 to 61 | 16 |



Picture 6 – Older Elder Enjoying Younger Elder

Outcomes – This activity does not measure the number of units occupied by individuals under the modified definition of elderly. The outcome in 2018 was 16 individuals housed age 55-61 that would not have been housed without the MTW designation.

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.

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.

Impact – The impact of this Activity has been the motivation of individuals to reach economic self-sufficiency early in the MTW Local Self-Sufficiency Program to become eligible for homeownership. The Resident Spotlight below tells the story one program participant that recently became a homeowner.

Resident Spotlight

Lori Empson was a participant in the Housing Choice Voucher Program for over ten years. On August 22, 2013 she entered into an MTW Local Self-Sufficiency contract where her primary goal was to secure an Associate Degree in Business Administration. While working on her degree, Ms. Empson secured part-time employment at the University of Illinois as a cook in the food services department.

In February, Lori became a homeowner through

HACC's MTW Homeownership Program in partnership with Habitat for Humanity. Lori shared her path to Homeownership. "I always wanted to own a home, but my credit was poor, my job not stable enough and I really wasn't managing the little bit that we did have very well. I struggled trying to work at various odd jobs, pay childcare, and maintain a home with active children. I started taking online classes and have nearly completed my Associates degree. When I finally got a better job at the University of Illinois as a cook in the food services department, I figured it was time to look at my options again. I had health benefits for my family, and a stable income, and this time it was my turn to become a homeowner!"



Picture 7 - Lori Empson Family

Lori Empson spent her childhood growing up in Peoria, moving more times than she cares to remember. As a young adult she moved to Bloomington, and finally Champaign where she says she has "finally found a community" where she could get a better job and the community support, she needed for raising her 5 children (ages 7 to 22). Her youngest Russell, needs special support in school—and their new home has some structural modifications for his needs. "I am so excited to have a home I will pay for and eventually own."



Picture 8 - Empson Family Home

Lori continues, "This opportunity helps me take responsibility for my family and for setting goals to pay it forward in any way I can. I want my kids to see that their mother did not give up-- and that hard work does pay off."

The HACC LSS staff also worked with Lori's three adult daughters who all worked on education and stable employment goals. The daughters found an apartment together and moved out of the assisted household in October 2015 when they both became employed and remain working on college degrees.

Table 20 – Cumulative New Homeowners

| LOCAL HOMEOWNERSHIP PROGRAM | |
|--|-----------|
| New Homeowners 2014 | 4 |
| New Homeowners 2015 | 4 |
| New Homeowners 2016 | 6 |
| New Homeowners 2017 | 3 |
| New Homeowners 2018 | 2 |
| Total Cumulative New Homeowners | 19 |

Outcomes – The outcome of this Activity have been the cumulated 19 households that have successfully transitioned tot self-sufficiency and off housing assistance programs through the purchase of their own home.

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.



Picture 9 - Providence at Sycamore

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 21 below provides analysis of the cost savings of the Local MTW Project Based Voucher Program for 2018.

Table 21 – 2018 PBV Cost Savings

| PROJECT BASED VOUCHERS COST SAVINGS - 2018 | |
|--|-----------------|
| Total PBVs Leased in 2016 | 388 |
| Managed by Private PM's | 309 |
| Average Staff Hours Per Unit | 12 |
| Total Estimated Staff Hours | 3,708 |
| Average Cost Per Hour | \$23.85 |
| Total Staff Cost PBV Administration | \$88,436 |

Outcomes – The outcomes are the affordable housing units produced with Project Based Voucher assistance under this Activity.

Table 22- 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 | 46 | June 1, 2012 |
| Hamilton on the Park | 36 | 36 | September 1, 2013 |
| Providence | 252 | 227 | December 1, 2015 |
| Maple Grove Manor | 24 | 15 | June 1, 2016 |
| Highland Green | 33 | 33 | August 1, 2017 |
| Manor at Prarie Crossing | 18 | 18 | November 1, 2017 |
| TOTAL UNDER HAP | 463 | 388 | |
| PBV COMMITMENTS UNDER CONSTRUCTION | | | |
| Bristol Place Residences | 90 | 84 | November 1, 2018 |
| The Haven at Market Place | 38 | 36 | December 1, 2018 |
| TOTAL UNDER CONSTRUCTION | 128 | 120 | |
| PBV NEW COMMITMENTS IN 2018 | | | |
| Oak Field Place | 30 | 10 | February 28, 2018 |
| Pinewood Place | 24 | 24 | July 19, 2018 |
| TOTAL NEW COMMITMENTS | 54 | 34 | |
| ALL PBV AS OF 12/31/2018 | 645 | 542 | |

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 is intended to provide Tenant Based Voucher holders with improved ability to move to areas of opportunity. Table 23 below identifies 2018 households that moved to areas of higher poverty; to areas of lower poverty and to poverty neutral areas. As noted, 36% of all movers selected areas of lower poverty. The remaining movers selected areas of higher poverty or a poverty neutral area.

Table 23 – 2018 Program Moves

| TENANT BASED PROGRAM MOVES - 2018 | | |
|--------------------------------------|-----------|-------------|
| Moves to Lower Poverty Rates | 32 | 36% |
| Moves to Higher Poverty Rates | 11 | 12% |
| Moves with No Change in Poverty Rate | 46 | 52% |
| TOTAL MOVES | 89 | 100% |

Outcomes – This activity is not anticipated to have any cost savings. In fact, it is expected that this activity will slightly increase the per unit HAP costs for tenant-based vouchers as tenants have options to move to higher rent areas of opportunity.

Table 24 – Cumulative Low Poverty

| CUMULATIVE TBV PROGRAM MOVES TO LOW POVERTY | |
|---|------------|
| 2016 | 34 |
| 2017 | 61 |
| 2018 | 32 |
| TOTAL | 127 |

The reason 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.

Table 24 provides the cumulative number of households that have moved to areas of lower poverty since implementation of this activity. The total of 127 represents 11.5% of the total Tenant-Based Voucher families.

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 25 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 25 - 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 Manor | 23 | 15 | 8 | PSH <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 | PBV<50% |
| Bristol Place | 90 | 84 | 6 | LIHTC <60% |
| Haven at Market Place | 122 | 120 | 2 | LIHTC <60% |
| TOTAL | 574 | 532 | 42 | |

Table 26 – New Acquisitions 2018

| NEW ACQUISITIONS IN 2018 | | | |
|--------------------------|----------|---------------------------|-----------|
| Acquisition | Location | Type of Acquisition | Purpose |
| Oak Field Place | Henry | GP of New Construction | LIHTC<60% |
| Pinewood Place | Urbana | Land for New Construction | PSH<80% |

Table 26 identifies acquisition completed in 2018 which consists of the acquisition of land at 1606 Colorado Avenue for a Permanent Supportive Housing community of 24 units and acquisition of the General Partner interest in a new construction 9% Low Income Housing Tax Credit property.

Outcomes

The outcome of this activity has been the ability to acquire land, ownership interest and existing properties to expand housing choice for the residents of Champaign County.



Picture 10 - Rendering Pinewood Place

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 \$4.67 of private capital for each \$1.00 of MTW investment.

Table 27 - Leveraged Capital

| LEVERAGED CAPITAL | | | | | | |
|----------------------------|---------------------|--|-------------------------|------------|---------------------|--------------------|
| DEVELOPMENT PROJECT | Private Capital | MTW Block Grant Funds | Total Development Costs | 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 Grove 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 |
| Manor at Prairie Crossings | \$1,200,000 | \$2,480,352 | \$3,680,352 | 18 | \$204,464 | \$137,797 |
| Bristol Place Residences | \$21,829,506 | \$1,700,000 | \$23,529,506 | 90 | \$261,439 | \$18,889 |
| Haven at Market Place | \$17,753,206 | \$9,000,000 | \$26,753,206 | 122 | \$219,289 | \$73,770 |
| TOTAL | \$90,519,894 | \$19,367,352 | \$109,887,246 | 575 | \$191,108 | \$33,682 |
| Leverage | \$4.67 | Private dollars for every \$1.00 of MTW Block Grant Funds | | | | |

Outcomes - The MTW authorization has made it possible to produce 575 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.

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



Picture 11 - Rendering Haven Courts

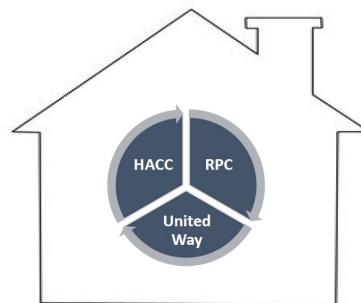
Activity 2015-1: Emergency Family Shelter Program

Description - HACC has partnered with the Homeless Continuum of Care, United Way and the Regional Planning Commission to develop and implement an Emergency Family Shelter Program at Maple Grove

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 – The temperature in Champaign in December of 2018 reached a low of minus 30 degrees. Homeless families with children had a warm and secure place to stay during the arctic winter months and throughout the entire year. Case Management Services assisted to stabilize the families and transition them into permanent housing.

Outcomes – A total of 46 households were assisted at the Emergency Family Shelter in 2018. Each family stayed in shelter units an average of 63 days which exceeds the number of days initially anticipated for the shelter program. However, all families in 2018 were stabilized with permanent housing and there was no return to homelessness of the families served.

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.

CLOSED - 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 2018.

Sources and Uses

As of the date of this report, the MTW Block Grant unaudited 2018 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.

Table 28 – 2018 Sources and Uses

| 2018 SOURCE AND USES OF MTW BLOCK GRANT FUNDS | |
|--|---------------------|
| SOURCES | AMOUNT |
| Total Tenant Revenue | \$245,043 |
| HUD PHA Operating Grants | \$14,780,191 |
| Interest Income | \$13,459 |
| Gain or Loss on Sale of Capital Assets | \$24,502 |
| Other Income | \$11,722 |
| Total Revenue | \$15,074,917 |
| USES | AMOUNT |
| Total Operating - Administrative | \$1,161,950 |
| Management Fee Expense | \$523,339 |
| Total Tenant Services | \$1,652 |
| Total Utilities | \$109,922 |
| Total Ordinary Maintenance | \$215,248 |
| Total insurance Premiums | \$61,947 |
| Total Other General Expenses | \$293,854 |
| Housing Assistance Payments + Portability-In | \$11,142,480 |
| Depreciation Expense | \$143,763 |
| Total Expenses | \$13,654,155 |
| SURPLUS/DEFICIT | \$1,420,762 |

(V) SOURCES AND USES OF MTW FUNDS

ANNUAL MTW REPORT

A. ACTUAL SOURCES AND USES OF MTW FUNDS

i. **Actual Sources of MTW Funds in the Plan Year**

The MTW PHA shall submit unaudited and audited information in the prescribed Financial Data Schedule (FDS) format through the Financial Assessment System – PHA (FASPHA), or its successor system.

ii. **Actual Uses of MTW Funds in the Plan Year**

The MTW PHA shall submit unaudited and audited information in the prescribed FDS format through the FASPHA, or its successor system.

iii. **Describe Actual Use of MTW Single Fund Flexibility**

The MTW PHA shall provide a thorough narrative of actual activities that use only the MTW single fund flexibility. Where possible, the MTW PHA may provide metrics to track the outcomes of these programs and/or activities. Activities that use other MTW authorizations in Attachment C and/or D of the Standard MTW Agreement (or analogous section in a successor MTW Agreement) do not need to be described here, as they are already found in Section (IV) of the Annual MTW Report. The MTW PHA shall also provide a thorough description of how it used MTW single fund flexibility to direct funding towards specific housing and/or service programs in a way that responds to local needs (that is, at a higher or lower level than would be possible without MTW single fund flexibility).

ACTUAL USE OF MTW SINGLE FUND FLEXIBILITY

NONE

B. LOCAL ASSET MANAGEMENT PLAN

i. Did the MTW PHA allocate costs within statute in the Plan Year?

NO

ii. Did the MTW PHA implement a local asset management plan (LAMP) in the Plan Year?

NO

iii. Did the MTW PHA provide a LAMP in the appendix?

NO

iv. If the MTW PHA has provided a LAMP in the appendix, please provide a brief update on implementation of the LAMP. Please provide any actual changes (which must be detailed in an approved Annual MTW Plan/Plan amendment) or state that the MTW PHA did not make any changes in the Plan Year.

N/A

Administrative

HUD Reviews, Audits or Inspection Issues

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

Certification of Compliance

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 12th day of June, 2018

HOUSING AUTHORITY OF CHAMPAIGN COUNTY, ILLINOIS

By: David A. Northern, Sr.

Title: Executive Director

Signature: _____

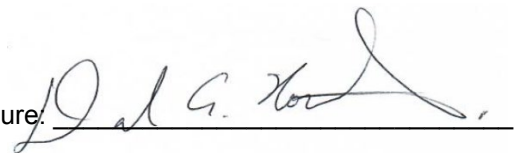
A handwritten signature in black ink, appearing to read "D. A. Northern, Sr.", is written over a horizontal line.

Exhibit A

HUD 50900

Standard Metrics

ACTIVITY 2015-1 - 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 | \$16,101 | |

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 | 15 | |
| (2) Employed Part- Time | 0 | 30 | 10 | |
| (3) Enrolled in an Educational Program | 0 | 2 | 1 | |
| (4) Enrolled in Job Training Program | 5 | 8 | 0 | |
| (5) Unemployed | 40 | 2 | 15 | |
| (6) Other | 3 | 2 | 5 | |
| HHServed Per Year | 48 | 48 | 46 | |

| <i>SS #3: Increase in Positive Outcomes in Employment Status</i> | | | | |
|--|--|--|--|---------------------|
| Unit of Measurement | Baseline | Benchmark | Outcome | Benchmark Achieved? |
| | 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% | 33% | |
| (2) Employed Part- Time | 0% | 63% | 22% | |
| (3) Enrolled in an Educational Program | 0% | 4% | 2% | |
| (4) Enrolled in Job Training Program | 10% | 17% | 0% | |
| (5) Unemployed | 83% | 4% | 33% | |
| (6) Other | 6% | 4% | 11% | |
| HHServed Per Year | 100% | 100% | 100% | |

| <i>SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)</i> | | | | |
|--|--|---|---|---------------------|
| Unit of Measurement | Baseline | Benchmark | Outcome | Benchmark Achieved? |
| Number of households receiving TANF assistance (decrease). | Households receiving TANF prior to implementation of the activity (number) | Expected number of households receiving TANF after implementation of the activity (number). | Actual households receiving TANF after implementation of the activity (number). | YES |
| | 12 | 6 | 1 | |

| <i>SS #6: Reducing Per Unit Subsidy Costs for Participating Households</i> | | | | |
|---|---|---|---|---------------------|
| 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 | \$502 | |

SS #7: Increase in Agency Rental Revenue

| Unit of Measurement | Baseline | Benchmark | Outcome | Benchmark Achieved? |
|---|--|--|--|---------------------|
| PHA rental revenue for the Emergency Shelter building only 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 |
| | \$0 | \$13,800 / Annually | N/A | |

SS #8: Households Transitioned to Self Sufficiency

| Unit of Measurement | Baseline | Benchmark | Outcome | Benchmark Achieved? |
|---|---|---|---|---------------------|
| Number of households transitioned to self sufficiency (increase). The definition of self-sufficiency for this activity is households transitioned to permanent housing with or without | 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 | 48 Annually | TBD | |

HC #1: Additional Units of Housing Made Available

| Unit of Measurement | Baseline | Benchmark | Outcome | Benchmark Achieved? |
|---|---|--|--|---------------------|
| Number of new housing units made available for HOMELESS households at or below 80% AMI as a result of the activity (increase). | Housing units for homeless families prior to implementation of the activity (number). | Housing units for homeless families after implementation of the activity (number). | Actual housing units of this type after implementation of the activity (number). | NO |
| | 0 | 48 Annually | 15 | |

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 | 0 | 0 | |

| <i>HC #7: Households Assisted by Services that Increase Housing Choice</i> | | | | |
|---|---|---|---|---------------------|
| Unit of Measurement | Baseline | Benchmark | Outcome | Benchmark Achieved? |
| Number of homeless households receiving case management services to increase housing choice (increase). | Households receiving case management services prior to implementation of the activity (number). | Expected number of households receiving case management services after implementation of the activity (number). | Actual number of households receiving these services after implementation of the activity (number). | YES |
| | 0 | 48 | 46 | |

ACTIVITY 2011-2 - TRIENNIAL RECERTIFICATIONS

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 |
| | \$0 | \$136,134 | \$49,828 | |

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 |
| | 6,696 | 3,493 | 1,820 | |

NOTE: Benchmark adjusted by 208 hours for costs of recertifications attributed to increase in households served in 2018 (52)

CE #5: Increase in Agency Rental Revenue THIS ACTIVITY HAS NO IMPACT ON RENTAL REVENUE

ACTIVITY 2011-3 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 prior to implementation of the activity (in dollars). | Actual average earned income of households affected by this policy prior to implementation (in dollars). | YES |
| | \$9,451 | \$10,500 | \$19,636 | |

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 |
| (1) Employed Full- Time | 64 | 100 | 417 | |
| (2) Employed Part- Time | 164 | 500 | 246 | |
| (3) Enrolled in Education | 0 | 25 | 85 | |
| (4) Enrolled in Training | 0 | 49 | 0 | |
| (5) Unemployed | 585 | 200 | 105 | |
| (6) Exempt | 861 | 800 | 873 | |
| HHServed Per Year | 1674 | 1674 | 1726 | |
| | Percentage of total work-able households prior to implementation | Expected Percentage of total work-able households after implementation | Actual percentage of work-able households after implementation | YES |
| (1) Employed Full- Time | 4% | 6% | 24% | |
| (2) Employed Part- Time | 10% | 30% | 14% | |
| (3) Enrolled in Education | 0% | 1% | 5% | |
| (4) Enrolled in Training | 0% | 3% | 0% | |
| (5) Unemployed | 35% | 12% | 6% | |
| (6) Other | 51% | 48% | 51% | |
| HHServed 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 of the activity (number) | Expected number of households receiving TANF after implementation of the activity (number). | Actual households receiving TANF after implementation of the activity (number). | NO |
| | 120 | 20 | 24 | |
| | | | | |
| 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 of the activity (number). | Expected number of households receiving self sufficiency services after implementation of the activity (number). | Actual number of households receiving self sufficiency services after implementation of the activity (number). | YES |
| | 0 | 648 | 682 | |
| | | | | |
| 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 | \$502 | |
| | | | | |

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 | N/A | |

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 | 486 Cumulative | |

ACTIVITY 2011-4 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). | YES |
| | \$73,407 | \$37,308 | \$12,936 | |

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 | 527 | |

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 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 | \$502 | |

| 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 | N/A | |

SS #8: Households Transitioned to Self Sufficiency THIS ACTIVITY HAS NO IMPACT ON THIS METRIC

ACTIVITY 2011-5 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 | |

ACTIVITY 2011-6 LOCAL HOMEOWNERSHIP PROGRAM

| <i>HC #5: Increase in Resident Mobility</i> | | | | |
|---|---|---|---|---------------------|
| 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 | 4 Annually | 2 | |
| | | | | |
| <i>HC #6: Increase in Homeownership Opportunities</i> | | | | |
| 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 of the activity (number). | Expected number of households that purchased a home after implementation of the activity (number). | Actual number of households that purchased a home after implementation of the activity (number). | NO |
| | 0 | 4 Annually | 2 | |
| | | | | |
| <i>HC #7: Households Assisted by Services that Increase Housing Choice</i> | | | | |
| 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 of the activity (number). | Expected number of households receiving these services after implementation of the activity (number). | Actual number of households receiving these services after implementation of the activity (number). | NO |
| | 0 | 4 Annually | 2 | |

ACTIVITY 2011-7 LOCAL PROJECT BASED VOUCHER 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 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). | YES |
| | \$29,737 | \$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 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 |
| | 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 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 | 12 | |

| <i>HC #5: Increase in Resident Mobility</i> | | | | |
|---|---|---|---|---------------------|
| 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). | YES |
| | 0 | 315 | 373 | |

ACTIVITY 2012-1 LOCAL PAYMENT STANDARDS

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 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 | 250 | 127 Cumulative | |

ACTIVITY 2012-2 ACQUISITION WITHOUT HUD APPROVAL

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 | 574 | |

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 | 12 | |

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 | |

ACTIVITY 2012-3 HOUSING DEVELOPMENT

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 of the activity (in dollars). | Expected amount leveraged after implementation of the activity (in dollars). | Actual amount leveraged after implementation of the activity (in dollars). | YES |
| | \$0 | \$42,266,471 | \$90,519,894 | |

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 | 575 | |

HC #2: Units of Housing Preserved THIS ACTIVIY 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 | 12 | |

| <i>HC #4: Displacement Prevention</i> | | | | |
|---|---|---|---|---------------------|
| 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 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 |
| | 93 | 0 | 0 | |

Exhibit B

University of Illinois Annual MTW Evaluation Report



University of Illinois
Evaluation of the
Moving to Work Program
2018 Annual Report



Growing & Moving Forward Together



Serving
Champaign
County, Illinois

Prepared by:

Paul McNamara, Associate Professor and Principal Investigator

Cathy Strick, Visiting Research Coordinator

Yuying Xing, Graduate Research Assistant

University of Illinois at Urbana-Champaign

February 28, 2019

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Executive Summary

During 2018 the University of Illinois at Urbana-Champaign (UIUC) continued the longitudinal evaluation of the Housing Authority of Champaign County (HACC). The 2018 UIUC research team was led by Dr. Paul McNamara as Principal Investigator, with Cathy Strick, MSW, as Research Coordinator, Dr. Han Bum Lee as Program Evaluation Associate and Yuying Xing, MBA and Ph.D. Candidate, as Graduate Research Assistant. This past year has been an exceptionally engaging one for our research team, spending time with the HACC Interim Executive Director and then the new Chief Executive Officer (CEO), as well as, HACC staff, staff from the U.S. Department of Housing and Urban Development (HUD), Champaign-Urbana community partners, and HACC's public engagement and relations firms. It has been our experience as a research team that the HACC is indeed making efforts toward "*Growing and Moving Forward Together*" as its new logo publicizes.

