

Moving to Work

2019 Annual Report



GROWING *and ...*



MOVING
FORWARD
Together

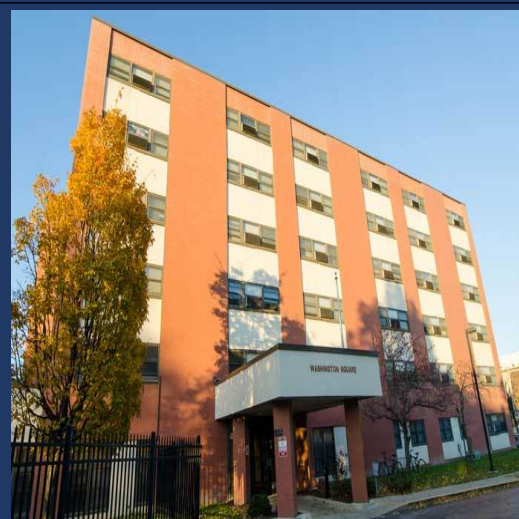


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Mission

"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 2019, the Housing Authority of Champaign County completed the conversion of 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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LEADERSHIP TEAM

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Chief Executive Officer

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Interim Deputy Director of Enrichment Operations

Tameka Edwards
Interim Deputy Director of Housing Operations

John Dailey
Director of Capital Assets

Miguel Manero
Director of Finance

Robyn Dodd
Director of Asset Management



MESSAGE FROM THE CEO...

The Housing Authority of Champaign County... Is working to change the face of public housing. As one of the leading housing authorities in the state, and one of only 39 Moving to Work Agencies in the country, our Agency provides housing and housing-related services for over 13,000 citizens of Champaign County.

HACC Is So Much More Than Housing... We offer individuals, families and seniors a foundation from which to build successful lives and invest in self and community through our housing opportunities and programs. We are there for those who need support, and for those who wish to transform their future.

New Initiatives... I am proud to announce three new major initiatives launched in 2019.

1. **YouthBuild** – HACC received a \$1.5 million dollar grant to implement a YouthBuild Program providing alternate educational and job readiness for at risk youth ages 16 to 24.
2. **Enrichment Foundations** – HACC created an Enrichment Foundation to secure charitable and corporate donations to provide educational scholarships and enrichment opportunities for the residents we serve.
3. **Office of Constituent Concerns** – To creatively manage, track and mediate client and community concerns, particularly those related to Fair Housing. Dedicated staff provide prompt response and work towards resolution of any constituent concerns.

Our Team... Consists of dedicated management and housing professionals. With continued leadership and assistance from our Board of Commissioners, we remain confident and excited about the opportunities we are able to offer to the community.

HACC Plays a Vital Role... In maintaining the health of our community by building strong public and private partnership, maintaining a high standard of property maintenance and helping low-income families move toward economic self-sufficiency.

Our Future Success... Depends on our willingness to offer our very best to the public as professionals who can demonstrate that they can care about people and the community in which they live, work and play. Although we have challenges, we have a much brighter future. We must all come together – residents, staff, governments, businesses, partners, developers and other stakeholders in our mission and commitment to serve Champaign County with housing opportunities and options.

Service Above All Else... At HACC we are committed to service and we believe it shows in everything we do. We look forward to continuing to serve the community and helping each resident thrive.



Picture 1 - CEO David A. Northern

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 2019 and discusses specific outcomes for the 2019 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, 2019 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.

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 2019, 90% of all households are in compliance with education and employment requirements.

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
- 2019-1 Re-Entry Transitional Housing Program

Progress - Three of the above activities: Local Project Based Voucher Program; Acquisition without Prior HUD Approval; and, Affordable Housing Development resulted in 236 new housing under construction in 2019 and at total of 599 units since receipt of our MTW designation.

The Modified Definition of Elderly activity continued to expand housing options for 46 individuals age 55 to 61. The Local Homeownership Program provided 3 families with new homes in 2019. Local Payment Standards provided 25 families with the ability to move to expanded areas of opportunity in 2019 and a total of 152 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 2019, HACC began construction on the final RAD conversion project: The Haven at Market Place. The traditional Public Housing Program has been replaced with privately financed developments 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 and new construction of the final RAD conversion project.

Table 1 below identifies the Public Housing properties that converted to Project Based Vouchers under the Rental Assistance Demonstration Program in 2018 and 2019.

The Haven at Market Place is a RAD Transfer of Assistance from the former Skelton Place Public Housing Community. Construction continued throughout all of 2019 with Haven Flats, the two 12 units buildings serving individuals with special needs coming on line in December 2019. Construction was approximately 50% complete on Haven Court, the 98-unit senior building at the end of 2019.



Picture 2 –The Haven at Market Place Under Construction

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	HAP Date or Commitment Date
PBV HAP CONTRACTS EXECUTED SINCE IMPLEMENTATION			
Douglass Square	50	20	October 1, 2011
Oakwood Trace	50	46	June 1, 2012
Hamilton on the Park	36	36	September 1, 2013
Providence at Sycamore/Thornberry	252	226	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
Bristol Place Residences	90	84	December 1, 2019
TOTAL UNDER HAP	553	478	
PBV UNDER CONSTRUCTION			
The Haven at Market Place	38	36	December 1, 2018
Oak Field Place	30	10	February 28, 2018
TOTAL UNDER CONSTRUCTION	68	46	
PBV COMMITMENTS			
Pinewood Place	24	24	July 19, 2018
Newton Senior Housing	35	9	February 11, 2019
Sugar Creek Crossing	43	11	February 11, 2019
Main Street Lofts	24	12	February 11, 2019
Ladd Senior Housing	40	11	February 11, 2019
TOTAL NEW COMMITMENTS	166	67	
ALL PBV AS OF 12/31/2019	787	591	

Traditional Public Housing Portfolio

HACC will exit the Public Housing program in 2020 with the disposition of two remaining non-dwelling buildings.

Major Capital Expenditures

The remaining RAD property that closed in December 2018 remained under construction during all of 2019. HACC provided 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.

Table 3 - 2019 Major Capital Expenditures

PROPERTY	CAPITAL EXPENDITURE
The Haven at Market Place	\$9,000,000
TOTAL	\$9,000,000

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
LIHTC Only	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.	26
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		38

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 1706 total households served in 2019 and a comparative analysis of the percent of each family size served in 2019.

Table 6 - 2019 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%
Number of Households Served by Family Size this Year	1183	189	146	97	58	33	1706
Percentages of Households Served by Household Size this Fiscal Year	69.3%	11.1%	8.6%	5.7%	3.4%	1.9%	100%
Percentage Change	34.1%	(5.1%)	(9.7%)	(9.4%)	(6.1%)	(3.8%)	

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 3 persons or more is simply reflective of the overall changing demographics in family size throughout Champaign County. The decrease in 2 person households and the increase in 1 person households is the result of the demand for housing for single individuals, particularly individuals with special needs in 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, 2019, there were a total of 554 households that had fully transitioned to self-sufficiency over the four-year period, an average of 110 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	554	<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	110	

Wait List Information

Bristol Place, a 90-unit new construction community was completed in 2019 and the wait list opened in August 2019 with initial occupancy in November.

Table 9 below details all wait lists that were opened in 2019. 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.



Picture 3 – Bristol Place

As of December 2019, there were 1,217 applicants on the Tenant-Based Voucher wait list and 2,562 applicants on the Project Based Voucher waiting list for all properties combined.

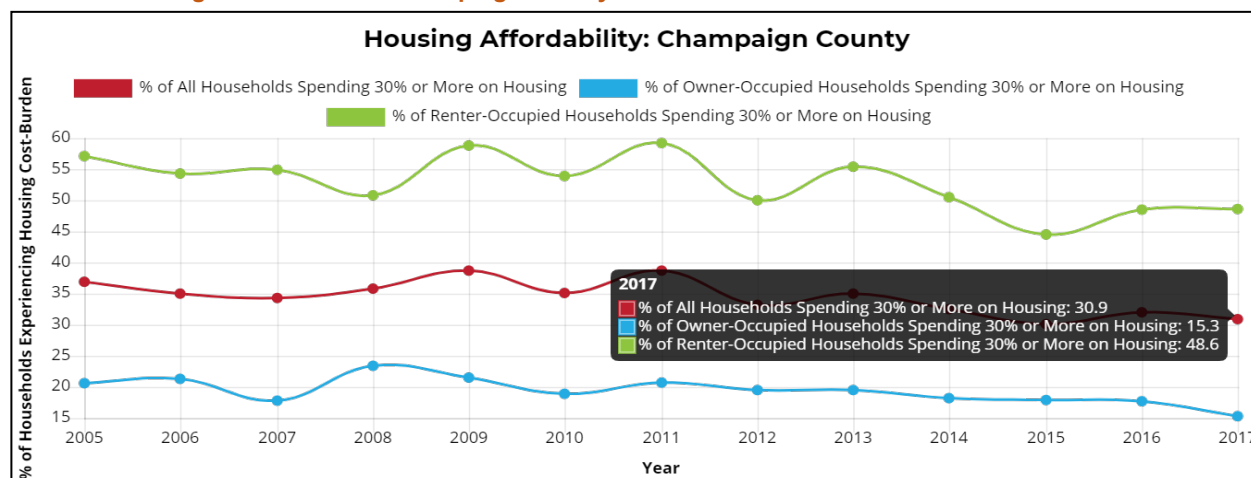
Table 8 - Wait List Information 2019

WAIT LIST ACTIVITY – 2019		
PROGRAM	MONTH OPENED IN 2019	TOTAL PROGRAM APPLICANTS AS OF 12/31/2019
Tenant Based Vouchers	June	1217
PBV – Providence at Sycamore	January	1652
PBV – Bristol Place	August	
PBV – Providence at Thornberry	December	
RAD PBV - Steer Place	March and May	496
RAD PBV – Youman Place	July	55
RAD PBV – Hayes Homes	June	359

Leasing Issues – There were no leasing issues during 2019.

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



Proposed MTW Activities

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

**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			
Ladd Senior Housing	11	11	In Development pending closing	NO	Ladd Senior Housing is a 40 unit senior project located in the town of Ladd. HACC secured a 9% LIHTC allocation in 2019 for this new construction project.
Sugar Creek Crossing	11	11	In Development pending closing	NO	Sugar Creek Crossing is a 43 unit senior housing project in the town of Robinson. HACC secured a 9% LIHTC allocation in 2019 for this new construction project.
Newton Senior Housing	9	9	In Development, pending closing.	NO	This is a 35 unit senior housing project in the town of Newton. HACC secured a 9% LIHTC allocation in 2019 for this new construction project.
	31	31	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:

The planned and actual number of vouchers newly Project Based were the same in 2019.