During this past year we have regularly attended HACC Board of Directors' meetings to learn of HACC's progress with its programs, development, finances and agency activities, and have also been informed electronically via HACC's updated website, and have observed some positive changes the HACC has made, especially in its efforts at collaboration with community partners to increase the quality of life not only for current HACC housing participants, but community members as well. In particular, we attended HACC's Youth Build Grant Community Partner Meeting, an initiative designed to provide education, skill-building and mentoring to young people aged 16-24. This initiative coincides with HACC's program requirements for work and education while simultaneously addressing families' concerns about their children.

On May 1, 2018 we presented our evaluation findings at the 2018 Moving to Work (MTW) Conference in Washington, DC, which was attended by the new HACC CEO, David Northern, as well as, HACC staff, housing administration from MTW and non-MTW housing authorities, housing authority associations, university research teams, industry research organizations and HUD staff. Findings from our evaluation join other research findings in informing public housing policy, especially as it relates to work requirements and term limits during a time when HUD is expanding MTW designation to 100 additional housing authorities nationwide.

In June of 2018 we met with the Interim Executive Director, Cindi Herrera, and the new CEO, David Northern, to discuss our evaluation. During this meeting HACC requested we plan to continue our current evaluation for a minimum of five years beginning January 1, 2019 through December 31, 2023. In 2019 HACC will continue its Mandatory Local Self-Sufficiency (LSS) Program, requiring all able-bodied individuals aged 18-54 to pursue economic self-sufficiency. In addition, HACC will continue its term limit of eight years for a household to receive housing assistance. New to HACC's 2019 Plan is a financial incentive of \$2,000 annually to households who meet the LSS requirements within a calendar year. This new financial incentive was similar to what we had recommended to HACC in prior years based on our findings that households whose earnings were increasing were interested in homeownership and that an escrow account or similar incentive may be helpful to successful families transitioning from housing assistance.

Therefore, we agreed that our evaluation will continue to focus on measuring the impact on self-sufficiency on variables such as income, education, skills, health and mental health. However, we will begin to evaluate more closely the role of debt and the impact of asset-building on self-sufficiency. On July 25, 2018 we submitted our revised Scope of Work and Budget to HACC for the extended evaluation period through December 31, 2023. With increased interest from the HACC Board of Commissioners, we provided a summary matrix of University-based research being conducted at Moving to Work housing authorities. With this additional information, on December 14, 2018, the HACC Board unanimously approved the extension of our evaluation of the HACC.

Late this year we learned the interest of a Central Illinois housing authority to become a non-MTW comparison housing authority in our evaluation. An intergovernmental agreement has been executed between HACC and this non-MTW housing authority. The addition of another comparison housing authority will benefit this evaluation with increased data analyses robustness. As well, the newly joining comparison housing authority will benefit from our evaluation findings that will inform its programs and services to its housing participants.

We are excited to continue our evaluation in 2019 and it is our intent to learn more about the impact of work requirements and term limits, but also, the role of debt, the impact of asset-building and reasons for end of participation, on the self-sufficiency of HACC housing participants.

Background

In 2010 the HACC's application to HUD to participate in its Moving to Work Demonstration was approved. In 2011 the HACC contracted with the University of Illinois at Urbana-Champaign to conduct an independent, academic evaluation of the HACC. Since 2011 the HACC has implemented activities that fulfill one of HUD's statutory goals of MTW demonstration housing authorities: 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. Our longitudinal evaluation agreement with HACC focuses on HUD's second statutory goal of helping families reach self-sufficiency.

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 2018.

Key Findings

Qualitative Results

A comprehensive descriptive analysis summary of five HACC key informants over time reveals that low-income single mothers in Champaign County receiving housing assistance highly value family, are successful parents, make gains in education and employment and prefer living in quiet neighborhoods with amenities and no crime. However, these key informants also disclose they are vulnerable, often live in neighborhoods where crime happens and navigate financial struggle and uncertainty. Their candid stories, including verbatim text, begin on page 9 of this report.

Quantitative Results

The results of the quantitative analysis show that the higher number of children, having a felony background, and limited access to transportation and childcare are barriers of employment for the Head of Households (HoHs). We find that the HoHs health is positively related to their employment status. We also find that HoHs have some problems with managing household expenses, especially utility expenses. The quantitative analysis identifies factors affecting the LSS program participants leaving the program. Results indicate older participants with higher annual income have a higher probability of achieving self-sufficiency and graduating from the LSS program. Households with fewer dependents and being in the housing program for a longer time are more likely to leave the LSS program because of term violation.

Recommendations

One of the questions we ask key informants is, "What is your understanding of the Housing Authority of Champaign County's program requirements?" During initial interviews conducted in late 2011 and early 2012, prior to the implementation of the work requirement activity, key informants responded they understood the requirements to be similar to the general HUD requirements, for example, to be eligible for housing assistance families needed to meet a certain income level, could not have a criminal background, could not have been previously evicted from housing and needed to meet citizenship requirements. Over time, key informants, especially in the analyses presented in this report, became aware of the Mandatory Local Self-Sufficiency (LSS) program requirements, including a work requirement, as a condition for housing assistance. However, because most of these key informants had worked consistently, inherently fulfilling the work requirement, their involvement with, and education about, the LSS program was minimal. Therefore, we recommend to educate all HACC participants about the LSS program possibly through mediums such as mailing a newsletter or public meetings, as well as, the HACC website. While information is generally available on the HACC website not all participants access this website; for some, their only interaction with HACC occurs annually at the time of recertification. Increasing awareness of HACC's LSS program and requirements would be beneficial to all housing participants.

During key informant interviews, housing participants reported struggling to pay large power bills. And, on the quantitative Housing & Self-Sufficiency Social Survey, housing participants recorded how much they spent every month on expenses other than rent, for example, utilities. Again, some participants recorded high utility expenses. Many key informants indicated they preferred single-family home type dwellings for privacy and access to a yard for their children. However, some of the homes housing participants choose to rent are old, and may not be the most energy efficient, often times leaving tenants responsible for high utility costs. Therefore, we recommend education about utility costs and savings, as well as, education about what type of utility costs to expect while living in single-family homes, for example, versus an apartment or condo/townhouse style dwelling. We understand that Housing Choice Voucher participants are provided some utility information at their initial Voucher Briefing meeting. And, that the LSS department provides information and referrals to local agencies, including to the LIHEAP program through the Regional Planning Commission. In addition, when housing participants access the LSS team at the Illinois workNet Center, LSS assists in gathering Illinois workNet Center resources. However, we are recommending agency-wide utility education, for example through a utility-focused fact sheet, which could be provided at the time of annual recertification, mailed to those with triennial recertifications, and posted as a resource on the HACC website. Additionally, we recommend that consideration be given to further studies focusing on the impact of financial education, including utilities, on the behaviors of housing participants.

In addition, we learned from our comprehensive key informant analysis that, over time, head of households become increasingly dissatisfied with their housing situation and desire to move. Therefore, we recommend some type of setting for housing participants and landlords to interact, for example, through a housing fair. Landlords could educate housing participants about their properties, prices, lease expectations, etc., and housing participants would have an opportunity to ask questions and select desirable housing.

Also, based on our quantitative survey findings of the relationship between age and employment, we recommend considering the possibility of adjusting the age range for the MTW work requirement, which may provide support over the life course of the housing participant.

Finally, it became apparent this past year during meetings we attended with community partners and some HACC Board members during HACC Board meetings, that many people do not understand Moving to Work. Therefore, we advocate for continued education, for example, sharing information about MTW innovations around the country, or, providing a forum where HACC Board members and executive staff can meet to review the HACC Plan, providing an opportunity for Board members to ask questions.

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, 2018, our seventh year of program evaluation.

Housing and Self-Sufficiency Social Survey

Please see Appendix A for a history of survey data collection.

During 2018, we fielded our Housing & Self-Sufficiency Social Survey with HACC participants and participants at a non-MTW comparison housing authority in Central Illinois. During Year 7 we received 456 surveys from HACC housing participants who had previously completed a survey and 106 surveys from HACC housing participants who had never completed a survey, totaling 562 surveys. This represents about a 50% response rate. All HACC surveys were completed by participants of the Housing Choice Voucher (HCV) program; there were no HACC surveys completed at the two newest project based sites – Providence at Thornberry and Providence at Sycamore – which were our focus to learn any differences in characteristics of housing participants coming off a waitlist versus characteristics of housing participants in the HCV program. We again had conversations with HACC executives who met with Dorchester Management regarding this situation and the survey data collection was again re-started as of September, 2018. In January 2019 we have begun receiving a few project-based surveys.

During Year 7 we received 119 surveys from the non-MTW comparison housing authority participants who had previously completed a survey, along with 128 surveys from the non-MTW comparison housing authority participants who had never completed a survey, totaling 247 surveys.

Total survey completion for 2018 was 809 surveys, slightly lower than Year 6, 2017 survey completion.

At the end of 2018 we revised the survey, eliminating some questions about English speaking skills, receipt of job counseling through the housing authority (although we did retain referral to community agencies for job counseling), whether housing participants had a regular doctor or place for health care for themselves, and alcohol, drug related and smoking questions. We added questions about the process for securing housing, housing satisfaction, having outstanding student loans as a reason for not attending school, and questions concerning financial education. This revised version of the survey was approved by the University of Illinois Institutional Review Board and is being fielded in 2019 as the Year 8 survey.

Key Informant Interview

Please see Appendix B for a history of key informant interview data collection.

In Year 7, we transcribed three key informant interviews, coded/analyzed five key informant interviews and prepared two new case study summary vignettes. These key informant interviews were all HACC housing participants interviewed between 2011 through 2016. We have included these two new HACC summaries with three previous summaries for a comprehensive view of five HACC key informants representing 15 interviews over time. Since 2011 we have conducted 105 interviews, transcribed 75, coded and analyzed 49 and prepared summary vignettes for nine key informants.

Evaluation Overview

During 2018 we continued our longitudinal evaluation of the HACC's Moving to Work program focusing on our main research questions: How helpful are work requirements for families in reaching self-sufficiency; how do housing participants define self-sufficiency; what are some of the characteristics of housing participants who reach economic self-sufficiency and what are some of the barriers and challenges that public housing participants navigate on the path to self-sufficiency.

To inform our research questions we employed a mixed methods research approach utilizing our quantitative Housing & Self-Sufficiency Social Survey, qualitative key informant interviews and administrative data from HACC including Local Self-Sufficiency (LSS) program data, which includes End of Participation data, and 50058 Family Report data. From this data, our goal is to not only describe, but also predict, who will be successful in HACC's Moving to Work program.

The quantitative Housing & Self-Sufficiency Social Survey was completed as a mandatory housing requirement by HACC head of households between the ages of 18-54 who are not disabled and who do not receive an exemption, for example, for health or to care for a disabled family member. The Survey was also completed voluntarily by housing participants from our non-MTW comparison housing authority. The questions on the Survey are designed to measure the impact of certain areas of a person's life that affect their ability to be economically self-sufficient. For example, we are interested in learning a person's felony background as many persons with a felony record are declined for housing and for jobs. We also ask about a person's social support network that may provide tangible as well as emotional support. Chief among our questions concerns education and skills, health and mental health as we have learned from past analyses that these factors are related to employment. Finally, we continue to survey housing participants about their financial situations which, for some, self-report precarious circumstances. For example, as housing participants may increase income, they self-report high expenses and debt.

The qualitative key informant interview utilizes a semi-structured protocol in a private setting, allowing housing participants a forum to freely describe their situations. Interviews have been completed voluntarily over time by HACC participants, HACC waitlist participants and participants from a non-MTW comparison housing authority. Open ended questions concern experiences related to housing, neighborhoods, employment, education, motivation, health, mental health, family structure, social support networks, financial situation and long-term goals. Housing participants have candidly described their situations, bringing a personal perspective to understanding public housing participants and their successes and challenges on the road to self-sufficiency.

HACC, via their technology partner, Tenmast, annually provides us administrative data in the form of the HUD-50058 Family Report with variables describing demographic and socioeconomic characteristics from which we can construct descriptive statistics and perform comparison analyses.

In addition, HACC regularly provides us administrative data in the form of quarterly updates of LSS eligible housing participants that we apply to our master data for a comprehensive database of evaluation participants, as well as, data from their LSS program and End of Participation data. During 2018 we focused on the End of Participation data for an analysis of the characteristics of housing participants who have left the HACC.

Qualitative Analysis

During 2018, we transcribed three key informant interviews, coded/analyzed five key informant interviews and prepared two new case study summary vignettes. These key informant interviews were all HACC housing participants interviewed between 2011 through 2016. We have included these two new HACC summaries with three previous summaries for a comprehensive view of five HACC key informants representing 15 interviews over time. Over time, we have conducted 105 interviews, transcribed 75, coded/analyzed 49 and prepared summary vignettes for nine key informants. The two new case study summary vignettes for Joy and Julie are included as Appendix C with this report, joining previous vignettes for Laura, Brittany and Carly.

Introduction

In this report, we provide a descriptive summary of fifteen interviews with five HACC key informants over time categorized by key self-sufficiency variables. All of these key informants are women, single mothers. At our initial interviews, women ranged in age from 28 to 33 years old and racially identified themselves as Black or African American or White. All of the interviews were private, taking place in key informants' homes, a private room in a public library, the researcher's private office, or, on one occasion, in the researcher's car. All key informants voluntarily consented to participate in key informant interviews with the understanding that the information they provided would be kept confidential. Therefore, all key informants in our analyses are identified by a pseudo-name and some events or situations in their information may be slightly manipulated to protect their identity. Nonetheless, we do provide some verbatim text, italicized in this report, for the purpose of giving voice to the key informants. We appreciate that these key informants have participated in our evaluation of the HACC, providing in-depth, first person accounts of their experiences of living in subsidized housing in Champaign County. They candidly share intimate details of their lives, which we hope are helpful to the HACC in learning about the population they serve and how their programs and services affect the economic self-sufficiency of their housing participants. Therefore, below are summaries of our interviews with Laura, Carly, Brittany, Julie and Joy.

Housing

All of these women key informants had some connection to the Champaign-Urbana community. Most were born and raised here and lived here to be close to family. Most had no history of living in subsidized housing, although one woman had lived in subsidized housing for four years prior to our study and one woman lived in subsidized housing as a child. Over the course of these interviews, women were stable in their housing with only a couple women moving once in a five to six year period. All of these women assigned some positive attribute to receiving housing assistance, for example:

"I don't think that I would be able to provide the way that I am for my children if I didn't have the help. So my vision on the, the aspect of it, is gratefulness."

"Right now I feel like it's a stepping stone."

"I'm trying to better my life."

". . . blessing for us."

"I appreciate it. I mean just the fact that they help out on rent is just a blessing. So that's how I view it, as a blessing. It's so helpful. So helpful."

Over time, all the women became aware of the Mandatory Local Self-Sufficiency (LSS) program requirements as a condition for housing assistance. However, because most of these women had worked consistently, inherently fulfilling the work requirement, their involvement with, and education about, the LSS program was minimal.

Housing Satisfaction

In our initial conversations, women's level of housing satisfaction ranged from "satisfied" to "very satisfied" but there was discourse about "rowdiness" especially for those who lived in apartment-type complexes versus single-family homes. For these women, they chose to stay in their housing because they liked the area, or because they had education goals that took precedence over their housing satisfaction, or because they wanted to keep children in a stable environment and school district, saying, "It's okay for now." But by our last interview, most women expressed a desire to move, citing an increase in crime and dissatisfaction with landlords or management companies:

"It's almost like not a town for you to raise your kids anymore because your kids might turn out like everybody else. I feel like our crime rate is going up ridiculously for us to be as much a small town. I went to four funerals within two months. Them shootings that all happened, right there? I knew a majority of all of 'em. I remember we was kids we could sit outside all night. Now when it gets dark you're bringin' your kids in the house like you're scared for them to drive down the street on their bike and I just don't want my kids to live like that."

For some, the move was to a different community:

I'm ready to move. I'm starting to see the change in not only management but in the environment. Yeah. So hard, especially 'cause on this program I'm concerned that certain areas might not be the best environment, you know. 'Cause some landlords, you know, that accept Section 8 are kind of a lower income environment which sometimes can, you know, bring up other aspects for, I don't know if I want to say not necessarily safe environment or not the type of environment that I see myself living in. It just doesn't feel like the same environment that I moved into. It doesn't feel as clean."

Neighborhood

During our initial interview, women described their neighborhoods as places with amenities – transportation, parks, access to shopping – and some homes provided a playground and/or pool. Most women described the neighborhood as "quiet" and all said they generally felt safe. However, most women also described problems, or, what they liked least about living in their neighborhoods:

"And then with all the pedophile reports this, this past summer, you just don't want your kid to go outside."

"Honestly, oh my gosh, there was this one night, I was in my room and it was like one, two o'clock in the morning and it was stark quiet but I heard, it sounded like gunshots."

"I mean when I first moved out here they had security you know. They said they had found um some drug paraphernalia by the playground."

"I mean not too long ago there was like um a hold up, . . . and I think it was probably like about nine o'clock in the mornin' and I was on my way to work and I'm like what's going on, what's going on. So when I finally got to work you know, I'm, I'm knowin' people watchin' the news or whatever so could you guys watch the news and see what's out there . . . and find out, you know, (they) held somebody up tryin' to rob 'em."

"The ghetto on the other side of the (area). I would say um because it's a little bit of drug trafficking and uh police calls and, um, I think a couple weeks ago someone was actually shot."

Consequently, mothers were vigilant about the safety of their children, "I have to tell (children) if you ever hear anything that you think sounds like a gun, drop as low to the ground as you can because you never know."

During our second interview, two women described moving, within the two previous years since our last interview, to neighborhoods that also had amenities. One woman moved to an area of Champaign-Urbana she was more familiar with and where more of her "business" took place. Nonetheless, while she liked the neighborhood, she found the apartment-type housing to be "rowdy" which disturbed her family. The second woman described that she liked the "quietness" of her new neighborhood, where she felt safe and where her children could play freely and she could not describe any problems in the neighborhood. The other three women remained in their neighborhoods but now described increased dissatisfaction:

"It just seems like this is really just like kinda turning into the ghetto. It like you have a lot, you have drug transactions. You have the gun shootings. You have people fighting. There's umm arguing."

"Umm, I just wanna be able to get my kids up outta here before they get too old. To be truthfully honest with you. I mean this is not somewhere that I wanna bring my kids up."

"Well there have been you know people move in and out, so my neighbors change. And umm you know everyone says that there's people moving from Chicago 'cause I guess Chicago is su-shutting down some of their lower income properties and so we have al-a lot of, for a lack of better term, ghetto people coming and that's way, most of the time it's on the other side of the (housing area)."

By our third interview, women remained stable in their housing and there were no moves since the second interview. But by this time, all the women expressed a goal to move – out of state, to another housing area, and/or to homeownership. Women cited problems and crime in the neighborhood like rowdiness, people selling drugs, more teenagers and more shootings.

"I wanna own my own house. I want to, be out of this town."

"I'm leaving. And if I can come up with a deposit money before the second week in (month) I am gone. As much as I don't wanna move all this stuff I will. I mean it got to the point two weeks ago where I had to call the office and I told 'em, my lease isn't up until (month), but if something does not give I'm breaking it. I pay my rent every month. You know, faithful, all that good stuff. I, I'm not a problem tenant, my kids don't give you problems you know. I feel like I deserve respect in the place that I live. I should feel comfortable. I should feel safe and I don't. You know my kids have to walk through the door, and it's like oh my God mom we can't sleep again tonight. Because the music's till four o'clock in the morning. It's shakin' the whole house."

"That's my goals five years from now. And be working on getting a house. So. In another state."

"Um I need to move as soon as possible. It was nice for the first couple of years but now it's just, hmmn. . ."

"Um I'm ready to move. Um, but I've loved it. But I'm starting to see the change in not only management but in the environment."

Employment

At our initial interview the women in these analyses described employment histories; some women described long and consistent employment. They had worked in myriad fields including childcare, factory, retail, fast food, financial, education, health care, nursing, food service and non-for-profit community services. At the time of our initial interview (in 2011) only one woman was unemployed and cited the economy, *"Nobody's hiring. I had no problems two years ago trying to find a job."* For the women who were working they said they needed little help in finding and maintaining employment and cited few barriers, describing their childcare plans and mode of transportation. Some of their ability to problem solve some employment barriers came, in part, from their role as mother – *"I am a mother"* – a role that required, for these low-income mothers, managing a household on a limited budget and knowing how to access programs, services and free community resources.

Still, finding and maintaining employment that could accommodate a single-parent schedule could be challenging, *"They wanted me to work 12 hours and it was kind of hard to do 12 hours with kids . . . you know, babysitter."*

By our second interview, all women were working and some were also attending college or completing a general education degree. Interesting that when these women expressed their ideal job goal, they talked about professional fields that provided helping and healing such as counseling, social work, education, health care and nursing. One woman, however, described herself as a future entrepreneur. All of these women understood the education and experience required to attain their ideal job goal. Discourse from these women about their employment goals reflected intrinsic benefits they perceived such as freedom, flexibility, independence and creativity. They exhibited positive self-esteem and self-efficacy when they talked about themselves and their abilities:

*"I'm a very good speaker."
 "I love workin' with kids."
 "I'm a very intelligent person."
 "I enjoy workin' with children and helpin' them find their way and what makes them happy and just to help solve their problems."
 "I do something that I like to do."
 "I'm very smart with money."
 "I know how to write up my own resume. I know how to write cover letters. I know how to, you know, do everything that'll be beneficial for me to search for a job, you know. I know how to do a lotta stuff."*

Another factor that positively influenced women's self-sufficiency, not only toward employment, but evident in other arenas, was that women possessed a general problem solving ability:

"... a month later my car broke down. The place was like, you know, we haven't even got into the engine yet but you've got a leak here, a leak there, you know, this is broken, this needs to be replaced. It's over \$1000. I think the car was probably maybe worth \$1500. So I took a day, cried about it. I don't know what I'm gonna do. Um, immediately started searching online and through the News Gazette for a car. I found a car um that I was interested in, and it was owned by some pastors um from the (Church). And so my dad and I drove over there. I liked the car. Monday I went into the credit union since I had had a job long enough um they were able to give me a loan for the amount of the car. So from Saturday to Monday I got a new car. And then I had also from that credit union I was able to um, combine, my bills that I had and um put them all together on, in one lump sum. So um, all of those, the bills and the car, ended up, you know, going together and I just recently paid it off this tax season. So I just got my title in the mail a month ago."

"If I'm having financial problems I don't really talk to anybody about it because not only do I feel the pressure to figure it out myself because I put myself in that predicament. So I gotta dig my way out of it. Um I don't have anyone that can financially support me or financially help."

In addition, women displayed tenacity and motivation. In the employment context this was expressed as:

"I'm a go-getter. Like if I don't have a job, I just go from mornin' to night, I'm lookin' in ads, I could talk to people, I, you know, I don't think I have a problem with findin' a job. Or keepin' a job. 'Cause there's times I've had to catch cabs to work. I'm going to get there."

Over time, all women were employed, most working full-time, 35 hours per week or more, in professional positions in the education and health care and nursing sectors. Still, some women continued to work at jobs that were not ideal while they finished education goals or navigated personal relationship or mental health issues.

Education

At the time of our initial interview, only one woman had not completed high school. And, only one woman who dropped out of high school to birth her child had completed a bachelor's degree:

"Originally I umm got my GED in high school because of my (child). And umm, then when I started going to college and I finally received my associate's degree after about seven years I think, I just thought to myself, you know after speakin' to a counselor at the college, a bachelor's degree sounds so much better. So I just pursued it and got it."

For the other three women, by the time of our initial interview, they also had added some college to their educational journey; two continued on this, non-traditional, college degree-seeking path. And this was not an easy path:

"Sometimes it can be overwhelming. I'm not a disciplined person when it comes to online courses, that's why I'd rather have them in class. But I'm pushing myself this semester, so only two, so I'm getting disciplined. I've been studying every day. Like clockwork."

"I really wish I could have gone further instead of had breaks you know because I've got a seven year old (child). I really wish I woulda consistently gone, you know, and then probably now would've had a master's, Ph.D. But you know, when things come up in life, you know, unexpectedly, you know, you have to deal with what you're given at the time."

Nonetheless, by our second interview women displayed persistence, completing a GED and more college courses. Education was valued:

"I got put out of school at a young age. And I didn't go back and finish until last year. I finished and got my GED. I was more focused. And I got to actually encourage my kids why they should do it when they first have the chance. To show them what they shouldn't do and what they should do. And yeah I did. It took me a long time to get it but I have accomplished a lotta stuff after getting it. I feel like it's a big accomplishment as far as myself and my goals. I've accomplished what I have so far, but I still wanna pursue with my education to do what I need to do to make me and my kids have a better life and not to have to support off the state."

"I want my (child) to see that this is what you need to work on in order to get where you want to be. Have to work. It takes hard work 'an you just gotta keep strivin' even if you might got setback. Like I feel like I should already have my bachelor's workin' on my masters. But that wasn't the path that happened for me so it's okay. So now I know what I need to do and I just gotta keep pressin' on an' keep going."

"When I'm not at school, I usually leave school and go to the library and study school."

But along with the pursuit of additional education, single, low-income mothers were especially challenged with juggling school, work and taking care of their family and this could be stressful:

"My education experiences is demanding. It'll put you at your lowest. It'll make you eat long. Sleep less. And make you stressed."

"Of course it's sometimes like pressing you know 'cause you have a lot of things to do, work, with school with papers and, but other than that I think every class I get something from and I like. That's what I enjoy about school, is the learning aspect. I think everything can be stressful and that doesn't necessarily mean it's bad, you know. But I just, when I was takin' three classes it was definitely, the three classes with my (child), with workin' an' . . . a little bit."

As well, women articulated the type of help they needed to continue education including tangible items, such as a computer, money, and transportation, but also, time:

"I need the, uh, like, you know, computer. I think the school that I'm gonna have to do is online school which is fine with me. Um, versus going to like, uh, SIU or somethin' like that. But I need, you know, computer, and, you know, help with money to, you know, get things started. But other than that, I mean, again, transportation if you're, you know, going somewhere else other than (community college)."

"Of course I only can like take two or three classes at a time."

By our third interview, one woman continued pursuing college goals and another had completed her college program:

"I'm about I think 18 hours away from my bachelor's. I only can like take two or three classes at a time. And um last semester three classes seemed to be too much so I had to go down to two. But I just keep on pressin'. I'm gonna get there."

"I graduated. . . I got my license. . . I am happy. The whole educational experience was not all bad. I mean I had like stuff goin' on, like issues . . . and that was in the middle of my program and I had to take on (additional responsibilities) and I mean we got through it. I mean it was kinda negative but I mean overall we got through it."

Generally, when these women key informants were not working or attending school, their free time was spent mostly with family, taking care of basic personal and survival needs and helping with children's homework, or engaging in family-centered activities. There was also discourse about attending church, participating in church choir, shopping, getting some exercise, listening to music, watching movies, caring for other adult family members, and a little travel. So between school, work and raising their family, free time was a precious commodity:

"To be truthfully honest with you, Monday, during the day I go to school from 9 to 12. And then Tuesday I go from 9 to 12:45. And then after I get outta class, I go and I study until it's time for me to pick up my kids. And then Thursday, Friday, Saturday, I go to work from 9 till 2:30 and then I pick up my kids at 5 'cause after I get off work I have to study some more. And then, (she laughs), I go pick up my kids by 5:30. And I come back home, I bathe, clean 'em, whatever they need. And then Sunday I have to do my (required program work), so I have to go to the (organization), do my (required work) by 11 or 12 or whatever time. And then it takes me all day Sunday to (complete required work documentation). If you really wanna know."

During the second interview, we posed a question to these single mothers about education - **"If you were asked to give advice to young women who were still in school and had no children yet, what would you tell them?"** All women responded candidly:

"I would tell 'em it's gonna be hard. I mean but if you have Section 8 and you get Link and food stamps and you can work, it's, it can be done. Because we live with the bare minimum but we live just fine. I mean we live just fine but some people they don't have that mentality, to keep on goin', 'cause it was hard. It was. Plenty of nights that I just wanted to cry."

"I wouldn't say never have children, I would say wait to have children. Um, you need to get all of your goals, go, continue with school. Do whatever it is you're passionate about because once you have children that's a, another whole 'nother door that opens up and takes a lot of your time. And I love my (child) to death and (child) has helped me to get on a better path, but just wait. Wait till you're married. Just wait till you're married. So 'cause two parents are better than one."

"There's a lotta things I would tell 'em. Definitely, don't have kids until you're definitely ready. Umm, and finish all the education you can finish. I mean it's hard out here. It's hard out here. It's hard. It's hard to take care of 'em, It's hard to-to raise 'em, I mean it's, to me at times it's hard to even sometimes get up in the morning to do what I have to do to take care of my family you know. And what gets me going is the thought of me not having a place to stay or me not being able to feed my kids or put clothes on their backs, so I mean that's the motivation that I get but not everybody gets that. So I mean it's, all I can say is it's hard. It really is. Even, even working as I do I still struggle. So get all the education you can, live with mom and dad as long as you can. And I mean do what you gotta do to succeed 'cause it's hard. I really wish that I had've done, you know, a little more college after I had my first child. Maybe I wouldn't be in the boat that I'm in right now. Struggling."

"Finish. Finish. It's most important thing. You need it through everything now and your kids, if you don't have kids, that's a blessing. To get through school without kids. Because you just have you instead of other responsibilities. It's a lot harder to do it with a kid and people don't see that until you actually have it and experience it."

"Well I tell (kids) all the time, finish your education. I do not promote teen pregnancy!" (she laughs)

Children

At the time of our initial interview, the women key informants in these analyses had a combined total of nine children living with them ranging in age from infant to school-aged children on the cusp of puberty. Children were racially identified as Black or African American, White or Caucasian and Biracial. Over the course of five to six years of our interviews, all women maintained a stable family structure – they did not add children to, nor did any children leave, the family.

Mothers described their children as, *"happy, competitive, vibrant, smart, healthy, imaginative, athletic, energetic, creative, funny, sweet, grounded, responsible, popular, a good student, helpful, outgoing"*, and, *"a leader"*. One mother also shared that sometimes her children displayed displeasure:

"They a 'lil angry at times but I think that's 'cause I'm not there all the time. I'm gone a lot too I mean 'cause when I'm, they're not at daycare, they go to grandma's. 'Cause I do work on the weekend. So you might as well say I get my kids for about six hours outside of, you know, in a day. But half of that day they're asleep so I might only spend three hours with them. Throughout the whole week you know. I mean not throughout the whole week, but that day, three hours, three hours, three hours. So I mean you think about it, 15 hours a week you know. I'd be pissed too."

Another mother shared her pre-adolescent child could sometimes be, "a little mouthy."

From their testimonies, mothers demonstrated connection with their children; their demeanor was proud and joyful as they described their children positively and successfully, and some mothers credited positive attributes to, for example, *"being raised by a loving family."* But emotion was also palpable as mothers described their children's challenges through normal developmental milestones, for example, *"(child's) a little mouthy", or "(child's) a teenager",* as well as, witnessing mothers' heartfelt grief when their children experienced difficult situations.

Mothers didn't always identify their children as perfect, nor did they expect perfection from them:

"(Child's) a pretty good kid so I don't have much problems but when I do you know I have to set (child) straight, disciplinarian."

"I don't expect (child) to be perfect."

"You know, priorities is just, you know, you keep your grades up and, you know, do things around the house when I ask you and everything else is like I want you to, you know, go at your own pace."

Nonetheless, mothers did have priorities for their children with education being mentioned by all mothers. Mothers of school-aged children relayed that their children did well in school, earning good grades. Mothers also described children who loved school, had friends and most were not bullied. One mother did however describe a bullying situation in which her child received negative attention from school peers. However, in a subsequent interview this mother described an improved school experience due to a change to a more culturally diverse and inclusive environment:

"It's a very international school. They get to learn a lot more from when we was in school I feel because like a lotta my (child's) friends are Chinese. So and (child's) biracial. So like it changed the whole atmosphere of everything. It's really nice, I like it. Because it's different than from when my (step child) was going through it, uh elementary school it wasn't like that. You still had your groups and yeah. I think we should change all of our schools in th-Champaign County to be international. It gives them the outlook on life that probably some of our schools don't show. (Researcher's comment: It's diverse.) It is and they don't categorize 'em. Like when we go assemblies, they do it in Chinese, they do it in Spanish, and they do it in English."

Mothers also described priorities for their children as having basic needs met, and being physically and emotionally healthy, including engaging children in activities, for example, athletics, dance or after school programs that offered tutoring and music that increased their confidence, self-esteem and self-efficacy. Also important to these parents was that children develop artistically, engage with spirituality, grow to be good citizens and to, "stay out of trouble":

"Staying out of trouble, you know, not being around trouble. I see a lot of negative things that's going on in this world. And the town, I see a lot of 12, 13, 14, 15-year-olds havin' kids. I don't want 'em to be a statistic. I mean, you know, high school drop outs. . . teenage pregnancy."

"Um stay outta trouble. You know. And I think that (child) has a good group of friends and um, you know, just . . . don't give in to peer pressure. I told (child) actually just the other day, I'm like you're at the age where kids are experimenting or trying things and maybe even drugs and stuff like that."

But most of all, mothers' most natural priority was ensuring that their children felt loved:

"Well, my main priorities are. . . that (child) knows that you love (child); that you're there for (child) no matter what."

"Well God comes first and my children come second but I make sure my children are fed, dressed and make sure they got everything they need. I come last, you know. So whatever they need come first and whatever I need come last. My kids. They're my heart so."

"And (child's) spoiled and I love it."

Finally, mothers garner much self-esteem and self-efficacy from successful parenting, a role they viewed as their responsibility:

"I have to make sure that not just make sure everything is in order as far as food, clothing, shelter, all that but make sure that I'm making good choices too. You know as a parent for (child)."

"But I mean it's a responsibility on you because they look for you for advice. So I just try to lead 'em the right way instead of what's in the world and what they see on TV."

"They looked for me, you know. I'm their support. I'm their everything. I'm okay with that."

"I wanna try my best as a mother to make sure (child) stays on the right path."

"My kids tell me every single night that I'm the best mom ever."

Health

In our initial interview, all women self-reported that they were generally physically healthy, although most women talked about their weight, *"I have a problem with my weight right now"* and some described a *"need to work out"* or *"need to eat more healthier"*. And, most reported that their health situation did not negatively affect their ability to work or attend school. Women did, however, discuss needing peak health in order to perform well at their jobs and admitted that being healthier overall provided extra energy required for their busy lives.

By our second interview, a few women described a decline in mental and physical health. Women again mentioned their physical health was compromised by weight gain but there was also discourse about added surgeries and diagnoses of chronic illnesses.

Mental health also declined with stress, which manifested as depression and anxiety, *"I'm already stressed out as you can see. I tell people I say you guys just do not know what I go through. Like tryna, seriously, like tryna make it and stay afloat and stay in school and be positive and I mean it's plenty of days that I wanna break down and cry."*

Nevertheless, women expressed optimism about how overall health affected their work and school performance,

"I just get through it. I mean I'm tired most days, but I put a smile on my face and get through it, you know, why let it affect it? I'm blessed to be here."

"What I need to incorporate is workin' out."

"I figure, you know, it'll get better with time."

Still, with all their responsibilities women found it difficult to incorporate some healthy habits into their day, *"I'm wonderin' like how can I squeeze this in?"*, or, *"I'm runnin'. I don't eat well."*

By our third interview, a general discourse continued about the need to lose weight, and a few women reported increased mental illness with stress, anxiety, and depression. One woman explained, *"Because I got a lot to think about on my brain. Between the bills, work, everything, kids."* Another woman shared about being involved in a negative intimate relationship, which she said caused her to develop panic attacks, anxiety and contemplation of suicide, but for which she was referred to professional treatment.

All women reported access to medical care and health insurance coverage.

Social Support

Initially, women identified family members, some friends, church members, and even God, as their social support network:

"God. (she laughs) That's my first friend. Girl, that's my lover, my comforter, my best friend. Um, but after that. . . mainly family."

Everyone identified someone who provided emotional support:

"She's there when I need that shoulder."

"Just being there you know listening if I have some things I'm stressed out about or dealing with it, it helps a lot."

"My sister, she's a big, um, support, you know. I could just talk to her, about whatever, she'll listen."

"I have a really good friend that I talk to about a lot of stuff."

"I'm very close with my sister."

These networks also provided financial, childcare and/or transportation support.

Over time, by the second and third interview, women described generally increasing their social networks to include others outside the family, for example, co-workers, school peers, parents of children's friends, neighbors; they described how people in their environment who they chose to interact with could be helpful, reciprocal relationships:

"I have a few friends. We try to be there for one another."

"We help one another um in a lot of ways because he works you know. Like for instance he lost his (significant other) and I can experience you know that cause I've lost my (parent) so we relate on a lot of things so we're like each other's helping hand. Like he's going through something, he calls me. I am able to talk to him about things. Like if he needs some money, he can call me. If I need money, I can call him. It. . . it . . . it just, you know, I feel like everyone needs somebody to, you know, in their life to help them, when he needs help. Even if it's just to listen."

"We need each other to babysit each other's kids, to go to work, or, like we all try to just help out. Because a lot of us are all single. Or other stuff. And we've all been there."

In addition, they also understood that these social networks could provide social capital in the greater community to garner social leverage:

"That's actually how I got the job at (organization) because I was actually referred to them by a person. I was like wow."

Still, most women described not wanting to ask for help from their social network:

"I think that everybody needs to do something on their own at one time. So, all, not all, I get the help, but I try not to because I want to do things on my own. Ya know, I'm a mother now. I have kids to take care of."

"I don't want to say that I'm prideful, but I try to take care of my situations, um, because, not because, you know, I'm a single mom, or I think it's because I like to be able to say that I can do it."

"I pride myself in getting it done by myself. And you know sometimes if you have to ask for help, you have to ask for help. But I'd say I'm pretty self-sufficient; take care of myself."

Finally, women were discerning about their social network:

"I need to stay focused and it wasn't too much positive when I talked to them so I just didn't feel, feel. . . I just deleted their number on my phone. Like I don't - I don't know. I know it might be crazy, I just didn't feel like they were goin' in a good direction within their life and I hated to defriend them but – but – but I just, that's how I felt. Like I think that was the best thing for me like because every time we call someone, you know you're hearing about, I know as friends you hear about things that are goin' on in people's lives. But always negative? And never anything positive? That's just nawwww. So I just let go and let God."

"I just kinda like to keep my circle tight anyway. I don't like too many people in it. So. Keeps down problems and chaos and yeah."

Financial

Even with housing assistance helping to pay a portion of women's rent, women in our study reported some financial hardship. During our first interview women said they struggled with power bills, *"I mean especially the light bill"*, or, *"Probably my power, major, maybe garbage,"* or *"Hmm, in the winter months yeah 'cause your heat goes up."*

By our second interview women spoke more openly about their financial struggles and some of the strategies they employed when they just didn't have enough money to make it through the month:

"I either ask for help or I-it's one of them things where it's like do you buy toilet paper or, you know, and toiletries this check. You know, pay the power with this check. Every month during the last week I usually, you know, even with getting food stamps, I still run out of food, umm and that's just something that it's been like that ever since I can remember. Umm, and, you know, like I said depending on what, what a check looks like I mean like I said we manage or we'll go to a food bank."

"It's, yeah. I would say it's hard. Umm, I have, of course I have loans from school. Then I have umm my power bill. My phone bill which, you know what, I'm doing good because I've gotten my phone bill down to \$35 a month. . . . I think there was places that like, like a empty tomb, or places that will help you pay like on your power bill, like they help you with money."

"I mean, so my rent, it's a \$100. My power bill is usually \$130. And then on top of that I still have my phone bill and I have to have internet. And I have to have gas. After I get paid which is only like \$200 and somethin' every two weeks 'cause I can only work so much in order to go to school. I don't have enough. I mean even with the money that I get from the state, I still don't have enough you know. I mean, I'm, 'cause I still have to buy pull-ups and you know, household necessities and everyt- I don't have enough. I mean I'm lucky if I get-get away with \$30 you know. But it's okay 'cause you know what, we make it. Day care expenses and all of that, I still pay copayments at the daycare an' all of that, you know, stuff that my kids have to have, clothes and shoes an'. We make it and I buy all of that. I don't ask anybody for anything."