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
Youman Place	20	20	Leased	YES	Former Public Housing property converted under RAD
Douglas Square	20	20	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	226	226	Leased	NO	LIHTC Property, total 252 units on two sites; 226 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
Haven at Market Place (Phase I – Haven Flats)	24	24	Leased	NO	The Haven at Market Place has two phases: Phase I - Haven Flats and Phase II - Haven Court. Haven Flats is 2 twelve-unit buildings which completed construction in 2019 and were occupied. Haven Court is a three story 98 units building which was approximately 50% complete at the end of 2019. This building consists of 84 RAD TOA PBV's; 12 MTW PBV's and 2 Market Rate Units.
Haven at Market Place (Haven Court)	84	84	Under Construction	YES	
Haven at Market Place	12	12	Under Construction	NO	
Bristol Place Residences	84	84	Leased	NO	

PROPERTY NAME	NUMBER OF PROJECT-BASED VOUCHERS		STATUS AT END OF PLAN YEAR**	RAD?	DESCRIPTION OF PROJECT
	Planned*	Actual			
Oak Field Place	10	10	Under Construction	NO	Oak Field Place is a 30 unit senior project locate in Henry. Of the 30 units, 10 are MTW PBV's. This is a 9% LIHTC new construction project which began construction in 2019.
Pinewood Place	24	24	Pending Closing	NO	Pinewood Place is a 24-unit project located in the City of Urbana that will serve individuals with special needs.
		886	886	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:

The planned and actual number of existing Project Based Vouchers were the same in 2019

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
There were no other changes to the MTW Housing Stock in 2019.

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
The capital expenditures for 2019 consisted of \$9,000,000 loan to The Haven at Market Place: \$5 million were sales proceeds from Skelton Place and \$ 4 million was 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	19,776	20,472	1648	1706
Local, Non-Traditional: Tenant-Based	0	0	0	0
Local, Non-Traditional: Property-Based	96	96	8	8
Local, Non-Traditional: Homeownership	48	36	4	3
Planned/Actual Totals	19,920	20,604	1,660	1,717

* "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 actual leased units exceed the planned as some PBV units completed construction and were occupied at the end of 2019.

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	36	4	3
Planned/Actual Totals		144	132	12	11

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	1217	CLOSED	YES
Project Based Vouchers	Property Based Waiting List for Each Project Based Voucher Property	2662	CLOSED	YES

Please describe any duplication of applicants across waiting lists:

All project based voucher applicants are also on the tenant based waiting list.

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	0
49%-30% Area Median Income	18
Below 30% Area Median Income	30
	48

Total Local, Non-Traditional Households Admitted

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%	1183	69.3%	34.14%
2 Person	16.20%	189	11.1%	-5.12%
3 Person	18.30%	146	8.6%	-9.74%
4 Person	15.10%	97	5.7%	-9.41%
5 Person	9.50%	58	3.4%	-6.10%
6+ Person	5.70%	33	1.9%	-3.77%
TOTAL	100%	1706	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 decrease of the number of households served by HACC with 3 persons or more is simply reflective of the overall changing demographics in family size throughout Champaign County. The decrease in 2 person households and the increase in 1 person households is the result of the demand for housing for single individuals, particularly individuals with special needs in 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	68	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> .
	68	
	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.

(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

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
2019-1	Re-Entry Transitional Housing Program	December 2019

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 2019, HACC realized time savings of 4,548 hours of staff time which translates into \$115,110 in costs savings. Tables 11 and 12 below detail these savings.

Table 11 -Triennial Re-Certifications Staff Savings

TRIENNIAL RECERTIFICATIONS	ALL PROGRAMS	
	BASELINE 2011	2019
Annual Recertifications Required All Households	1,674	1706
Recertifications Completed	1,674	569
Hours Per Recertification	4	4
Total Staff Hours for Recertifications	6,696	2,276
Adjustment for Increased Households (32 x 4 hours)	0	(128)
TOTAL STAFF HOURS FOR RECERTIFICATIONS	6,696	2,148
2019 Staff Time Savings	4,548	

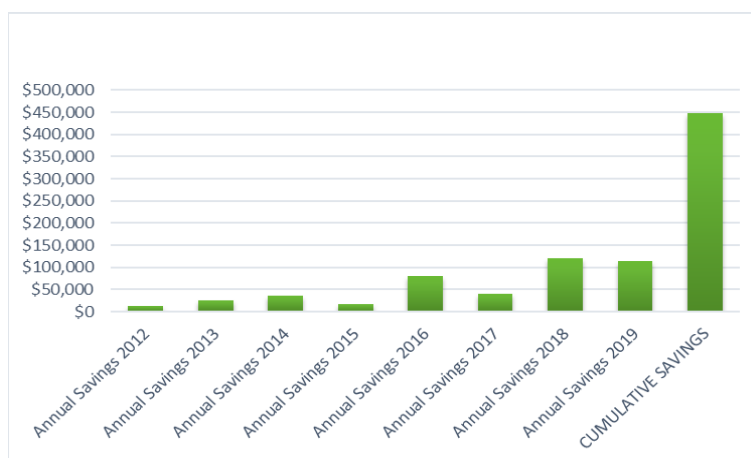
Table 12 – Triennial Recertification Cost Savings

2019 RECERTIFICATION ACTIVITIES	ANNUAL RECERTIFICATION COSTS	TRIENNIAL RECERTIFICATION COSTS
TOTAL 2019 HOUSEHOLDS	1,706	1,706
Hours Per Recert	4	4
Total Annual Recertifications	1,706	569
Total Hours Annual Recerts	6,824	2,276
2019 Average Hourly Cost	\$25.31	\$25.31
Total Cost for All Annual Recertifications	\$172,715.44	\$57,605.56
COSTS SAVINGS		\$115,109.88

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 \$448,496 over the eight-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 2019.

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.

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 2019, 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.

In December 2019, HACC expanded its ability to provide Self-Sufficiency services under the YouthBuild Program. U.S. Rep. Rodney Davis (R-Ill.) announced that the U.S. Department of Labor has awarded a \$1,500,000 grant to the Housing Authority of Champaign County to establish a new YouthBuild program.

Picture 4 – Youthbuild Training and Employment

YouthBuild is an education and training program with a strong pre-apprenticeship component that helps at-risk youth complete high school or state equivalency degree programs, earn industry-recognized credentials for in-demand occupations, and undergo training to build housing for low-income or homeless individuals and families in their communities.