"Well, umm, what did I do? As far as like if there wasn't enough food, go to food banks and that normally suffices. Umm, sometimes you have to put a bill on hold if you can't afford it umm. Ask my parents, hey do you have extra money so I can pay this and then I'll pay you back when, as soon as I get money."

During our third interview, the financial situation improved for some women due to salary increases. However, for most, income did not increase to a level to alleviate all struggle. Also for some, as children grew, expenses increased:

"My salary did triple. It tripled. It didn't increase, it tripled. So like I pay my rent . . . groceries . . . and put gas in my car, cable, phone, internet. Um you got the power bill which is \$220 and then . . . credit cards. And after that then you got my student loan, car insurance, and then tryin' to help other people out."

"Um well now that my (child's) older I feel that (child) needs a phone. It's an expense, you know, having two. My (child) likes to have the internet . . . so we have internet. I think my biggest thing right now is I'm trying to pay off debt that I have, you know, whether it's the dentist office or um buying clothing 'cause (child) grows so fast. I mean if you can't pay a bill, you can't pay a bill. You have to go without. Um I've gone to food banks, you know, or, you know, gotten the link card. So I have to try and budget."

Most women described engagement with financial institutions such as banks and credit unions, had savings and checking accounts but also carried debt such as school, personal or auto loans, as well as, credit card debt. But they monitored their credit reports and credit scores and spoke optimistically about their goal to pay down debt to increase credit worthiness to be eligible for home ownership.

Reaching Self-Sufficiency

In December of 2018, Dr. Paul McNamara was asked by a reporter at the News-Gazette to nominate a *Person of the Year*. Paul chose to nominate Housing Authority of Champaign County Key Informant, "Brittany", whose journey we have shared in reports and presentations throughout our qualitative analyses since 2011. We'll share with you a last remark Brittany had to us on our very last interview.

(Interviewer's comments are in bold.)

You're getting to be pretty independent and your salary's increasing, you've got a full-time job, you've got an education.

"Yep."

You know, I'd say you're a success story is what I would say.

"I don't know if most people, what did I say to my sister, 'cause I remember I had just had my (child) and I had just got accepted for housing authority and she was like, what are you gonna do? And I was like, I looked at her, I said well, now that I got housin' I'm gonna go to school you know. And she was like you're gonna go to school? And I was like yeah. I said I'm gonna go to school, I'm gonna work part-time and I'm gonna finish. And she just looked at me, because my kids, my sister, at the time, she had four kids. She had four kids. Um she was like, you think you're gonna be able to do that with your (child) and do this? And I was like yeah."

Summary

Our descriptive qualitative analysis provides a first-person account from five HACC housing participants over time. We learned from them how they defined self-sufficiency by what they valued and how they prioritized their time. Their narratives add to the knowledge of understanding self-sufficiency from the "bottom-up", sometimes absent of the top-down, economic and housing perspective, and which included non-economic, psychological factors such as independence, motivation, and inner strength (Hong, Sheriff & Naeger, 2009).

Women revealed that their family was of primary concern, and, one of the main reasons why they lived in Champaign County. Most women described social support networks with a family and extended family core that provided a base of support and encouragement. Some key informants described "strong" social ties at the individual level that helped them "get by" or navigate daily life (Dominguez & Watkins, 2003). One key informant described another form of social support, social leverage (Dominguez & Watkins, 2003); in her case a non-familial relationship with a community member from which she was able to garner a better employment situation. According to Dominguez (2011), this latter situation is anomalous in many African American social networks.

While key informants' housing satisfaction declined over time, still, women demonstrated patience for the long view, for delayed gratification in moving to better housing or another community, so that they could complete educational goals or provide educational stability for their children. Women valued living in neighborhoods that were quiet, with access to amenities, where their children could play safely and where crime didn't happen. But, as they testified, their neighborhoods were not always problem free, leaving mothers vigilant about their children's safety, especially regarding shootings. One mother in particular shared how she instructed her children to respond to gunshots; a scene and a strategy some families were normalizing in response to growing gun violence in Champaign County. According to behavioral researchers investigating poverty (Gennetian & Shafir, 2015), this type of environmental stress negatively impacts a person's cognitive ability to solve problems. Consequently, key informants are forced to place their attention on navigating crime and loud environments, leaving them with less cognitive resources to focus on achieving economic self-sufficiency.

Therefore, low-income single mothers receiving housing assistance in Champaign County in this analysis did navigate many challenges but many demonstrated maturity, focus, discipline, resiliency, perseverance, motivation and an ability to problem solve barriers to reach their employment and educational goals, increasing their self-esteem and self-efficacy. Women exhibited how much they valued education by the lengths they were willing to go, often sacrificing time with family and working at less than ideal jobs, in pursuit of a higher education. Not unlike many low-income single mothers pursuing an education with limited financial resources, key informants created “survival strategies” to help them persevere through the challenges of juggling family, work and school (Katz, 2013).

When we asked these key informants a question about giving advice to young women who were still in school and had no children yet, these relatively young single mothers offered wisdom – stay in school, wait on having children. During the course of these interviews, it appears our key informants heeded their own advice and kept their family structures stable while they pursued their goals. Nonetheless, their children were their “heart” and they demonstrated successful parenting.

Still, even though women worked and received housing assistance and may have received other types of non-cash benefits such as food stamps, or Women, Infants and Children (WIC), or cash benefits in the form of Temporary Aid to Needy Families (TANF), they still struggled financially (Edin & Lein, 1997). Some women described working jobs with irregular hours or seasonal-type jobs with holiday and summer breaks, for which they were not paid. Women also described feeling at-risk transitioning off of housing assistance once their level of income has exceeded the limit for housing assistance. Consequently, they described feelings of doubt and worry, which caused stress and anxiety, about their future situation. But, they were also positive and hopeful, as they exhibited an internal locus of control as they described their perceived control over their money and their financial future (Prawitz, Kalkowski & Cohart, 2013).

These qualitative interviews, as well as, interviews transcribed but not yet summarized, along with responses on the quantitative Housing & Self-Sufficiency Social Survey, shed light on additional housing and financial knowledge questions that might be asked to housing participants. Therefore, in 2019 we added the following questions pertaining to housing satisfaction and access to financial knowledge to the quantitative Housing & Self-Sufficiency Social Survey:

In your opinion, do you feel you were given enough time to find quality housing?

☐Yes ☐No ☐Don't know

If you are not satisfied with where you have chosen to live, would you like to move?

☐Yes ☐No ☐Don't know

If Yes, what prevents you from moving? (Check all that apply)

- ☐No money for a down payment
- ☐No transportation
- ☐No quality housing in the area I would like to live
- ☐Rent is too high in the area I would like to live
- ☐Landlords don't accept Section 8 Vouchers in the area I would like to live
- ☐Don't know
- ☐Other reason: _____

In your opinion, do you think you would benefit from attending a financial education workshop, for example, to learn about budgeting, saving, debt reduction, or preparation for homeownership?

☐Yes ☐No ☐Don't know

If a free financial education workshop were offered in your area, would you attend?

☐Yes ☐No ☐Don't know

In addition, we added the following questions to the Key Informant Interview protocol:

If a person's housing had changed: *In the moving process, can you describe the housing choices available to you?*

What is your understanding of the HACC program requirements and time limits? (time limits added for 2019)

Along with the work requirement, the housing authority implemented an eight year term limit. Can you describe where you are in that time limit and your plans to reach economic self-sufficiency by the eight year time limit?

Can you please describe how you define economic self-sufficiency?

Can you describe your experience with any financial management training, for example, courses offered through Habitat for Humanity, Salt and Light, Parkland College?

To summarize, the major qualitative themes from this analysis were the importance of the role of parent, and especially as a child welfare advocate, the role of social support in mitigating the barriers to economic self-sufficiency, educational goals, the issue of crime in the neighborhood and precarious financial situations.

We are excited to begin our fourth round of interviews with HACC key informants to discover where they are in their journey to self-sufficiency.

Quantitative Analysis

Demographics

In 2018, 562 of the 1,193 LSS eligible Head of Households (HoHs) completed a Self-Sufficiency Social Survey from HACC. In this report, we provide a demographic summary of these 562 HoHs. The data show that among these HoHs, 97.7% are female, 84.7% are Black or African American, 87.7% are single, and they report, on average, 2.18 children under the age of 18 live with them.

Table 1: Demographics of the Head of Households Who Completed the 2018 Survey

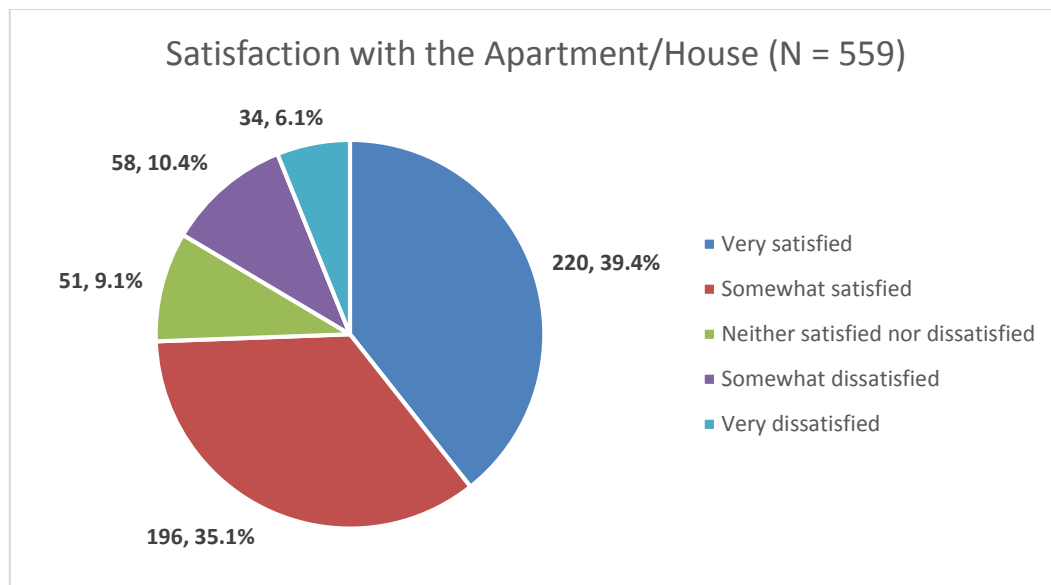
| | |
|--|-------|
| Number of Observations | 562 |
| Mean of Age (N=562) | 36.3 |
| Proportion of female (% N=560) | 97.7% |
| Race (% N=560) | |
| Black or African American | 84.7% |
| White | 7.6% |
| Multiracial | 5.6% |
| Other | 1.6% |
| American Indian or Alaska Native | 0.5% |
| Marital status (% N=560) | |
| Single | 87.7% |
| Separated | 4.3% |
| Divorced | 5.0% |
| Married | 2.9% |
| Widowed | 0.2% |
| Number of children (mean, N=560) | 2.18 |

Source: Housing and Self-Sufficiency Social Survey 2018

Housing Satisfaction

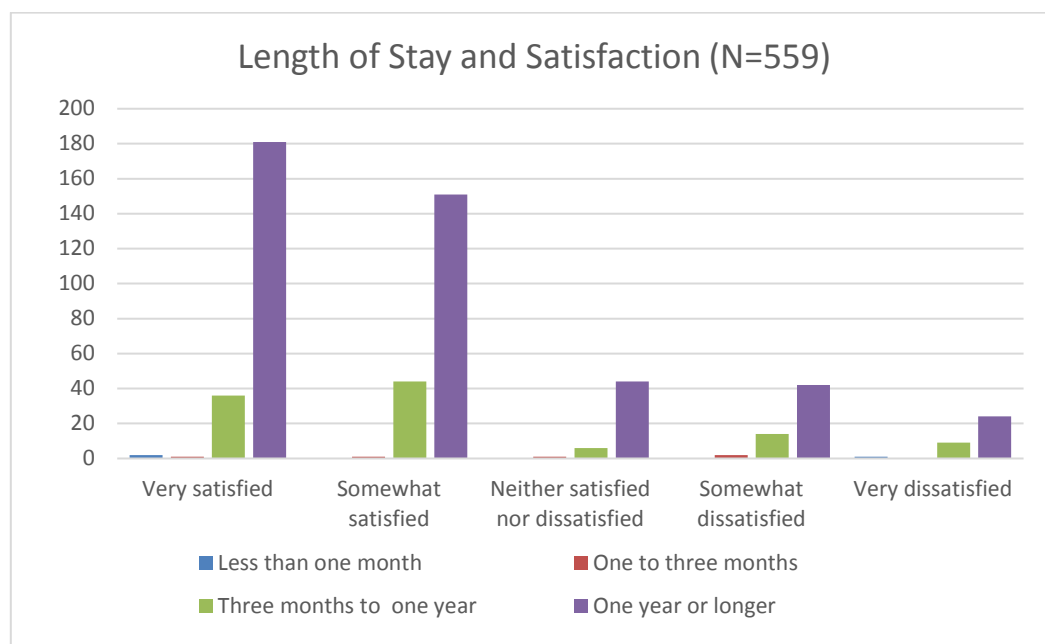
In general, the heads of households (HoHs) are satisfied with the apartment/ house where they live now; 74.4 % of HoHs are very satisfied or somewhat satisfied with their homes. HoHs who report living more than one year in the same place report the highest percentage of satisfaction. HoHs residing in single family homes and duplex or townhome type dwellings have a higher rate of satisfaction than those living in an apartment type dwelling.

Figure #1



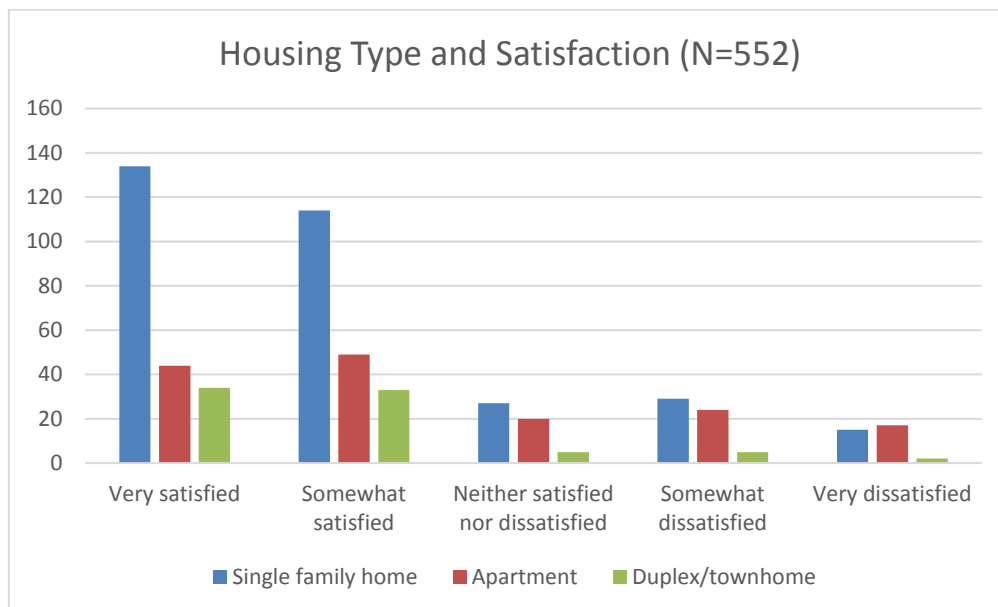
Source: Housing and Self-Sufficiency Social Survey 2018

Figure #2



Source: Housing and Self-Sufficiency Social Survey 2018

Figure #3

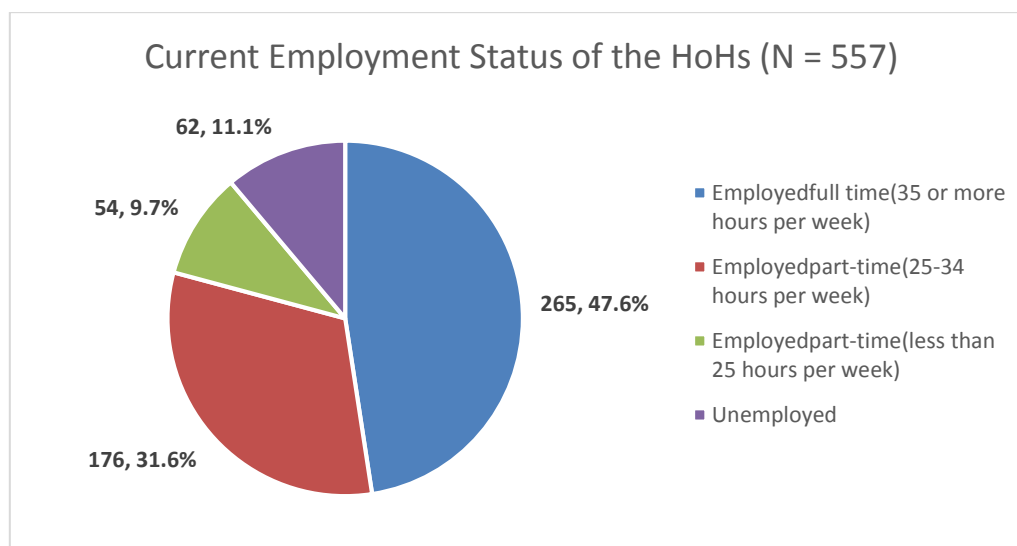


Source: Housing and Self-Sufficiency Social Survey 2018

Employment

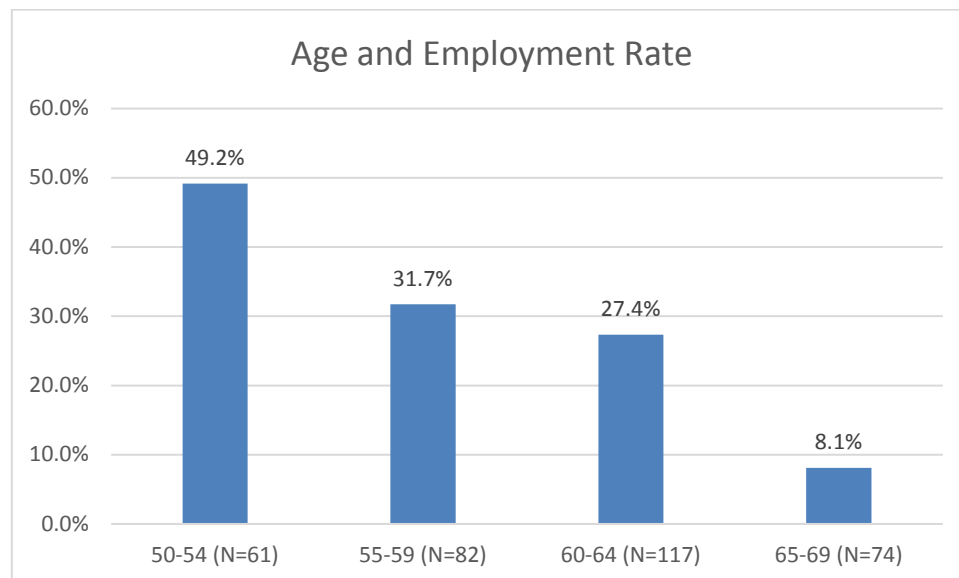
The survey data show that nearly 80% of HoHs work more than 25 hours per week, with 11.1% unemployed. The 2018 HUD-50058 Family Report data indicates there is a negative relationship between age and employment status. For example, there is a big drop in employment rate when the HoHs reach 55 years old. After 65 years old, about 8% of HoHs are still working.

Figure #4



Source: Housing and Self-Sufficiency Social Survey 2018

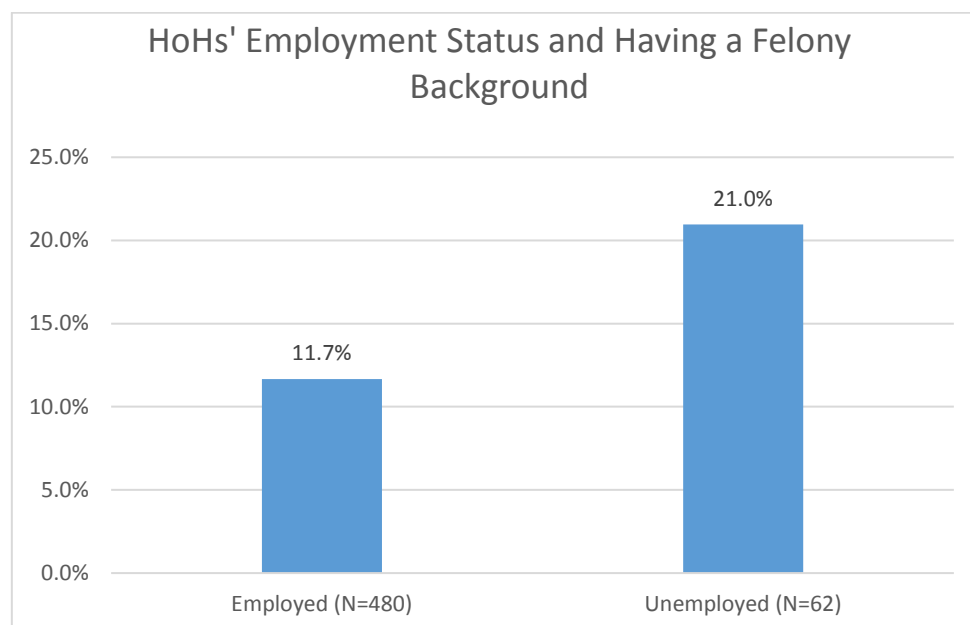
Figure #5



Source: 2018 HUD-50058 Family Report

Using the 2018 survey data, there is a negative relationship between employment and having a felony background. The data show that about 20% of the unemployed HoHs report having a felony background, while only 11.7% employed HoHs report having a felony background.