"YouthBuild provides great opportunities for students through its unique curriculum and this grant will help bring those same opportunities to Champaign-area youth," **said Davis.** "YouthBuild helps at-risk kids learn valuable construction, IT, or CNA skills they can use to find meaningful employment as well as get their G.E.D. It not only helps them in the classroom, but it also provides support services to make sure these kids have a smooth transition into future jobs. I am proud to support YouthBuild and I look forward to seeing these young people succeed in the workforce."



Picture 5 – YouthBuild

On September 18, 2018, HACC held a meeting with various community partners to discuss the common dream of developing a YouthBuild program in collaboration with the over \$100 Million Dollars in development that HACC has undertaken. The current state of graduation rates, educational performance, and violent crimes among teenagers in our community positions the YouthBuild program to be a lifesaving opportunity for so many. It is our hope that this grant will provide youth with the opportunity to reclaim their education, gain skills they need for employment and become leaders in their communities.

Resident Spotlight

Latricia Johnson is currently attending Parkland College and is scheduled to graduate with an A.A. degree in Social Work this fall. Latricia says, *"I am currently in college and I will not stop until I have my PhD."* She is a proud mother of 4 who often creates opportunities to teach her children the importance of giving back to the community. At the beginning of this year she co-founded a non-profit organization

named Unified 4 Life. Through her non-profit, Latricia believes in unifying communities by working directly with vulnerable populations and linking them with the school system. She is fully committed to helping others. In August 2019, her non-profit Unified 4 Life was a co-sponsor of a Back to School Celebration for HACC participants and the community.

Latricia and her team of volunteers, which included her children, worked really hard to solicit school supply donations from shoppers at local stores on the weekends. A total of 128 backpacks filled with school supplies were distributed to HACC participants at the celebration. According to Latricia, *"I have a great passion for education and being able to help equip children with the proper tools for their educational success was fulfilling. None of this would have been possible if I had not received assistance through the HACC LSS program."*



Picture 6 - Johnson Family

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	2019	PERCENT OF CHANGE
\$67,100	\$79,500	18.5%

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 earned income from initiation of the MTW Program through December 31, 2019. The increase in earned income has been 35.7%. When adjusting for the increase in MFI, the increase is still very impressive with earned income increasing 17.2%. This is a direct result of the Mandatory LSS Program and its corresponding work requirements.

Table 15 – Increase in Income

LSS HOUSEHOLD INCOME	2019 INCOME	2010 INCOME	% OF INCREASE	% INCREASE ADJUSTED FOR FMI
Average Household Earned Income	\$15,992	\$10,280	35.7	17.2%

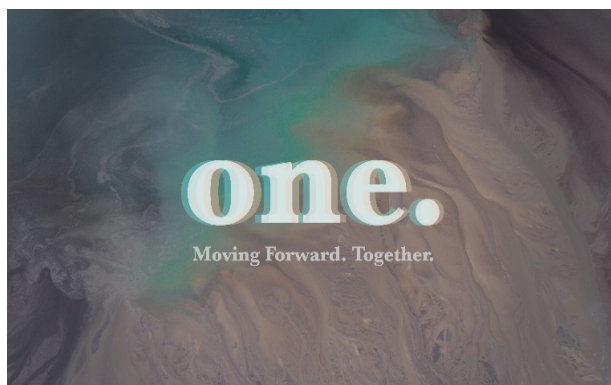
Outcome - The outcomes of this activity are best summarized in Table 16 below. HACC served a total of 1706 households in 2019. Of these, 68 transitioned to self-sufficiency and 879 were exempt from the LSS Program. The remaining 759 households received active case management services during 2019. Of these 759, 90% or 682 households were fully compliant with the LSS Program; 10% were not compliant.

Table 16 - Outcomes of LSS Participants

MANDATORY LOCAL SELF-SUFFICIENCY PROGRAM - 2019		
Total Households Served	1706	100%
Transitioned to Self-Sufficiency	68	4%
Exempt from LSS	879	52%
Active LSS Households	759	
COMPLIANT	682	90%
Education	133	
Employed	549	
NON-COMPLIANT	77	10%
Unemployed/Underemployed	16	
Receiving TANF	24	
Pending Exemption/Hardship/Termination	51	

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	2019
Total Households	1,674	1,706
Annual/Triennial Recertifications Completed	1,674	569
Interim Recertification Completed	502	207
Average Staff Hours Per Rent Calculation	1.5	0.75
Total Staff Hours Per Rent Calculation	3,264	582
2019 Staff Hours Saved	2,738	
Average Cost Per Hour	\$25.31	
Total Cost for Rent Calculation	\$82,611	\$14,730
2019 Cost Savings	\$67,881	

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 2019 for households ages 55 to 61 and 62 and older.

Table 19 –New Admissions 55 - 61

MODIFIED DEFINITION OF ELDERLY	
Total Households Admitted 55 to 61	46



Picture 7 – 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 2019 was 46 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 literacy, 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 of a program participant that recently became homeowners.

Resident Spotlight

Heather Rose is a graduate of the Housing Choice Voucher and Local Self-Sufficiency programs. While receiving housing assistance, Heather worked 2-3 part-time jobs and successfully completed her associate degree at Parkland College. She continued her education graduating from Eastern Illinois University with a B.S. in Health Studies from. All of her hard work, perseverance, and determination

culminated in her landing a full-time job as a Resource Specialist at the University of Illinois Child Care Resource Service. Heather credits the LSS program at HACC with teaching her how to budget, save money, and become more self-sufficient. "The program held me accountable to reaching my own personal goals.

I always knew I wouldn't be on the program for long." In 2019, with the help of Habitat for Humanity, Heather purchased a beautiful home for herself and her 2 children. Becoming a homeowner was a dream come true for Heather Rose, but she hasn't stopped there.



Picture 8 – Heather Rose

She continues to excel in other endeavors. In addition to her full-time job, Heather also works part time as a life coach and public speaker. Heather Rose is a huge source of inspiration for other single parents in the community looking to improve their lives, and her life truly exemplifies the adage that "hard work pays off."

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
New Homeowners 2019	3
Total Cumulative New Homeowners	22

Outcomes – The outcome of this Activity have been the cumulated 22 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.



Picture 9 - Providence at Thornberry Community Room

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

The additional impact is the cost savings to HACC as administrative functions such as recertifications are processed by the private property management company at the Project Based Voucher property. Table 21 below provides analysis of the cost savings of the Local MTW Project Based Voucher Program for 2019.

Table 21 – 2019 PBV Cost Savings

PROJECT BASED VOUCHERS COST SAVINGS - 2019	
Total PBVs Leased in 2019	750
Managed by Private PM's	393
Average Staff Hours Per Unit	12
Total Estimated Staff Hours	4,716
Average Cost Per Hour	\$25.31
Total Staff Cost PBV Administration	\$119,362

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
Washington Square (RAD)	104	104	December 1, 2016
Steer Place (RAD)	108	108	December 1, 2016
Hayes Homes (RAD)	6	6	December 1, 2016
Columbia Place (RAD)	16	16	January 1, 2017
Youman (RAD)	20	20	January 1, 2017
Highland Green	33	33	August 1, 2017
Manor at Prairie Crossing	18	18	November 1, 2017
Bristol Place Residences	90	84	November 1, 2019
Haven at Market Place (Phase I)	24	24	November 1, 2019
TOTAL UNDER HAP	831	750	
PBV COMMITMENTS UNDER CONSTRUCTION DURING 2019			
Haven at Market Place (Phase II)	98	96	December 1, 2018
Oak Field Place	30	10	February 28, 2018
TOTAL UNDER CONSTRUCTION	128	106	
PBV COMMITMENTS IN DEVELOPMENT IN 2019			
Pinewood Place	24	24	July 19, 2018
Newton Senoir Housing	35	9	February 11, 2019
Sugar Creek Crossing	43	11	February 11, 2019
Ladd Senior Housing	40	11	February 11, 2019
TOTAL NEW COMMITMENTS	142	55	
ALL PBV AS OF 12/31/2019	1101	911	

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 2019 households that moved to areas of higher poverty; to areas of lower poverty and to poverty neutral areas. As noted, 32% of all movers selected areas of lower poverty. The remaining movers selected areas of higher poverty or a poverty neutral area.

Table 23 – 2019 Program Moves

TENANT BASED PROGRAM PROGRAM MOVES - 2019		
Moves to Lower Poverty Rates	36	32%
Moves to Higher Poverty Rates	9	8%
Moves with No Change in Poverty Rate	68	60%
TOTAL MOVES	113	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
2019	36
TOTAL	163

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.

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 Prarie Crossings	18	18	0	PBV<50%
Bristol Place	90	84	6	LIHTC <60%
Haven at Market Place	122	120	2	LIHTC <60%
Oakfield Place	30	10	20	LIHTC <60%
Pinewood Place	24	24	0	PSH<50%
TOTAL	628	566	62	

Table 26 – New Acquisitions 2019

NEW ACQUISITIONS IN 2019			
Acquisition	Location	Type of Acquisition	Purpose
Ladd Senior Housing	Ladd	Co-Member New Construction	LIHTC<60%
Newton Senior Housing	Newton	Managing Member New Construction	LIHTC<60%
Sugar Creek Crossing	Robinson	Co-Member New Construction	LIHTC<60%

Table 26 identifies acquisition completed in 2019 which consists of the acquisition of three properties in which HACC will have an ownership interest in new construction 9% Low Income Housing Tax Credit properties.



Picture 10 - Rendering Sugar Creek Crossing

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.

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 Crossing	\$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
Oak Field Place	\$7,379,745	\$0	\$7,379,745	30	\$245,992	\$0
Pinewood Place	\$3,223,569	\$1,800,000	\$5,023,569	24	\$209,315	\$75,000
TOTAL	\$101,123,208	\$21,167,352	\$122,290,560	629	\$194,421	\$33,652
Leverage	\$4.78	Private dollars for every \$1.00 of MTW Block Grant Funds				

Outcomes - The MTW authorization has made it possible to produce 629 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.



Picture 11 - Haven Court Under Construction

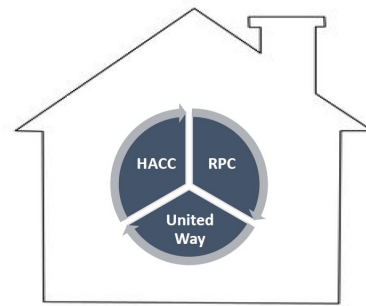
Benchmarks, Metrics and Data Collection - We do not anticipate any changes in the benchmark, metrics or data collection methods for this activity.

Activity 2015-1: Emergency Family Shelter Program

Description - HACC has partnered with the 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 – 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 48 households were assisted at the Emergency Family Shelter in 2019. Each family stayed in shelter units an average of 66 days which exceeds the number of days initially anticipated for the shelter program. However, all families in 2019 were stabilized with permanent housing and there was not return to homelessness of the families served.

Activity 2019-1: Re-Entry Transitional Housing Program

Description – Working with the Champaign County Reentry Council, HACC provided 2 single family homes to local non-profits to address the needs of the reentry population. The Reentry Council connects people reentering the community from the criminal justice system to the services and support structures they need to succeed individually. That success translates to less recidivism in the community and better support for families to be safe and successful as well.