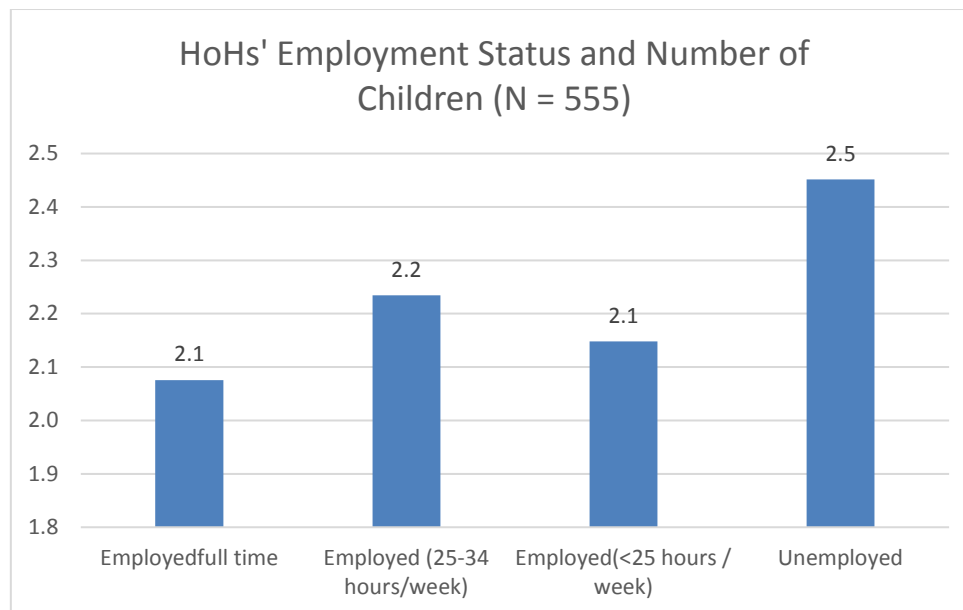
Figure #6



Source: Housing and Self-Sufficiency Social Survey 2018

We also find a negative relationship between employment and the number of children. The employed HoHs report an average 2.1-2.2 children under the age of 18 live with them. Unemployed HoHs report an average 2.5 children live with them, higher than employed HoHs.

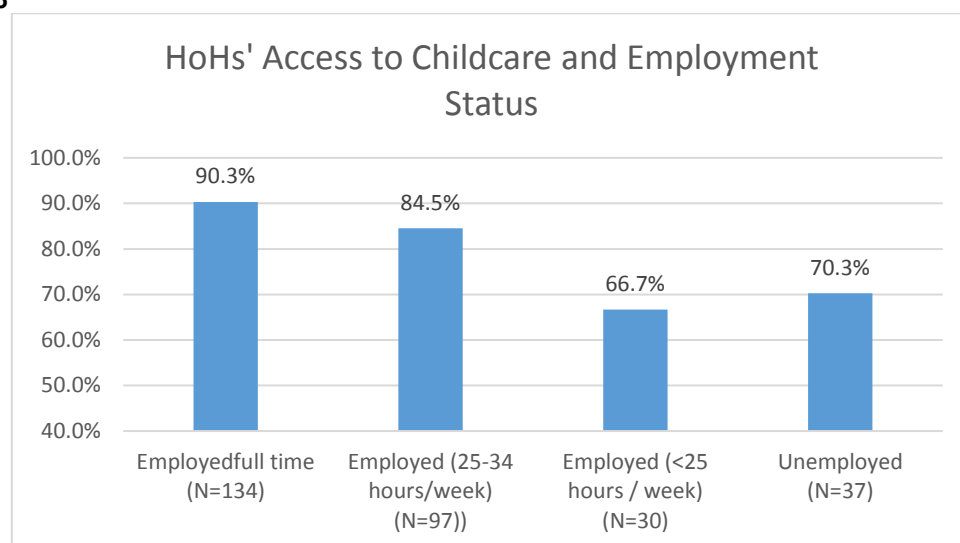
Figure #7



Source: Housing and Self-Sufficiency Social Survey 2018

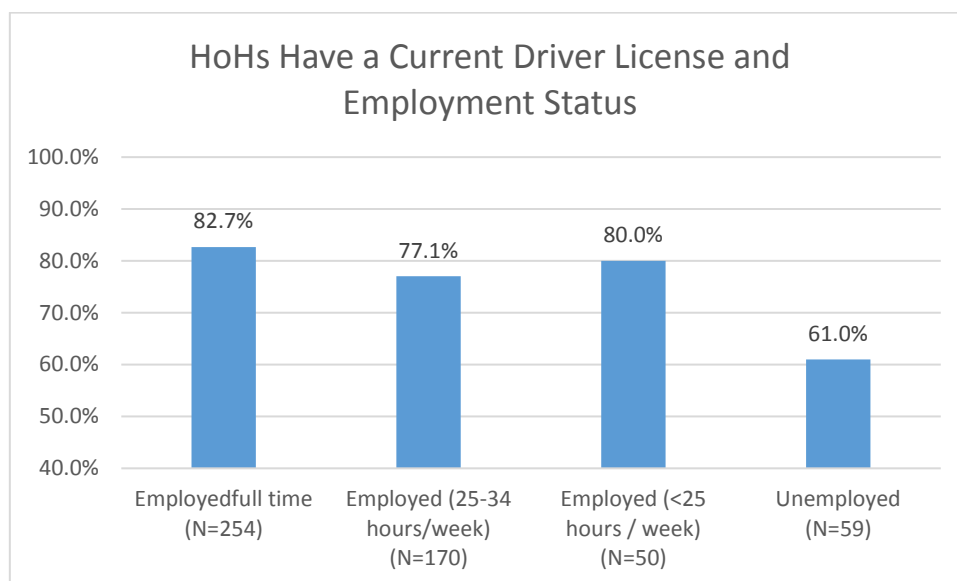
Also, the survey data show that employment has a positive relationship with both access to child care and having a current driving license. About 90% of the HoHs with full-time employment report having access to childcare when they need it, while only about 70% of HoHs working less than 25 hours per week or unemployed report having access to childcare. Similarly, we find a higher proportion (about 80%) of the HoHs have a current driver license, relative to 61% of the HoHs unemployed.

Figure #8



Source: Housing and Self-Sufficiency Social Survey 2018

Figure #9

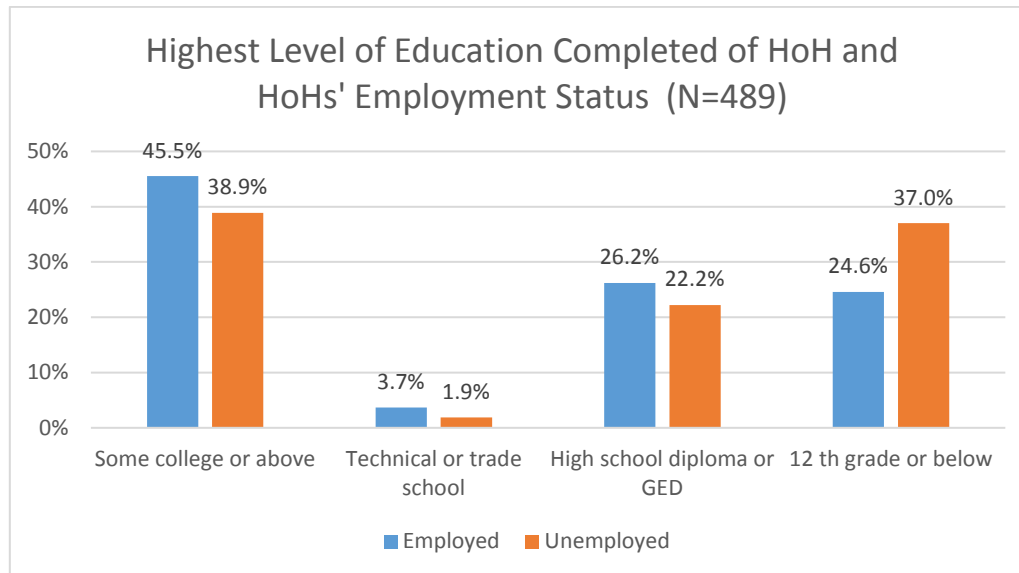


Source: Housing and Self-Sufficiency Social Survey 2018

Education

The survey data show that a higher percentage of employed HoHs report education levels of some college or above, technical or trade school, and high school diploma or GED than unemployed HoHs. 37% of the unemployed HoHs report having their highest level of education at 12th grade or below, while this rate is only 24.6% among the employed HoHs.

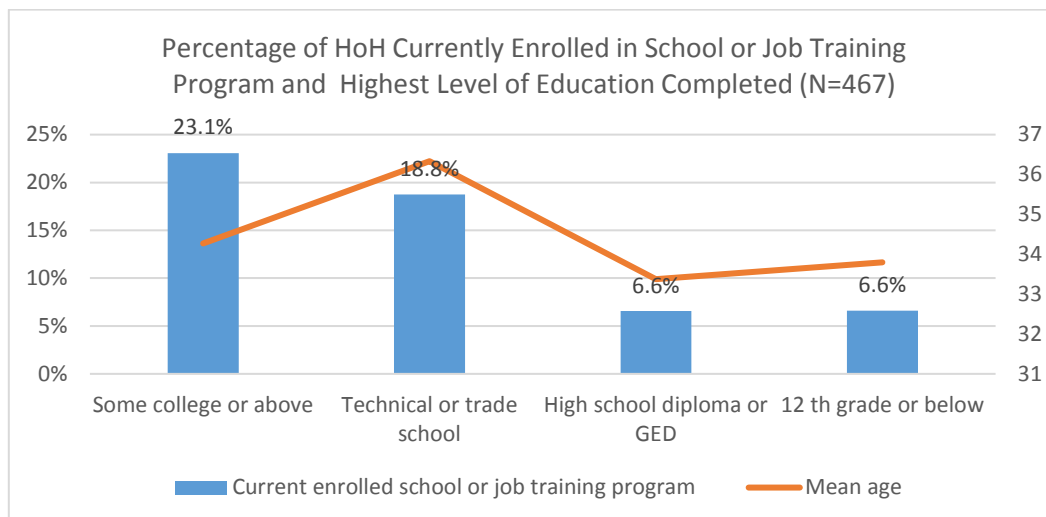
Figure #10



Source: Housing and Self-Sufficiency Social Survey 2018

We also find a positive relationship between education and continuing study. HoHs with the education of some college or above report the highest percentage (23.1%) of being enrolled in school or a job training program. HoHs with a technical or trade level of education have a similar percentage of 18.8%. Only 6.6% of the HoHs with high school or below choose to continue education. Among the HoHs choosing to continue education, the average age is older among HoHs with relatively higher education.

Figure #11

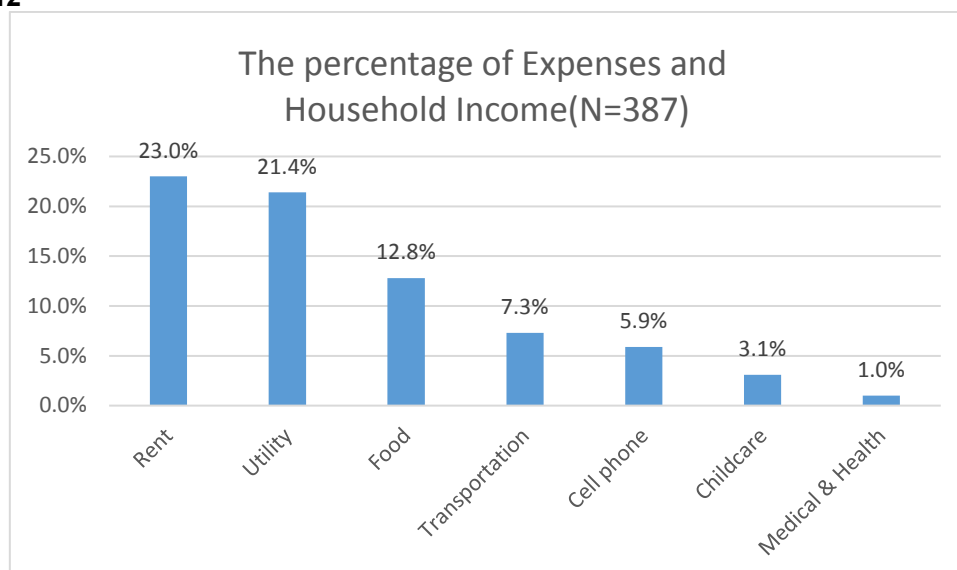


Source: Housing and Self-Sufficiency Social Survey 2018

Financing

In the survey, we asked several questions about the HoHs financial situation, such as the monthly rent, expenses other than rent, and the amount of debt they currently have. Using both survey data and HUD-50058 data, we find that 38.2% of households' expenses exceed their income. These data also show that rent is the most significant expense of the families, and accounts for 23.0% of household income. Utilities are the second largest household expense, accounting for 21.4% of the household income; even higher than food expenses.

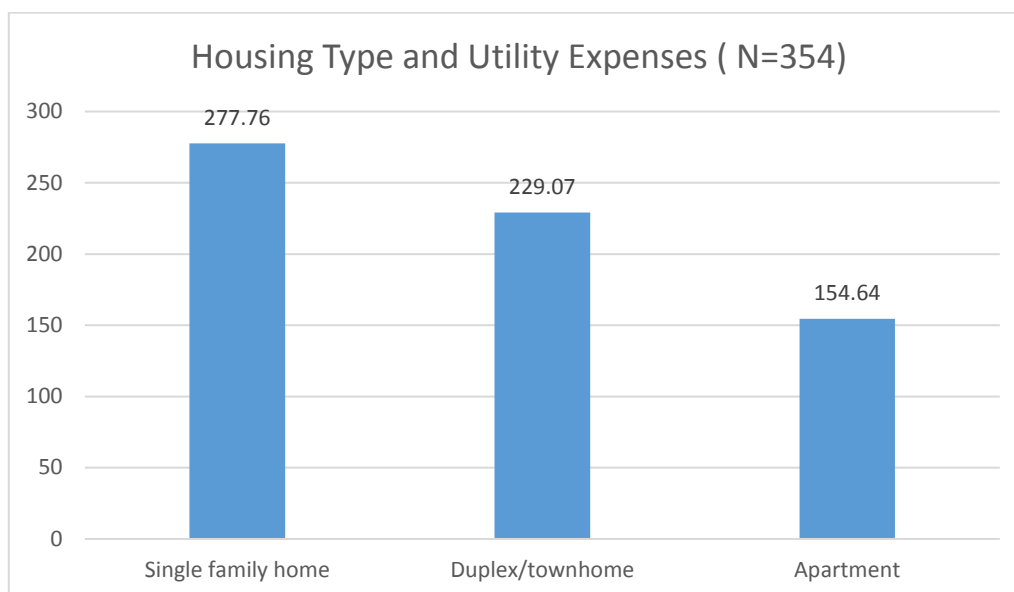
Figure #12



Source: Expense data are from Housing and Self-Sufficiency Social Survey 2018. Income data are from 2018 HUD-50058 Family Report.

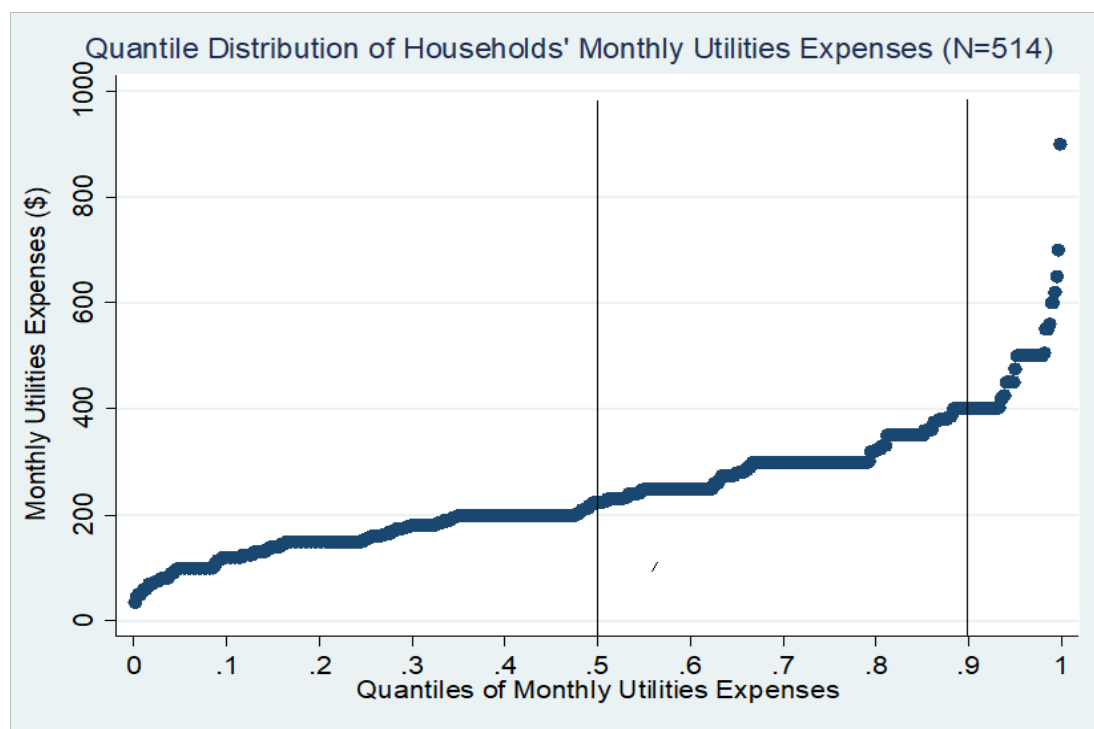
Utility expenses have a close relationship with housing type. The survey data show that the average monthly utility expenses of households living in single-family homes is \$278, duplex or townhome is \$229, and apartment is only \$155. Through quantile distribution analysis, we find that over 50% of households' monthly utility expenses are over \$200 and more than 10% of households spend over \$400 on utilities per month.

Figure #13



Source: Housing and Self-Sufficiency Social Survey 2018

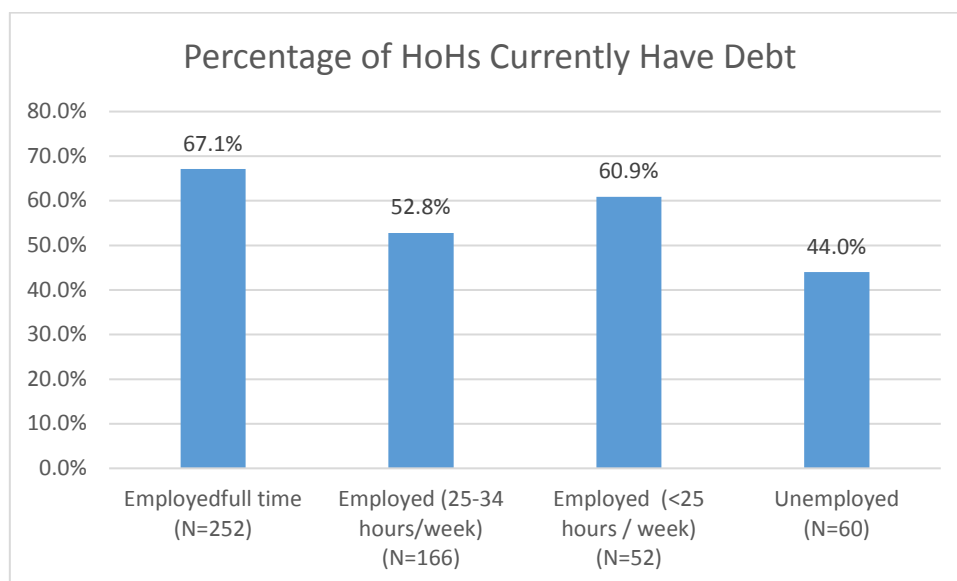
Figure #14



Source: Housing and Self-Sufficiency Social Survey 2018

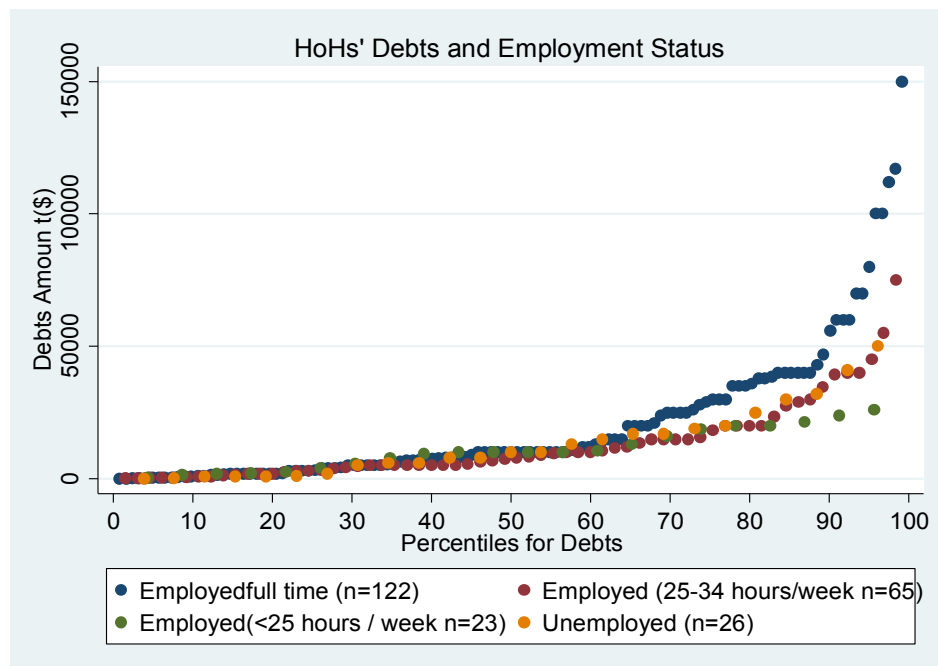
The survey data show that 67.1% of the HoHs with full-time employment report currently having debt, while only 44% of the unemployed report having debt. The quantile distribution analysis also shows that in the right-tail of the debt distribution, HoHs with full-time employment report significantly higher amount of debt than those with other employment status. In this analysis we've examined financial aspects such as debt and utility payments. These topics raise the broader set of issues around household financial management such as knowledge of, and application for, the Earned Income Tax Credit and the Child Tax Credit. Future analyses might consider these and related financial factors.

Figure #15



Source: Housing and Self-Sufficiency Social Survey 2018

Figure #16

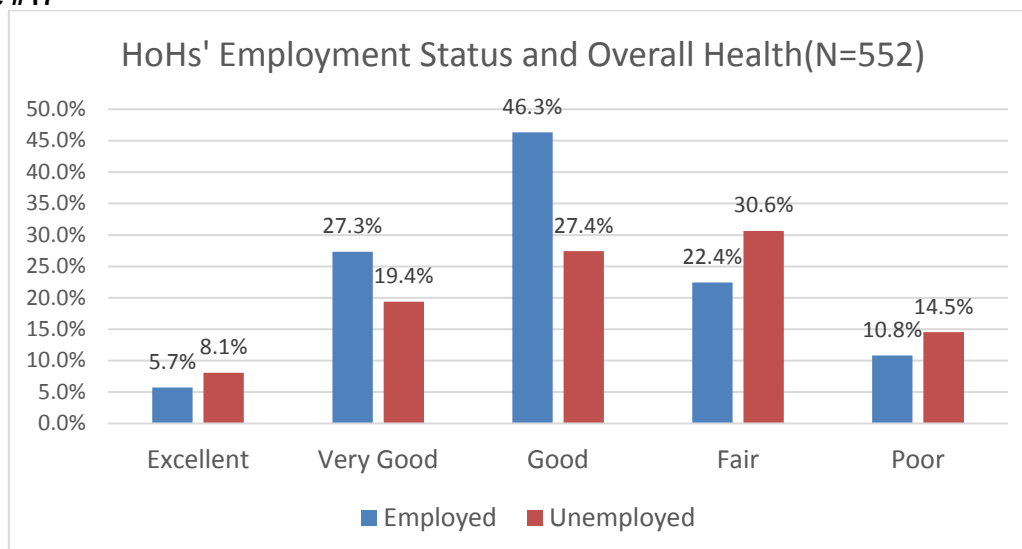


Source: Housing and Self-Sufficiency Social Survey 2018

Health

We find a positive relationship between employment and health conditions. About 79.3% of the employed HoHs report good, very good or excellent health conditions, while 54.9% of unemployed HoHs report good, very good, or excellent health conditions. On the other hand, we find a higher proportion (14.5%) of the unemployed HoHs report a poor health condition, relative to 10.8% of the HoHs having jobs.

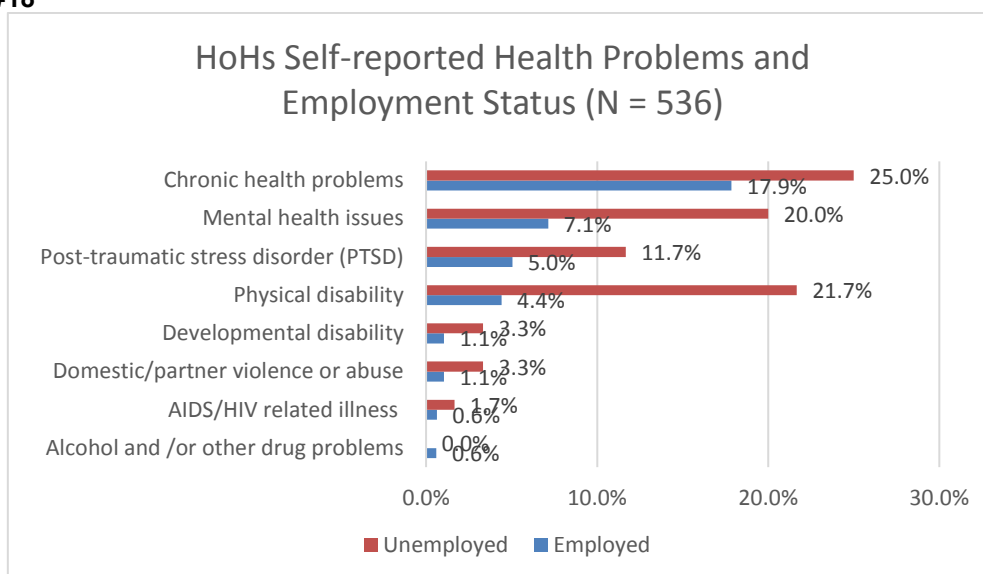
Figure #17



Source: Housing and Self-Sufficiency Social Survey 2018

We also find that a higher percentage of unemployed HoHs experience physical or mental health issues than employed HoHs. 25.0% and 21.7% of unemployed HoHs respectively report having chronic health problems and physical disability, relative to 17.9% and 4.4% of employed HoHs. Up to 20% of unemployed HoHs report having mental health issues, compared to 7.1% of employed HoHs.

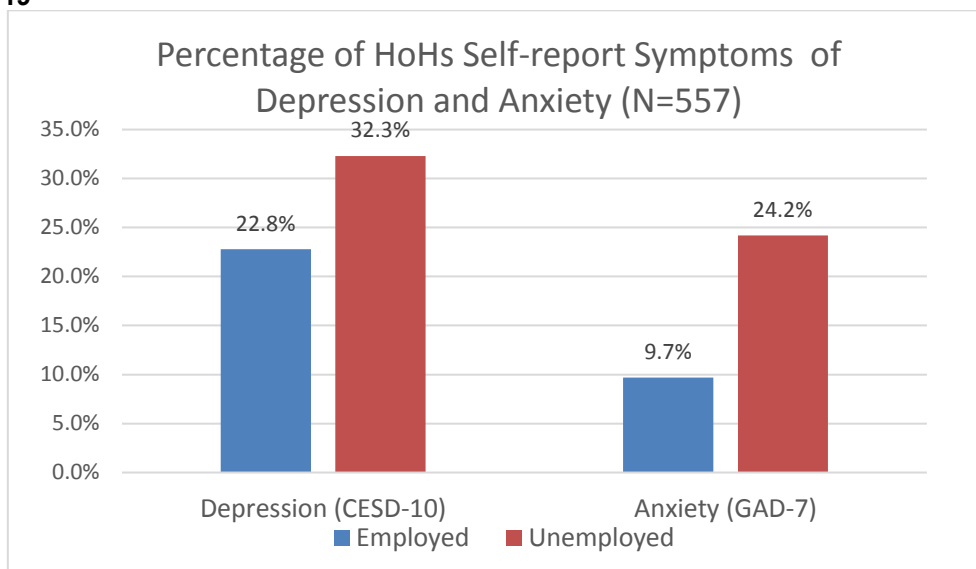
Figure #18



Source: Housing and Self-Sufficiency Social Survey 2018

In addition, the survey data show that about 22.8% and 9.7% of the employed HoHs tend to have depressive and anxiety symptoms, respectively, while 32.3% and 24.2% of the unemployed HoHs report these symptoms.

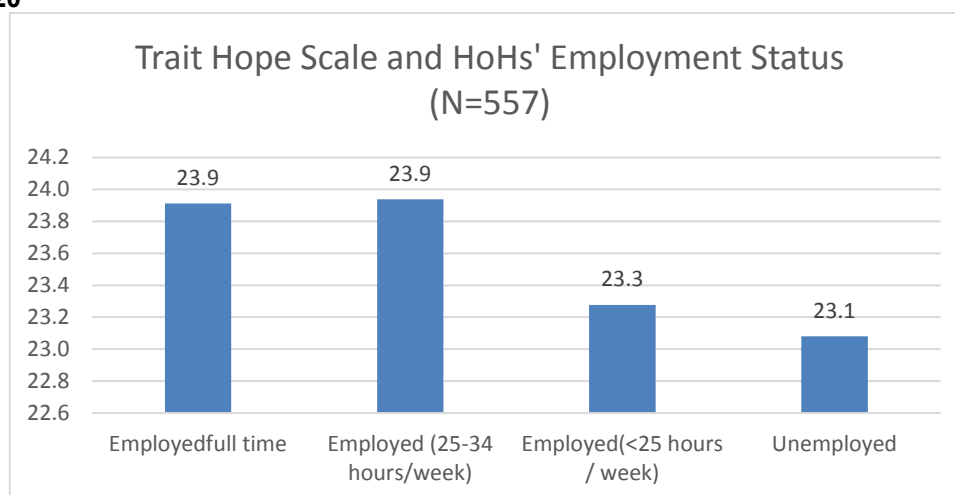
Figure #19



Source: Housing and Self-Sufficiency Social Survey 2018

The survey data show that the level of hopefulness has a positive relationship with the employment status of HoHs. We use the 12-item Trait Hope Scale¹ to measure the hopefulness level. The HoHs working 25 hours or above per week report the highest level of hopefulness (23.9). The unemployed HoHs report the lowest level of hopefulness (23.1).

Figure #20



Source: Housing and Self-Sufficiency Social Survey 2018

End of Participation (EOP)

In this report, we explore the factors which are affecting the LSS program participants leaving the program. We combine the 2018 End of Participation data from HACC with 2017 HUD-50058 Family Report data. We divided the participants of the LSS program into three categories. The first category represents participants who end their participations in the LSS program in 2018 and have achieved their self-sufficiency goals. The second category represents participants who end their participation because of term violation, such as “No required information,” “Failure to Respond,” etc. The third category represents those who stay in the LSS program in 2018.

¹ The Trait Hope scale was designed to measure level of hopefulness (Snyder et al., 1991). The scale comprises 12 items (4 items for Agency; 4 items for Pathways; and 4 items for distracters) using a four-point scale: “definitely false” (1); “mostly false” (2); “mostly true” (3); and “definitely true” (4). The sum of sub-scales – agency and pathways – is to create an overall hope score. Higher overall hope scores indicate individuals are more hopeful, more motivated to achieve their goals, and more capable of designing means to achieve their goals.

Table 2 presents descriptive statistics of socioeconomic characteristics for the three categories of participants of the LSS program. The results show the average age of EOP is higher than those stay in the program. The average number of dependents of both EOP categories is 0.89, much lower than those stay in the LSS program in 2018. The average length of time in the housing program for both EOP groups are 2.6 years longer than those stay in the program. The average total annual income of Zero HAP or Voluntary EOP is \$13,628, much higher than those with Term Violation EOP and those who stay in LSS.

Table 2: Descriptive Statistics of Socioeconomic Characteristics for HoHs ended their participation in the LSS program in 2018

| EOP reasons | EOP in 2018 | | | Stay in the LSS in 2018 |
|---|-----------------------|--|----------------|-------------------------|
| | Zero HAP or Voluntary | | Term Violation | |
| Number of HOHs (Age <55 & Non-disable) | 47 | | 56 | 1086 |
| Age (mean) | 37.5 | | 36.5 | 34.9 |
| Proportion of female | 95.7% | | 94.6% | 94.8% |
| Proportion of Black or African American | 89.4% | | 89.3% | 88.9% |
| Household size (mean) | 2.72 | | 3.00 | 3.11 |
| Number of dependents (mean) | 0.89 | | 0.89 | 1.20 |
| Years of being in the housing program | 7.46 | | 7.47 | 4.78 |
| Proportion of employed HOHs | 55.3% | | 48.2% | 50.2% |
| Total annual income (mean, dollar) | 13627.8 | | 9866.5 | 10035.1 |

Source: 2017 HUD-50058 Family Report and 2018 End of Participation data from HACC

Notes:

1. Term violation includes "Voucher Expired", "Material Lease Violation", "Lease Violation", "No required information", "LSS Non-Compliance", "Failure to Respond", "Not Using Unit for Residence", and "Criminal Activity".
2. Housing program includes Public Housing, Section 8 Certificates, Section 8 Vouchers, Project Based Vouchers, and Sec.8 Mod Rehab.
3. There are 142 HOHs in the 2018 Administrative data from HACC. 6 out of 142 HOHs couldn't be found in 2017 50058 data.

Table 3 reports multinomial logistic regression estimates of factors affecting LSS participants ending their participation. The results show that the head's age and household total annual income are statistically significantly positively correlated with the participants' voluntarily leaving the program or leaving due to zero HAP. According to our analysis, a one year increase in the HoHs' age increases the likelihood of ending participation due to zero HAP or voluntary exit by 0.2 percentage points. Also, this possibility increases 0.3 percentage points with every \$1000 increase in total household annual income. The results also show that the number of dependents correlates negatively (at a statistically significant level) with EOP due to term violation. If households have one more child, the possibility of leaving due to term violation will decrease 2.7 percentage points. At the same time, the length of time in the housing program is positively related to EOP due to term violation. The possibility of leaving due to a term violation increases 0.28 percentage points if households stay in the housing program for one more year.

Table 3: Factors Affecting End of Participation: Multinomial logistic regression

| | Dependent Variable | |
|---------------------------------------|-------------------------------------|---------------------------|
| | Zero HAP or Voluntary (dy/dx) | Term Violation (dy/dx) |
| | (1) | (2) |
| Head, Age | 0.0020** (0.0009) | 0.0009 (0.0012) |
| Head, Female | 0.0151 (0.0318) | 0.0067 (0.0362) |
| Head, Black | -0.0060 (0.0253) | -0.0068 (0.0245) |
| Household size | -0.0075 (0.0161) | 0.0173 (0.0115) |
| Number of dependents | -0.0107 (0.0148) | -0.0270** (0.0142) |
| Years of being in the housing program | 0.0016 (0.0013) | 0.0028** (0.0014) |
| Head, Employed | -0.0118 (0.0249) | 0.0240 (0.0307) |
| Hsld, Total annual income | 0.0030*** (0.0010) | -0.0005 (0.0011) |
| Obs. | 722 | 722 |

Source: 2017 HUD-50058 Family Report and 2018 End of Participation data from HACC

Notes:

1. Robust standard errors, are reported in parenthesis. * denotes significance at 10%, ** at 5%, and *** at 1% level.
2. Household total annual income is in thousand dollar unit.

Table 4 reports probit and logistic regression estimates of factors affecting LSS participants achieving their self-sufficiency goals. We define the dependent variable as EOP due to HAP or voluntary: 1 if the participants achieve their self-sufficiency goals or voluntarily leave the program or 0 if otherwise. The first two columns show the regression results among EOP families. The last two columns show the regression results among all the LSS participants. We get consistent results from both the probit regression and the logit regression. HOHs' age and household total annual income are factors statistically significantly correlated with participants' leaving due to zero HAP or voluntary.

Table 4: Factors Affecting Leaving Due to Zero HAP or Voluntary

| | Dependent Variable: EOP Due to Zero HAP or Voluntary | | | |
|---|--|----------------------|------------------------|-----------------------|
| | Probit (dy/dx) | Logit (dy/dx) | Probit (dy/dx) | Logit (dy/dx) |
| | (1) | (2) | (3) | (4) |
| Head, Age | 0.0300* (0.0168) | 0.0101* (0.0056) | 0.0270*** (0.00961) | 0.0020** (0.0009) |
| Head, Female | 0.181 (0.789) | 0.0783 (0.2890) | 0.146 (0.374) | 0.0149 (0.0318) |
| Head, Black | 0.00235 (0.479) | 0.0004 (0.1653) | -0.0992 (0.282) | -0.0058 (0.0253) |
| Household size | -0.359 (0.367) | -0.1174 (0.1380) | -0.0294 (0.180) | -0.0076 (0.0161) |
| Number of dependents | 0.343 (0.374) | 0.1103 (0.1420) | -0.146 (0.171) | -0.0105 (0.0149) |
| Years of being in the housing program | -0.0116 (0.0256) | -0.0043 (0.0092) | 0.0161 (0.0166) | 0.0015 (0.0013) |
| Head, Employed | -0.299 (0.527) | -0.1103 (0.1806) | -0.109 (0.295) | -0.0118 (0.0249) |
| Hsld, Total annual income | 0.0495*** (0.0183) | 0.0175** (0.0056) | 0.0352*** (0.0112) | 0.0030*** (0.0010) |
| Constant | -1.562 (1.186) | | -3.079*** (0.580) | |
| Obs. | 69 | 69 | 722 | 722 |
| Including HoHs staying in the LSS in 2018 | No | No | Yes | Yes |

Source: 2017 HUD-50058 Family Report and 2018 End of Participation data from HACC

Notes:

1. Robust standard errors, are reported in parenthesis. * denotes significance at 10%, ** at 5%, and *** at 1% level.
2. Household total annual income is in thousand dollar unit.

Summary of Engagement

Our accomplishments this past year include:

- In January 2018 we provided HACC Interim Executive Director information about the survey for inclusion in their newsletter.
- On February 28, 2018 we submitted our 2017 Annual Report to the HACC Interim Executive Director and this was included in HACC's Annual Report to HUD.
- On April 26, 2018 we participated in an interview with HACC's Multimedia Marketing Group for the purpose of creating a video presentation. Portions of this interview reside on the HACC website.
- On April 26, 2018 we presented our 2017 Annual Report to the HACC Board of Commissioners. This presentation was filmed and resides on the HACC website.
- On May 1, 2018 we presented our evaluation findings at the 2018 MTW Conference in Washington, DC, informing local initiatives and federal housing policy.
- On July 25, 2018 we submitted a new Scope of Work and Budget for the extension of the UIUC evaluation of the Moving to Work Program at the Housing Authority of Champaign County. The Scope of Work was revised and resubmitted August 9, 2018 to include evaluation of schools data.
- On July 25, 2018 we submitted our Year 9 Evaluation Plan to HACC; this was updated August 9, 2018 to include evaluation of schools data.

- On July 26, 2018 we visited the non-MTW comparison housing authority and provided an evaluation update.
- On July 30, 2018 we met with HACC CEO and staff to discuss receiving and analyzing Champaign and Urbana schools data.
- On August 1, 2018 we participated in the HACC's 2018 Voice of the Constituents Session.
- On August 13, 2018 we submitted a Presentation Proposal to the HACC for submission to the 2019 PHADA Director's Conference.
- On August 17, 2018 we submitted an internal grant to provide and study financial management practices of selected HACC MTW participants.
- On August 31, 2018 we participated in HACC's Youth Build Grant Community Partner Meeting.
- On September 3, 2018 we published "Achieving economic self-sufficiency through housing assistance: An assessment of a self-sufficiency program of the Housing Authority of Champaign County, Illinois" in *Housing Policy Debate*.
- On September 19, 2018 we participated in the HUD Site Visit to HACC.
- On November 15, 2018 we presented our MTW Evaluation Extension Proposal to the HACC Board of Commissioners for approval. This approval was tabled to the December 14, 2018 HACC Board of Commissioners meeting pending additional information from us.
- On December 14, 2018 we again presented our MTW Evaluation Extension Proposal, with requested additional information, to the HACC Board of Commissioners.
- In December, 2018, Dr. Paul McNamara was asked by a reporter at the News-Gazette to nominate a *Person of the Year*. Paul nominated Housing Authority of Champaign County Key Informant, "Brittany".
- During December, 2018 we finalized discussions with HACC and the Housing Authority of the City of Bloomington (BHA) re: BHA's participation as a comparison housing authority in the UIUC evaluation. We Prepared a PowerPoint for presentation to BHA staff in January, 2019.