HACC transferred ownership of the two houses to a related non-profit affiliate who entered into Use Agreements with First Followers, a Re-entry Service Provider for men; and WIN, a Re-Entry Service Provider for Women. HACC rehabbed the properties and will provide an operating subsidy to support the Reentry Transitional Houses. The operating subsidy is equal to the actual per unit operating costs for maintenance, and insurance.

HACC provides property management services; performs any critical maintenance to structures or systems and will provide insurance coverage. First Followers and WIN are responsible for managing the day to day operations of the housing units including routine maintenance, utilities, cleaning and turnover of vacant rooms, and provision and replacement of all furnishings and supplies.

First Followers and WIN developed policies and procedures under which they administer the Reentry Transitional Housing Program which were approved by HACC. Policies and procedures include admission criteria, continued occupancy criteria and a clear definition of successful completion of the transitional housing program. Individuals are admitted to transitional housing pursuant to the approved policies and procedures. Waiting lists, selection of individuals and occupancy of the transitional reentry beds is maintained and managed by First Followers and WIN. Participants in the Re-entry program are individuals referred from the Illinois Department of Corrections, the Champaign County Sheriff, or Local Police Departments from various municipal jurisdictions in Champaign County.

Upon successful completion of the transitional housing period as certified by First Followers and WIN, individuals are eligible to request a tenant-based voucher. HACC allocates MTW Reentry Tenant Based Vouchers for the program each calendar year. Provided that funding is available, 24 vouchers for individuals successfully exiting the Re-Entry Transitional Housing Program will be made available each calendar year.

HACC policies regarding criminal background are waived for individuals determined eligible for an MTW Reentry Tenant-Based Voucher with the exception of registered sex offenders and individuals with a conviction for the production or manufacture of methamphetamine on the premises of federally assisted housing. Individuals with these crimes are ineligible for an MTW Reentry Tenant-Based Voucher. Individuals receiving an MTW Reentry Voucher have one year from the effective date of the initial HAP contract to be compliant with all MTW self-sufficiency requirements.

Case Management and/or Peer Mentors advocate with local landlords to assist individuals with the MTW Reentry Tenant-Based Voucher to locate alternate housing. Extensions of the Reentry vouchers will be granted for a period not to exceed six months to allow sufficient time to secure alternate housing.

Under this activity, HACC also committed to review and revise all current admissions policies for the Housing Choice Voucher Program and to work with its partners that receive HACC Project Based Vouchers to review and revise admissions policies that will broaden reentry housing options.

Impact – Access to housing is one of the most critical issues facing formerly incarcerated individuals and family members of people still in prison. The Illinois Department of Corrections (IDOC) requires individuals to remain in prison for half of their parole time if they cannot find an approved residence to parole to. Most local landlords, including the Housing Authority of Champaign County have long standing policies that preclude renting to individuals with felony records. This activity provides individuals with criminal backgrounds to secure housing.

Outcomes – The program was not fully implemented until the end of 2019, therefore, there are no measurable outcomes for 2019.

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 2019.

Sources and Uses

As of the date of this report, the MTW Block Grant unaudited 2019 year-end close has not been completed due to COVID 19. The numbers below are tentative and subject to change upon completion of the year end close in the prescribed Financial Data System (FDS) format.

Table 28 – 2019 Sources and Uses

2019 SOURCE AND USES OF MTW BLOCK GRANT FUNDS	
SOURCES	AMOUNT
Total Tenant Revenue	\$994,466
HUD PHA Operating Grants	\$21,566,763
Other Government Grants	\$1,290,083
Interest Income	\$370,321
Other Revenue	\$905,379
Other Income	\$3,830,645
Total Revenue	\$28,957,657
USES	AMOUNT
Total Operating - Administrative	\$2,652,423
Total Tenant Services	\$60,562
Total Utilities	\$370,559
Total Ordinary Maintenance	\$920,526
Total insurance Premiums	\$190,896
Total Other General Expenses	\$586,614
Interest and Amortization Cost	\$393,370
Extraordinary Maintenance	\$26,911
Housing Assistance Payments + Portability-In	\$9,511,720
Depreciation Expense	\$780,321
Total Expenses	\$15,493,902
SURPLUS/DEFICIT	\$13,463,755

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 7th day of August, 2020

HOUSING AUTHORITY OF CHAMPAIGN COUNTY, ILLINOIS

By: David A. Northern, Sr.

Title: Executive Director

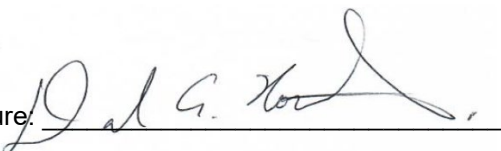
Signature: 

Exhibit A

HUD 50900
Standard Metrics

**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**

STANDARD HUD METRICS

For all activities in Section (III) Proposed Activities and activities in Section (IV) Approved Activities in the "Implemented" category, the MTW PHA must use all of the applicable Standard HUD Metrics listed below. Standard HUD Metrics must be reported in the table format provided in order to allow analysis and aggregation across MTW PHAs for similar activities.

For Standard HUD Metrics that are different from the metrics the MTW PHA had been reporting on for an implemented MTW activity, the MTW PHA may set a baseline prior to when the MTW activity began (through historical records or extrapolation from available data). If such information is not available, the MTW PHA may set the baseline in the Annual MTW Report where the Standard HUD Metric is first presented. If one of the Standard HUD Metrics had not been used in previous Annual MTW Reports, the MTW PHA must begin tracking the MTW activity using the Standard HUD Metrics during the current Plan Year.

MTW PHAs should show the component variables that comprise figures (for example, in showing a "Total Cost," an MTW PHA would show the cost per transaction and number of transactions).

MTW PHAs have the flexibility to report on agency developed and previously established metrics in addition to the required Standard HUD 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	\$6,719	

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	6	
(2) Employed Part- Time	0	30	12	
(3) Enrolled in an Educational Program	0	2	1	
(4) Enrolled in Job Training Program	5	8	0	
(5) Unemployed	40	2	25	
(6) Other	3	2	4	
HHServed Per Year	48	48	48	

<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%	13%	
(2) Employed Part- Time	0%	63%	25%	
(3) Enrolled in an Educational Program	0%	4%	2%	
(4) Enrolled in Job Training Program	10%	17%	0%	
(5) Unemployed	83%	4%	52%	
(6) Other	6%	4%	8%	
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	2	

<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	\$612	

<i>SS #7: Increase in Agency Rental Revenue</i>				
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	

<i>SS #8: Households Transitioned to Self Sufficiency</i>				
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	

<i>HC #1: Additional Units of Housing Made Available</i>				
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	

<i>HC #3: Decrease in Wait List Time</i>				
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	48	

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	\$57,606	

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	2,148	

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	\$15,992	

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	452	
(2) Employed Part- Time	164	500	165	
(3) Enrolled in Education	0	25	133	
(4) Enrolled in Training	0	49	0	
(5) Unemployed	585	200	77	
(6) Exempt	861	800	879	
HH Served Per Year	1674	1674	1706	
	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%	26.5%	
(2) Employed Part- Time	10%	30%	9.6%	
(3) Enrolled in Education	0%	1%	7.8%	
(4) Enrolled in Training	0%	3%	0%	
(5) Unemployed	35%	12%	4.5%	
(6) Other	51%	48%	51.6%	
HH Served Per Year	100%	100%	100%	

SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving TANF assistance (decrease).	Households receiving TANF prior to implementation 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	\$558	

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	46	

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	3	
<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	3	
<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	3	

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				

<i>HC #3: Decrease in Wait List Time</i>				
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	14	

<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	750	

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	163 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	628	
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	14	
HC #4: Displacement Prevention				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households at or below 80% AMI that would lose assistance or need to move (decrease). I	Households losing assistance/moving prior to implementation (number).	Expected households losing assistance/moving after implementation (number).	Actual households losing assistance/moving after implementation (number).	YES
	93	0	0	

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	\$101,123,208	

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	629	

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	14	

<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
2019 Annual Report



Growing & Moving Forward Together



**Serving
Champaign
County, Illinois**

Prepared by:

Paul McNamara, Associate Professor and Principal Investigator

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University of Illinois at Urbana-Champaign

January 31, 2020

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Executive Summary

The University of Illinois at Urbana-Champaign (UIUC) has committed to provide the Housing Authority of Champaign County (HACC) a longitudinal program evaluation of its Moving to Work (MTW) Local Self-Sufficiency (LSS) Program. During 2019, the UIUC research team was led by Dr. Paul McNamara as Principal Investigator, with Cathy Strick, MSW, as Research Coordinator, and Yuying Xing, MBA and Ph.D. Candidate, as Graduate Research Assistant. During the summer of 2019 the research team added undergraduate research assistant, Yu Tang, through the College of Agricultural, Consumer and Environmental Sciences (ACES) Applied Summer Internship Program. As with most UIUC internship programs, these appointments are highly competitive among undergraduates in the College of ACES and only exceptional students receive an internship. In addition, in the fall of 2019, the research team welcomed Brian Waters as graduate research assistant, specializing in GIS (Geographic Information System) analyses. Therefore, this year's research team provides a consistent, as well as, an innovative approach to the examination of evaluation data.

In January of 2019 we formally welcomed a second non-MTW, Central Illinois, Public Housing Authority (PHA) to our study. This PHA entered into a formal agreement with the HACC to participate in the continued evaluation of the HACC's Local Self-Sufficiency (LSS) Program. This PHA's participation in the evaluation not only provides an increased robustness of our longitudinal program evaluation analyses, but also, the opportunity to inform its programs and services by our data findings.

On April 24-25, 2019 we attended the Moving to Work Conference in Washington, DC and participated on the MTW Assessment Tool Panel, providing conference attendees a description of our program evaluation of the HACC's LSS program with a focus on key indicators such as change in earnings and employment over time, and how this related to U.S. poverty guidelines. We also shared some lessons learned from our HACC analyses, including tracking trends, benchmarking and relevant comparisons.

On July 11, 2019 we attended the NAHRO (National Association for Housing and Redevelopment Officials) Conference in Boston, MA and participated on a panel presenting our research findings and describing the HACC MTW Experience.

During this past year we have continued to follow and participate in HACC's community engagement. In January we attended HACC's Superbowl Party hosting Champaign County homeless individuals and families. In August we attended HACC's "No Place Like Home" panel discussion and community-wide conversation. As well, we regularly attended HACC Board of Commissioners meetings and in April we presented our evaluation findings to the HACC Board of Commissioners which was videotaped and available for public viewing on the HACC website.

In late November, 2019, Mr. David Northern, HACC Chief Executive Officer, informed Dr. McNamara that the HACC's Strategic Plan for 2020 had changed and that he was ending the evaluation contract with us effective January 31, 2020. Therefore, this is the final report of our evaluation. Dr. McNamara's letter in response to the notification from Mr. Northern is found in Appendix A of this report.

Background

In 2010 the HACC's application to the U.S. Department of Housing and Urban Development (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 at least 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 2019.

Key Findings

Qualitative Results

During 2019, longitudinal interviews with HACC key informants reveal continued employment engagement, goals toward economic self-sufficiency and thoughts about transition from housing assistance when term limits are reached in 2024, as well as, continued discourse about financial struggle. Initial interviews with participants from the new non-MTW comparison housing authority introduce us to housing participants who value employment and who are largely employed but who also struggle financially. In addition, some of these families face challenges and hardship in raising children with disabilities. Therefore, participants from both MTW and non-MTW housing authorities similarly value work, which provides them some financial freedom, and, most importantly, dignity. We report more from these candid interviews beginning on page 7 of this report.