Conclusion

This year's qualitative analysis of key informant interviews over time reveals major themes. We learned the importance of the role of parent and how this role as the child welfare advocate is so central to housing participants. We also learned that housing participants with more social support are able to mitigate typical employment barriers such as child care and transportation, to be able to find and maintain employment. In addition, key informants continue to value and pursue educational goals. Finally, discourse about precarious financial situations and crime in the neighborhood, in particular shootings, continues to emerge.

Quantitative analysis of the survey data reveals several important factors. First, we learn there is discontinuity in the relationship between age and employment, with engagement in the workforce dropping off sharply at age 55. Also housing participants report financial burden with utility payments and debt, raising issues around financial literacy and household financial management. Finally, when we examine the positive effects for zero HAP, we find age and income growth to be paramount in examining how people can access an employment path with higher hourly earnings.

As HACC continues its engagement with community partners through innovative special programs, especially addressing issues affecting vulnerable populations, and with its housing participants through programs designed to improve self-sufficiency, we look forward to continued lessons learned about the impacts of the Moving to Work Demonstration in Champaign County.

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Appendix A.

History of Housing & Self-Sufficiency Survey Data Collection

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 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 informed us that they did not anticipate returning surveys to us until their February 2018 recertification meetings with participants at Providence at Thornberry and Providence at Sycamore.

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

Appendix B.

History of Key Informant Interview Data Collection

During Baseline, Year 1 (2011/2012), we conducted our qualitative key informant interview with 25 HACC, and 24 non-MTW comparison group participants. We conducted a very preliminary analysis of ten of the 25 HACC participants and included these findings in our first progress report to the HACC dated February 15, 2012.

During Year 2 (2013), we conducted 16 qualitative key informant interviews with HACC waitlist participants, for a total of 65 initial qualitative key informant interviews conducted.

During Year 2 (2013) we conducted an analysis of 11 HACC key informant interviews looking at resiliency traits and reported these findings in the 2013 Annual Report to HACC submitted March 12, 2014.

During Year 3 (2014), we re-interviewed 12 key informants from HACC and 13 key informants from the non-MTW comparison group.

In Year 4 (2015), we re-interviewed three of the original 16 HACC waitlist participants. Also in Year 4 we analyzed five of the initial HACC key informants interviewed a second time for resilient traits to determine any changes and this analysis was included in the 2014 Annual Report to HACC submitted March 13, 2015. We also analyzed one non-MTW interview.

In Year 5 (2016), we conducted third interviews with eight HACC housing participants and four non-MTW comparison group participants.

In late Year 5, early Year 6 (2017) we summarized five HACC second or third interviews and five first or second interviews of non-MTW comparison participants for major themes and included these findings in our 2016 Annual Report submitted March 15, 2017.

In Year 6 (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.

Appendix C.

Qualitative case study vignettes of HACC key informants Laura, Brittany, Carly, Julie and Joy.

Laura: A case study of a journey to self-sufficiency

Laura was one of the first key informants I met in December of 2011. She is a minority single mother of three children and lived in this community to be near family. Our initial conversation took place in her home with her young children present, often requiring her attention. She described the housing complex where she lived as, *"rowdy and dirty."* And, where teenagers hanging out in the hallway were a potential problem, *"I'm always nervous that these teenagers are gonna get drunk and . . . you know, try to rob you, break into your house."* Laura had been unemployed for about a year and half and cited the economy as a factor, *"I had no problems two years ago trying to find a job."* But, she also confessed she lacked computer skills to complete on-line employment applications, limiting her employment opportunities. As a child, Laura moved often, attending five different schools, but graduated high school on time and began community college. While in college, she became pregnant and left school for family responsibilities. When not job seeking, Laura's focus was her children, where, during the week, a routine was important - helping with homework, making dinner, giving baths and a regular bedtime. Laura disclosed that her children's father recently went to prison, *"That's been kinda hard on me because my kids are, ya know, asking questions and stuff about him and I dunno what to say. I didn't really get his help as far as like takin' care of 'em. I mean, but he seen 'em."* Thinking about future goals Laura said, *"I want a husband. I wanna be married. I do. Ya know, I feel like it takes two ta take care of a household."* Laura's social support network was comprised mainly of her family – her mom, dad, sibling, cousins – and a few friends, who she relied on heavily for financial and emotional support and child care, *"Had it not been for them, I don't think I'd be this far."* While Laura talked about one day owning her own home, still, she did not engage with banks, credit unions or other financial institutions, and said she had never established any credit history, *"My financial future is a question mark. I been lookin' for a job. . . and still nothing."* What was important to Laura in defining self-sufficiency was, *"Stability. I'm not really stable right now. I'm maintaining, and that's different from stability. And if I can get that before anything else, I'm fine with that. You know, I want my kids to be able to have a stable household, a good roof over their head, you know, good people around. I just wanna be stable."*

I met with Laura a second time in the winter of 2014 in her new apartment across town from where she used to live. On this evening, her children were not at home but a boyfriend was present in the living room while we talked in the adjacent dining room. She changed housing to be closer to work, her children's schools and her family. Nonetheless, while she liked the area and the apartment, she described the complex as, *"rowdy"* and talked about similar concerns as with her last apartment, *"Twelve o'clock at night. . . people are screamin' in the hallway or you know playin' loud music or fighting. That's a problem to me when I feel like my kids should feel comfortable. They should feel as safe as being in their own home. But you don't get that."* When we talked about how safe Laura felt in her neighborhood she said, *"I'm nervous. I don't feel safe in any neighborhood anymore. I always have that fear of, I don't know, somebody breaking in and that's just because I'm here by myself most of the time with the kids."* Since we last met, Laura has been working, most recently in a fast food restaurant, and spoke positively about co-workers, *"I work with a bunch of women and they're, they're great women."* Nonetheless, Laura's employment followed a school calendar and she lost hours and income during school breaks and summer session, *"I do still struggle especially with a job that I do have. I either ask for help or I, it's one of them things where it's like do you buy toilet paper or you know . . . pay the power with this check. Even with getting food stamps, I still run out of food."* Still, Laura could not articulate her ideal job, *"I really don't have a set something that I actually wanna do as far as like, you know, long term."* Laura's educational goals about someday returning to college were just as ambivalent, *"I would like to go back at some point when I get my life right, now, in order and situated, I would like to go back. For what? I don't know."* But, she reflected, *"I really wish that I had've done, you know, a little more college after I had my first child. Maybe I wouldn't be in the boat that I'm in right now. Struggling."* While Laura did envision eventually attending on-line classes, still, her computer skills had not changed since we last met, *"I don't know how to . . . go on-line. I'm not a computer person."* Laura's children had grown and she said they were healthy, got good grades in school and had friends. When she worked, Laura's parent cared for her youngest child during the day and her older children after school.

While Laura said she had, *"A few friends"*, including *"a boyfriend"*, still, family and extended family continued to be her main social support network, *"We have a very close family."* Unchanged from two years ago was Laura's definition of self-sufficiency, *"I want stability. I feel like having a job helps tremendously."* And, Laura's family continued to play a big role in helping her reach self-sufficiency, *"I struggle at times. So there's times that I need to lean on mom or dad or grandma, you know, to help me. Help guide me."*

This past winter, I met with Laura for a third interview, at her same apartment complex. She had just pulled into her parking space, arriving home after her workday, giving instructions to her children as we walked inside her building, where the aroma of roast beef cooking in her crockpot filled the hallway. Inside her apartment her youngest child surprised me with an embrace, and then her oldest child took her other children outside to play so Laura and I could talk. Laura expressed dissatisfaction with where she's chosen to live, *"I'm not very happy"* and said that the situation *"is worse"* than it was two years ago, *"Kids my (youngest child's) age playing basketball and baseball in the hallway at 12, 1 o'clock in the morning. The people next door . . .playin' music till 4 AM during the week."* Laura fully understood the housing authority's work requirements and is employed in the food service industry, *"Not my ideal job, but um it's a job that helps me with my bills and takin' care my kids."* Laura lost her previous job where she was happily employed for three years due to a lay off and has only been in this current position a short time. Still, she is able to find something positive about this work experience, *"Growing and understanding that in order for you to have anything you've gotta work. As long as you have a job. I think that's all that kinda matters. That's the positive thing to me because I am able to get up and go to work and provide for my kids."* For the first time in our conversations Laura talked about an ideal job, *"I want to be some sort of counselor."* Then, Laura disclosed why she is interested in this field, *"I need help myself."* Laura became extremely emotional during our conversation and shared that four months ago, *"I contemplated suicide."* The events leading up to her anxiety and depression centered around her relationship and planned marriage with her children's father. Laura shared that the last time we met, the 'boyfriend' in her apartment that evening was her children's father, recently released from prison, who, a year ago, proposed marriage. Laura struggled with this change, *"It's a big change"* and admitted that things between them have, *"gotten worse. I don't think his aspect of the proposal and even marriage for that matter is the same as mine."* Laura shared that her fiancé, *"started drinking heavily"* and is verbally and psychologically abusive to her, and that his behavior not only affects her, but also her children, *"I had to tell him he had to stay away from me and my kids, um, because I didn't want my kids to see arguing and fighting and stuff like that."* Still, Laura said her children love their father. Laura said she knows what love is, having been raised in a loving family with two parents, and wants only that kind of love for her children, *"I grew up around nothing but love."* And when I asked Laura to envision her future life goals, she once again mentioned, *"Stability"* and said she felt a sense of stability with her part-time job, but realizes that a better job would provide a secure home for her children. Nonetheless, she understands her depression negatively impacts her employment prospects, *"It takes a lot for me to get up in the mornings and, you know, to even maneuver. But I know that I have no choice. And so I, I just do it, when sometimes I just want to crawl up into a ball and cry."* For now, Laura's, *"Trying to just hold together the best way that I can, until I can talk to somebody."* In the meantime, Laura viewed the services she received from the housing authority with gratefulness, *"Times are hard, and I don't think that I would be able to provide the way that I am for my children if I didn't have the help."*

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Brittany: A case study of a journey to self-sufficiency

I first met Brittany, a minority, single mother of young children, in the winter of 2012 at her residence in a part of town not far from where drug-related activity and gun violence happened. On this evening, Brittany had just arrived home from work and was tending to her children who played around us in her living room as we conversed. The TV was on in the background tuned to a children's program. Brittany grew up in a low-income, mostly minority, public housing project. She experienced considerable adversity throughout her life, having moved seven times throughout her childhood, and being homeless several times as a child with her mother, *"I wouldn't say, you know, we had the most stablest mother in the world, but we had a mother that loved us."* Brittany graduated high school on time and was attending a local community college, *"I wanna finish school more than anything. You know, be able to take care of my family without havin' to worry about it. I have 37 hours of college credit hours completed."* Brittany was employed part-time, had a long and consistent work history and exuded confidence finding a job post-college, *"I don't feel like I need any type of help because with goin' to (college) I know how to write up my own resume, I know how to write cover letters. I know how to, you know, do everything that'll be beneficial for me to search for a job, you know. Um, I know how to do a lotta stuff."* Brittany suffered an at-risk pregnancy with her youngest child and had to leave college for a semester, otherwise, she said she was healthy. Religion, God and the Bible were sources of strength and support for her, *"God. That's my first friend. Girl, that's my lover, my comforter, my best friend."* She garnered social support from her family – mom, dad, siblings, cousins – and her church family, her best friend, coworkers, teachers and a few peers at school, *"I got a ton of people around me."* But she also said, *"I'm pretty self-sufficient."* Brittany utilized the state's Child Care Resource Services to enroll her children in a licensed child care facility, of which she related, *"... they got a time when, you know, they're actively learning. I don't want, 'know, my kids to be in a house where, you know, all they doin' is watchin' TV, they not, you know, actively learning anything."* Brittany's children were healthy and she enjoyed parenting, *"So whatever they need come first and whatever I need come last. My kids. They're my heart so."* Brittany expressed gratitude for housing assistance, *"I'm tryin' to better my life so. Um, them helpin' to me to pay partial of my rent is, you know, a great, a great help to me and my kids."* But Brittany also looked forward to becoming independent from housing assistance, *"...once I do graduate or whatever, when I obtain my certificate and get a good job or whatever, I'm not gonna be tryin' to live above my means. So, so whatever extra I have, I'm gonna save to make sure my kids'll have somethin' when they get older, you know."* Brittany was highly motivated, a good parent, positive, enthusiastic, confident and hopeful.

I met with Brittany two years later, in the winter of 2014, at her same residence. Our conversation took place in my car as Brittany had locked herself out of her home earlier that day and was waiting on her landlord. Brittany maintained some of her resilience in the areas of education, employment and parenting, but spoke candidly about the consequence of maintaining her educational goals, *"My education experiences is demanding. It'll put you at your lowest. It'll make you eat long. Sleep less. And make you stressed."* Brittany was close to completing her college educational goal, requiring extensive study time, and while she admitted it was challenging, she viewed herself as attaining this goal, *"It's killing me softly, like, I don't know. I'm making it though. It's, it's almost there."* Nonetheless, 'making it' did not come without a price to Brittany's mental health, *"I tell people, I say, you guys just do not know what I go through, like tryin' ta make it and stay afloat and stay in school and be positive. And I mean it's plenty of days that I wanna break down and cry."* As a single parent, Brittany had many responsibilities between school, work and family life, and she related this was taxing, *"I struggle now. . .tryin' ta finish school and take care of my health to even be able to afford my kids."* And, since our first interview, Brittany's physical health deteriorated and she was diagnosed with a chronic illness, but she self-evaluated her health habits, *"I'm runnin', I don't eat well"*, and has made efforts to improve her health. Brittany was optimistic about her health and viewed health improvements as a slow process, *"It'll get better with time. You can only make so many improvements. Everything is one step at a time. . ."*, and that adding more commitments to her life would have been more stressful, *"I'm already stressed out as you can*

see.” Brittany maintained steady, part-time employment, and earned TANF (Temporary Aid to Needy Families), but experienced stress, *“To qualify for my TANF, to make sure that I have extra money to pay the bills or get back and forth to school, I have to work 20 hours a week too. But that 20 hours is killing me. It’s killing me.”* Brittany’s children continued to be a protective factor, a source of continuity, and with whom Brittany spent most of her free time. She was a vigilant mother, concerned about her children’s education, and physical and emotional well-being. But, these relationship were challenged by Brittany’s commitment to school and work, *“They a ‘lil angry at times but I think that ‘cause I’m not there all the time.”* Brittany’s social support network was primarily comprised of her parents, siblings, two friends and one school colleague. Brittany’s school environment became another source of stress as she related feeling judged and discriminated against by her peers, *“I really don’t care for them. . . my class is predominantly white. . . I say something to them and whether I’m right or wrong they just look at me like I’m stupid. I don’t know if it’s because of my color or what. . .”* In our initial interview Brittany enjoyed support from her church and involvement in her church choir but that declined, *“I haven’t been to church in three months of Sundays. A long time. But I do love church, and I do like talking about God still. And I do thank God every morning I wake up. But I just haven’t been ‘cause I been too busy. I have to give up something in order to do anything else. Just because of school.”* Therefore, while Brittany was able to manage risk factors and identify goals, still, she experienced a decline in mental health, with stress, depression and death in her family, a decline in physical health and social support, and was experiencing discrimination.

I met with Brittany a third time the winter of 2016 at her residence, which has not changed in five years. It is the same neighborhood where children came upon a heroin needle in the playground and where recently a child was raped. After saying good-bye to a friend who had been visiting, we were alone in her living room for this conversation. She is positive. She is proud that she recently completed her education goal, earning a two-year professional degree. When we revisited Brittany’s education experience from 2014, I reminded her that she talked about facing racial discrimination. Now, reflecting back, she says, *“I try to forget about them. The only thing I did was just show, you know, who I am, who I was as a person. The whole educational experience was not all bad. It was positive. Like I had some instructors that were, I dunno, kind of like hard to get along with. . . and I found myself in a situation where I didn’t have much to talk to people about because they came from different backgrounds than I did. So it’s hard to kinda like mesh.”* During the last couple of years Brittany has endured personal struggles, including losing a family member to cancer, *“And I had to take on the responsibility of bringing (family member’s child) into my house.”* This year we learned more about Brittany’s parent who suffers with serious mental illness and who recently experienced, *“. . . a lot of mini strokes.”* But Brittany says she loves her parent and supports parent emotionally and financially. Brittany’s children have grown, are thriving, and are still her heart. Although, she reflects that working, raising a family and helping extended family was difficult, *“Plenty of nights that I just wanted to cry”*. I recalled our meeting two years ago, when Brittany was struggling with stress. Now, she admits she was taking an anti-depressant then because, *“How does school not stress you out?”* Brittany reached her educational goal with a 4.0 GPA in her program of study and she is already contemplating a future educational goal, *“I find myself wanting to go higher.”* Her mental health is positive again and she says, *“I really am happy.”* With her increased education she has moved from employment in the retail sector to a licensed, professional position in the health care industry, tripling her salary. Brittany’s social network has increased, *“I do know a lotta other people now.”* And, she capitalized on social leverage within her social network, reporting she was referred to her current employment position from someone in the community. But becoming financially independent presents new challenges. Since completing her college education Brittany is now responsible for paying back student loans. As well, she is ineligible for food stamps, forcing her to purchase groceries on credit and occasionally visiting a food pantry. Brittany also has to pay for child care out-of-pocket, as she no longer qualifies for Child Care Resource Services through the state. She relies on her own automobile as transportation, and pays for car maintenance, insurance and gas. And while she only pays a small portion of her rent, she is responsible for utilities. As well, she continues to support others financially. So, even though

she works full-time, she occasionally works part-time at another organization to earn extra money. Nonetheless, with Brittany's increased income she will soon reach the maximum allowable income level to receive housing assistance. Knowing this, she has taken proactive steps and has applied and received approval for a home loan from a local bank, and applied for homeownership through a non-for-profit agency in the community. Still, for Brittany, the prospect of being out on one's own is daunting, and, she says, ". . . *don't know if I'm gonna swim or . . . don't know if I'm gonna sink.*" She is courageous to try.

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March, 2016

Carly: A case study of a journey to self-sufficiency

Carly was one of the first key informants I met in the winter of 2011. She is a minority, single mother of two young children, and just relocated back to Champaign, her birthplace, to be close to family. (Carly also completed our quantitative social survey where she disclosed she had a felony background and spent time in prison.) Our interview took place in her home, situated in a neighborhood near schools and grocery stores, with public transportation access, but adjacent to what she described as a “rowdy” area, and from where she recently heard the sound of gunfire in the early morning hours, *“That was scary to me.”* Carly viewed her housing assistance as, *“. . . just a stepping stone. I’m a single mom right now. I’m in college so it’s a stepping stone for me to be self-sufficient.”* Carly shared that before receiving housing assistance she and her children were homeless and lived in a shelter. Carly’s employment history included work in the education sector but since she returned to Champaign she had been employed part-time, earning TANF (Temporary Aid to Needy Families) in a non-for-profit agency while *“. . . going to school full-time online”,* to earn a bachelor’s degree, with a goal to return to the education field, *“That’s what I’m going to school for now is teaching.”* Carly shared that her childhood was stable, *“We only moved only twice during my whole school”* and with parents who thought her education was *“really important.”* But Carly’s parents were no longer in her life, her father having passed away, and her mother and she estranged, *“We don’t have the best relationship.”* Still, Carly talked about a small social support network – her children’s father, a sibling or a friend’s daughter provided childcare; she felt emotionally supported by one of her siblings and neighborhood and church friends, and relied on one particular male friend for financial support. While Carly reported no chronic illnesses, she admitted her health could use some attention, *“I need to work out and I, we, need to eat more healthier.”* Between raising a family, working and attending school, Carly acknowledged being healthier would provide some needed energy, *“I take vitamins every day but working out gives you that extra energy. I definitely need that extra energy with all these things going on, and, to live longer.”* In her free time, when not working or attending class, Carly enjoyed parenting, *“I try to spend a lot of time with my children. I read (her children) books all the time. We go to the library every week, church on Sunday.”* She described her children as, *“smart, happy and vibrant.”* They are physically active and healthy, have friends, do well in school and are involved in extra-curricular activities in the community. It was important to Carly to model her goals to her children, *“You have to instill with your children, to show them in order to get anything in life you have to work hard for it.”* And Carly was willing to work hard toward her goals, *“I’d like to have my degree and be in a teaching career. I want to be working to own my own house, definitely not on Section 8.”* Nonetheless, Carly knew that owning her own home would require additional income and a worthy credit score, including more experience with financial institutions, but, she was hopeful, *“I’m on the road to a better situation.”*

I met with Carly a second time in the winter of 2014 at her same residence, and our private conversation took place around her kitchen table. Carly’s employment situation changed as she moved from an, “as needed” food service position - *“They don’t wanna give you any benefits. So, and then they weren’t really even calling you like three days a week it was more like two. So I had to get another job.”* - to a more stable retail food service position with opportunity to work more hours. Nonetheless, Carly described her ideal employment goal in the education sector, *“Working with either like at-risk children or umm teenagers to just help them in life, to know, you know, make better choices, to counsel them I would say.”* Carly completed her Associate’s degree and continued taking classes to earn her bachelor’s degree, *“I am a junior at (University) now. Um, so I’m working towards that.”* She spoke about her education experience, *“I think it’s all positive. ‘Cause I just like to learn. Sometimes it can be overwhelming, but . . . you’re learning so much information, that you, you get to apply it to your life and to sometimes help other people in their lives so I just really enjoy that a lot.”* However, Carly limited her on-line coursework and added courses that she attends at a local community college in the evenings. She has insight about her learning style, *“I like first like started like online courses. ‘Cause it was hard you know like I never had done it before and you have to be disciplined. Like if you’re not disciplined it’s not gonna work at all. And overall, I’m not gonna lie, I’m not a disciplined person when it comes to online courses, that’s why I’d rather*

have them in class. But I'm pushing myself this semester, so only two. So I'm getting disciplined." Spirituality may be an important dynamic in Carly's hopefulness and resilience, "I like church 'cause I think that's a big factor in my life. I need that. Umm, so I go there a couple times a week." Carly continued to enjoy parenting, spending time with her children, playing games, going to the library, and "church on Sunday." Her children were healthy, active in extra-curricular and neighborhood activities, had friends at school, and were good students. Meanwhile, self-care continued to be a challenge for Carly with her demanding home, work and school schedule, "What I need to incorporate is workin' out. Like I'm wonderin' like how can I squeeze this in because that does allow you to have a lot more energy because by the time I get off work it's like, ugh, gosh it's been a long day, you know." Carly's neighborhood had not changed and she still described it as, ". . . a little rowdy and kinda chaotic", especially in the summertime. We talked about the crime and the gunfire she heard years earlier, and while she said, "It's gotten a lot better", still, "The end of last summer, someone got shot. It just seems like this is really just like kinda turning into the ghetto. You have drug transactions. You have the gun shootings. You have people fighting." However, Carly was willing to endure the neighborhood until she finished her degree, hopeful the neighborhood would change, and knowing that "Moving is expensive." In addition to a tenuous neighborhood situation, Carly's social support network changed, "I think it has kinda decreased. Um just because of some changes um I've decided to make. Like some people like I felt weren't very positive. . . I have a lot of things goin' on and I need to stay focused." Carly said her relationship with her mom improved, "So we talk a lot more." Financially, even with housing assistance, Carly struggled to pay student loans and power bills and admitted that during the last year there were times when she just didn't have enough money to make it through the month. But her family did not go hungry. And, her engagement with financial institutions increased, as she established a checking account and a revolving credit account. Therefore, at the end of this second meeting I found Carly mature, positive, resilient, and persevering in a crime-ridden neighborhood, internally motivated and focused, making progress in self-sufficiency goals, "So in a couple years I'll have my bachelor's. It takes a couple more years to have my master's. By then I should be into my career."

I met with Carly a third time in the winter of 2016, at her same residence, with our conversation again taking place around her same kitchen table, this day, a table adorned with two vases of fresh flowers. Music is playing on the stereo in the adjacent living room. Carly chooses to stay in her same home "to have stability" with her children. Her employment experiences have improved as she works 35 hours a week and has been promoted to manager at the retail food service company she has worked for. Carly confesses she has little barriers to maintaining employment as she has adequate childcare with her children's father when needed. Carly has also remained sure of her ideal employment goal, ". . . a social worker in the school aspect. Um I enjoy workin' with children and helpin' them find their way and what makes them happy and just to help solve their problems." And, she is on-target with completing the education needed to reach this goal, "I'm about, I think, 18 hours away from my bachelors and then I'll be going for my masters." She is positive and motivated to finish, "I just keep on pressin'. I'm gonna get there." This semester she is excited about what she's learning in a personal finance class, "It's helping me, my finance part, ta, to save more and to see the different accounts and I think it's just good." This semester she is taking only two classes, "It's sometimes like pressing, you know, 'cause you have a lot of things to do, work. . . school. When I was takin' three classes it was definitely, the three classes with my children, with workin' an', a little bit (stressful). Yeah." We talked about her ambitious goal of continuing in school to earn a master's degree after she completes her bachelor's, "Learning is growth, I think, and I just have goals. I want (her children) to see that this is what you need to work on. You, in order to get where you want to be, have to work. It takes hard work 'an you just gotta keep strivin' even if you might got setback. Like I feel like I should already have my bachelors workin' on my masters. But that wasn't the path that happened for me. So, it's okay. So I'm now I know what I need to do and I just gotta keep pressin' on an' keep going." While Carly's health has not negatively affected her work or school performance, still, she continues to struggle with a work-out plan, "I'm gonna get on track with that this year though. I am. I keep sayin' this but yeah it's somethin' I'm work, trying to work on." Finding the time between myriad responsibilities is the challenge. Carly's social network has changed again, with her sibling and mother leaving the community, "I'm, um, have mixed feelings

about it. 'Cause like I moved here to get closer to them and then my sibling moved first and then my mom moved where my sibling moved. We don't really talk too much anymore." Nonetheless, Carly has added a couple new friends to her circle, and she talks about two men who sent her the flowers that adorn her kitchen table, *"It's good to have that friendship there."* Carly has her own vehicle and has added traveling to her activities when she is not working or going to school, *"I love to travel."* She talked about road trips her family has taken to distant states and a vacation she is planning with her children, *"I feel like these are experiences I never got."* Her children have grown into middle school where they do well as students and continue to be physically and emotionally healthy. Of her financial situation Carly says she no longer struggles to pay bills, *"Things are fallin' in place. I'm due for another raise this month."* And, she has increased her financial knowledge, engagement with financial institutions and says of her credit score, *"It's gotten higher. I'm so excited!"* She is paying down debt with a goal of owning her own home and reflects on her financial situation compared to her parents, *"I look at how growin' up and um the choices like my parents made and I'm makin' a lot better choices. I'm not sayin' all their choices were bad 'cause the stability part was there, financial part not so. I've learned from seein' certain things to do better you know."*

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Julie: A case study of a journey to self-sufficiency

I first met Julie, a single mother of young children, in the spring of 2012. This initial meeting took place in my research office at the University of Illinois. Julie lived in Champaign since she was a young child and continued to live in Champaign to be close to family. Julie described a neighborhood with many amenities, including an informal neighborhood watch; a place that was child friendly and where she felt safe. Julie shared that the process of receiving housing assistance was *"long"; it took me almost five years to get it.*" And, that she experienced difficulty finding landlords who accepted Section 8 vouchers, *"I've only select parts of neighborhoods . . . that approve Section 8 housing."* While Julie was grateful for housing assistance, still, she experienced stigma attached to renting with a Section 8 voucher, *"Everybody looks down on you like, oh, you have Section 8."* As well, she also advocated for stricter program requirements, *"I feel like . . . they should force them. . . having a job so they can attempt to help instead of somebody just living in basically a house for free."* Julie shared a long and steady employment history, including acquiring skills and licensure in her field. She had few barriers to employment with her own transportation and family-provided child care, but admitted having a back-up child care plan would have made maintaining employment easier, *"Cause havin' kids, they get sick' an' you can't always take 'em to the daycare."* Julie reflected she was generally healthy, with no chronic illnesses, with health insurance coverage and that her employment required her to be in peak physical condition. Emotionally, there was no discourse about stress, anxiety or depression. Julie disclosed her educational experiences, *"I only got to the 11th grade, and then basically quit . . . which was probably the worst mistake of my life."* Julie valued education and said, *"But I do wanna go back."* When not working, Julie engaged in fun and home-centered activities with her children, *"I try to make it all about them."* While Julie's children did not have any health issue that affected their learning or behavior or caused stress to the family, one child did have some health challenges. Nevertheless, Julie described her children as emotionally well, *"They're happy."* Still, one of Julie's school-aged children was the recipient of bullying, but Julie was sensitive to the situation and provided encouragement and support. Otherwise, Julie's children did well academically and loved school. Julie's social support network included friends, family and a fiancée; she viewed her neighbors as cordial associates. Julie displayed financial literacy and described engagement with financial institutions. Her five year goals included completing high school, increasing income, leaving Section 8 and home ownership. Throughout our interview Julie displayed a mature, responsible attitude toward life, finances and raising her children.

Julie and I met a second time in the spring of 2014 in a private room at a local library. Julie's housing changed since we originally met and she explained she was eligible for a larger unit due to her family structure. Julie expressed gratefulness for more house in a better neighborhood, *"It's a blessing for us."* Julie articulated HACC's program requirements to work *"20 hours a week or more"* and thought this was good *"instead of just living off the state"* because *"It makes everybody equal."* Julie was satisfied with where she chose to live as the neighborhood was quiet, family-friendly, and safe and said, *"It's a lot better than what I've stayed in before."* Still, Julie desired more homeownership opportunities. Julie maintained full time employment and described no barriers, having child care and transportation, but also described a supportive network, *"I have a lot of supportive family. They help me with my kids and if my car's broke, one of them will come."* Julie now expressed her ideal job which would provide her some freedom, flexibility and creativity and she articulated the education and experience required to attain this ideal job. Since we last met Julie increased her education and earned a GED and reflected, *"I feel like it's a big accomplishment as far as myself and my goals."*

As a result, she exhibited high self-esteem and self-efficacy and modeled positive education values to her children, *"I got to actually encourage my kids why they should do it when they first have the chance."* During her free time Julie engaged in family and literacy oriented activities with her children, traveled occasionally, and she also began a part-time job in the field of her ideal job. Julie's immediate family structure remained unchanged, although she described significant family loss in her extended family, a parent's remarriage and a sibling's visit; all she agreed were big family changes. Still, Julie did not describe any stress, anxiety or depression. Julie described her children as generally health and good students. Her priorities for her children included basic

needs, health, education, morality and emotional support. Julie engaged with after school programs to increase her children's skills, including tutoring and music, positively affecting her children's sense of self-esteem and self-efficacy. Julie's children attended a racially diverse, culturally inclusive public school where Julie's child no longer experienced bullying, of which Julie said, *"It changed the whole atmosphere of everything."* Julie's social support network included her aunt as her best friend, family, friends, co-workers and some social media contacts. Julie viewed her social support network as reciprocal, *"We all help each other I think."* Financially, Julie shared that she struggled with heat bills in the winter months but always made it financially through the month. She viewed herself as financially savvy, *"I'm very smart with money because you never know what's gonna happen tomorrow"*, and, made progress on debt-reduction. She exhibited an internal locus of control over her money and her financial future and felt better off financially than her parents. Julie's five year goals included no longer needing housing assistance, and home and business ownership. During our meeting Julie displayed confidence in her plan toward self-sufficiency.

I met with Julie a third time at a local library in the spring of 2016; I gathered since we never met at Julie's home that privacy was important to her. Julie's housing remained the same as at the time of our last meeting but she expressed dissatisfaction with the housing authority about the re-inspection process, *"The landlord actually fixed it. Housing hasn't been back . . . So, it's just goin' down, like, at first they be, you know, on top of it and now it's just . . ."* Over time, Julie's housing satisfaction also declined as crime increased in the neighborhood, *"We've had two shootings in the past two months over there."* Julie shares personal consequences of these crimes, *"I went to four funerals within two months"* and, reflects, *"I remember when we was kids we could sit outside all night. Now when it gets dark you're bringin' your kids in the house. You're scared for them. I don't want my kids to live like that."* And, Julie expresses a desire to move, *"I want to be out of this town."* Julie maintains full time employment with benefits, and, over time her salary increases and she enjoys some flexibility to manage family responsibilities. Julie continues to agree with HACC's work requirements, *"I think it's better than it was. It requires you not to do some of the things that people was doin' to just live off the state."* Julie continues to express her ideal job goal but places priority on her children's needs, including education and health, and, caring for an aging parent. Over time Julie does struggle to pay some bills but continues to work a second job to supplement her income. Julie continues her long history of financial engagement, has a savings, continues debt reduction and says she is on the way to home ownership. Julie reflects her financial situation is better than her parents as she owns her own car, home furnishings and has some money saved for emergencies, sharing that her childhood was financially challenged, *"You don't have that when you move from house to house. My mom never worked. My dad worked three to four jobs. But they didn't own their own house. Their car wasn't theirs."* She wants a better life for her children, *"I don't want my kids to be like, oh, well my parents don't own. I want my kids to be like, well, my mom does."* Julie's social network increases over time, most recently with additional women friends with children with whom she can share babysitting and emotional support. She views herself as mature and chooses friends with similar values and goals. Julie has accomplished some original goals to increase income and complete her GED and continues her long term goal of home and business ownership. Most recently Julie includes the goal of moving out of town partly due to the increase in shootings which she perceives has its roots in poverty, *"We all went to school together. They're not even bad people. It just happens when you get greedy. . . and somebody else is getting more money than you, or they're doing better than you, or they're wearin' better shoes than you."*

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Joy: A case study of a journey to self-sufficiency

I first met Joy, a single mother of school-aged children, in the spring of 2012, at her home which was private, quiet and nicely furnished and maintained. Joy was born and raised in Champaign County and chose to stay in the area to be close to family. Even though Joy had been on the waitlist four years, she was now fairly new to the program and was grateful for housing assistance paying a portion of her rent, *"They take a nice chunk of rent that, you know, I'm not normally able to afford."* Joy was very satisfied with her housing choice, *"I love this place"* and described a responsive landlord. Joy described a work history in varied types of employment but was currently unemployed, received unemployment compensation, and worked part time but sought more hours and added, *"I actually just graduated with my bachelor's degree."* *"I've really been wanting to get a job that has benefits. I've been wanting to get on at the University. . . the school district . . . the hospital. A job for future benefits, health insurance, of course now, but, possible retirement and 401K's."* Joy dropped out of high school, pregnant with her first child, and lived at home with her parents who both worked full-time jobs. Joy eventually worked odd, part-time jobs, earned her GED and took one college course a semester and reflected, *"It took me seven years to get my associates. But then I wasn't completely satisfied and I was like, you know, a bachelor's degree sounds better."* Joy was surrounded by a very large social network including immediate family, extended family, friends, associates, *"and then, of course, my boyfriend."* Joy was family-oriented and enjoyed living in the same neighborhood since childhood, as she was familiar with everything, but admitted she disliked proximity to crime, *"The ghetto is on the other side of the (area). . . it's a little bit of drug trafficking and a couple weeks ago someone was actually shot."* While Joy said her children loved the neighborhood and engaged in activities in the neighborhood, still, she had to teach her children vigilance to gun shots and responsive defensive behavior, *"Drop to the floor. Get as low as you can."* Joy increased security measures in her home and said, *"For the most part I feel pretty safe. It's just, you know, the neighborhood and anything can happen."* Otherwise, Joy described her children as good students, athletes, with friends, active in their church and who were generally healthy but challenged by asthma and allergies. Joy described herself as generally healthy but with high blood pressure. Our discourse included Joy's goals of homeownership, *"This (place) is lovely, but it's a stepping stone. I'd like to be in a house."* Joy desired full time employment to be able to provide *"wants and not just needs."* Joy described a history of engagement with financial institutions and viewed herself financially competent, *"I'm pretty good with money."* Still, even with housing assistance paying part of her rent she struggled with some bills but said she could usually make it through the month. She was learning how to prioritize her spending, *"I have joy and pride when I am able to pay my bills."* At the end of our first meeting Joy exhibited confidence in her goals to find full-time employment, manage her finances and raise healthy, responsible and family-oriented children.

I met with Joy a second time in the spring of 2014 at her home, which was the same residence as our first meeting. We sat in Joy's living room which was nicely furnished and maintained. Joy expressed continued satisfaction with where she had chosen to live and at having a responsive landlord. Since our last meeting, Joy found professional employment in the education sector and was happy, *"I love it, for the most part. It's amazing."* She described her current employment as her ideal job, *"I love what I do now"* and attributed her education as facilitating her ideal employment, *"I have a bachelor's degree. And I think that helped me get my job."* For now, she was *"super satisfied"* with the level of education she completed. Joy described herself as healthy and confessed that her health affected her job performance, *"You have to stay healthy. You have to get plenty of sleep "*, to navigate this dynamic employment environment. Joy's immediate family structure had not changed and she spoke of her priorities for her children – education, physical health, discipline. Her children continued to thrive in school with good grades and athletic involvement. They were healthy except for asthma and allergies but this did not affect their learning or behavior. While Joy's residence remained unchanged, still, she reported changes in the people living in her neighborhood, *"We have a lot of, for lack of a better term, ghetto people coming. Most of the time it's on the other side of the (area)".* Nonetheless, she reported she felt safe in her neighborhood and reflected, *"Some of the neighbors that actually have stuck around I'm still very close with."*

Joy continued connection to a large social support network adding coworkers and neighbors, but reflected she could always count on family for support, *"They're always there when you need 'em."* Still, Joy did not want to have to need help, *"I pride myself in getting it done by myself. Sometimes if you have to ask for help, you have to ask for help. But I'd say I'm pretty self-sufficient."* With Joy's professional employment she increased her income and did not normally struggle to pay bills. But she was still learning how to budget her income which she found challenging, *"I've started to put money into a separate savings account; like it comes straight out of my check. Just to learn how to put some of that aside so that I'm not struggling."* Joy continued engagement with financial institutions, used a credit union to consolidate bills and make car loan payments, and understood the importance of her credit score. Still, while improving finances was a future goal, Joy also saw herself as still young enough to have more children or be married, *"In five years my (oldest child) will be close to finishing high school. I don't know what's gonna happen. Are you gonna meet someone and get married? Or, if you're gonna have more children. My main goal is just to be happy. I am doin' okay. The other stuff would be nice."*

Joy and I met a third time at her home, which remains unchanged. Joy is grateful for housing assistance, *"I mean just the fact that they help out on rent is just a blessing."* Joy understands the work requirements, *"I've had the job I have now for four years"*, and because of that she has minimal contact with the housing authority. While she is satisfied with where she has chosen to live we discussed possible changes, *"I'm ready to move. I'm starting to see the change in management and the environment."* She disclosed some issues with the landlord, *"I guess (the landlord) moved in a couple of relatives. . . and I'm sure they weren't on the waiting list"*, and, concerns about the neighborhood, *"It's ghetto down there."* But, she said, *"I don't know where (to move). 'Cause some landlords that accept Section 8 are kind of a lower income environment which sometimes can, you know, bring up other aspects. My lease is up (month) and I'm stressing about what am I gonna do."* Joy continues to maintain a long and consistent work history in the same professional field, citing positive experiences with team members and having a flexible attitude about new administration and policies, *"You gotta work with it."* While Joy has not added education since we last met, still, she is proud as a single parent able to accomplish a bachelor's degree, increasing her self-efficacy and self-esteem. In her free time Joy engages with family and friends and may work part-time but mostly she says, *"I'm a homebody."* Her children are paramount in her life as they reach high school age. She counsels them on staying out of trouble, being a leader and not using drugs. They continue as good student athletes, with friends, growing in independence and responsibilities, in good health and emotionally happy. Joy continues to enjoy close relationships with family, close friends and coworkers and of her social support network she says, *"I feel emotionally supported; I feel like someone has my back. Like, moving is something that I feel like I need emotional support for."* Discourse continues about moving and homeownership, *"I think it would be nice to own a home; I'm working on my credit building, savings stuff."* But as Joy's children grow into teenagers, their needs increase for phones and internet connection, putting a strain on an already tight budget including a car payment and maintenance, car insurance, student loan repayment and normal utilities and rent, the latter of which, Joy says, just increased. *"I think my biggest thing right now is I'm trying to pay off debt that I have. You know, whether it's the dentist office or buying clothing 'cause they grow so fast. Or, like last summer was super tight. Had to get a loan. So I'm tryin' to pay off that loan."* Joy admits that in the last year there were times when she just didn't have enough money to get through the month and she accessed community food resources. When I asked Joy to describe what she would like her life to be like five years from now she said, *"You caught me at a really weird time because at this point, I'm like, you know, am I gonna stay at this job? Am I gonna stay in this house? What's my next move? Then I wonder, you know, am I going to grow my family? Am I gonna get married? Am I gonna have another kid? I'm still young enough to have a kid because I had (first child) at 17."*

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