Quantitative Results

In the 2019 survey, the percentages of Head of Households (HoHs) who are dissatisfied with their housing are almost the same as those in the 2018 survey. The top two reasons preventing HoHs from moving are "Landlords don't accept Section 8 Vouchers" and "No money for a down payment". The survey data show nearly 13% of HoHs are unemployed in 2019, and almost 2 percentage points more than in 2018. The results of the quantitative analysis show that the working-age requirement of younger than 55 years old has a strong negative effect on HoHs' employment status. At the same time, this age requirement indirectly decreases older HoHs' household income. We find that HoHs with the lowest level of education have the lowest percentage of continuing education. "Other personal obligations" is the primary barrier of continuing study. The survey data show that nearly 70% of HoHs currently have debt. We find that the largest proportion of HoHs have a positive attitude towards financial

education. In addition, we find a negative relationship between working hours and depressive and anxiety symptoms.

This past summer, Ms. Yu Tan, undergraduate student in the College of ACES, was awarded a research assistantship from the ACES Applied Research Summer Internship Program to our MTW research team. Guided by the research team, Ms. Tan conducted quantitative research analyses using MTW 2018 Housing and Self-Sufficiency Social Survey data. The focus of Ms. Tan's research investigated two questions: 1) is there a correlation between debt and mental health and 2) is there a correlation between the amount of debt and mental health. The results of this research indicate debt to be a predictor of mental illness such as stress, anxiety and depression and an overall lower quality of life perception among 2018 housing participants completing a Housing & Self-Sufficiency Social Survey. These findings mirror previous empirical studies that have found debt is associated with mental health (Drentea & Reynolds, 2015; Richardson, Elliott, & Roberts, 2013; Sweet, Kuzawa, & McDade, 2018). However, we found no evidence that participants reporting higher amounts of debt were associated with more severe mental illness. Also, results reveal physical health is a strong predictor of psychological well-being. We present detailed analyses in the Quantitative section of this report.

Recommendations

Our Housing & Self-Sufficiency Social Survey and key informant interviews with housing participants utilize financial questions from which we learn important characteristics of housing participants' economic situations. One economic factor that we initially explored in 2015 with our Year 5 Survey, and which continued through 2019, was the construct of debt. As mentioned above, this past summer, we analyzed 2018 Housing and Self-Sufficiency Survey data as it related to financial practices and psychological well-being of housing participants. Our findings reveal debt to be a predictor of mental illness such as stress, anxiety and depression and an overall lower quality of life perception. Therefore, as in previous years, we recommend the HACC implement a financial workshop activity to increase financial literacy toward budgeting, savings and reducing debt to increase financial knowledge and psychological well-being.

In addition, from these analyses physical health problems were found to be a strong predictor of depression and anxiety. Therefore, we recommend some health related education to housing participants. For example, workshops addressing nutrition, exercise and smoking behaviors.

From our quantitative analyses we found there is a strong significant, negative effect on employment status in HACC. Specifically, HACC HoHs who are 55-59 years old are 12.7 percentage points less likely to work compared with HoHs who are 50-54 years old. In consideration of this disincentive effect with the age cut off at 55 years for the work requirement, we recommend that HACC adjust the work requirement age to 60 or above.

Also, our findings show that despite modest increases in incomes for LSS program participants, these increases are not high enough for most of them to achieve economic self-sufficiency. We remain concerned about what will happen when these participants exit the program due to time bound benefits or for some other reason. HACC needs to redouble efforts to help families increase capacity through education and job experience to move above

the poverty line. Further research is recommended.

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, 2019, our eighth year of program evaluation.

Housing and Self-Sufficiency Social Survey

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

During 2019, we fielded our Housing & Self-Sufficiency Social Survey with HACC participants and participants at two non-MTW comparison housing authorities in Central Illinois, yielding a total of 845 surveys. This represents the highest number of surveys ever completed.

Key Informant Interview

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

During 2019, we conducted six key informant interviews, two with HACC participants and four with participants from the newly added non-MTW comparison housing authority. These interviews were also transcribed and coded for major themes and summarized into individual vignettes. We also coded and summarized three interviews from 2012, 2014 and 2016 for another HACC participant, coded these interviews for a descriptive summary of large themes and created a summary vignette. We also contacted four HACC participants for a fourth interview but were unsuccessful in interviewing these participants - from three we had no response, and, one of these was an End of Participation. We were successful in reaching the fourth participant and scheduled two interviews but the participant did not present at either interview.

Since 2011 we have conducted 112 interviews, transcribed 81, coded and analyzed 59 and prepared summary vignettes for 14 key informants – five HACC participants over time; five non-MTW participants over time and four new non-MTW participants' initial interview.

Evaluation Overview

During 2019 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.

As in the past, to inform our research questions we employed a mixed methods research approach utilizing our quantitative Housing & Self-Sufficiency Social Survey, and qualitative key informant interviews.

Typically, we also utilize data from HACC administrative 50058 Family Report that we receive annually from their computer system information supplier, Tenmast. This administrative data contains variables describing demographic and socioeconomic characteristics from which we can construct descriptive statistics and perform comparison analyses. However, as of the writing of this report we have not received this data.

Also, since we wish to submit this final report by January 31, 2020, the premature end date of this evaluation, this limits the usual timeline and scope of our data analyses. For example, we have not received HACC's internal administrative data of their Local Self-Sufficiency (LSS) program which includes End of Participation data. This data is important for an analysis of the characteristics of housing participants who have left the HACC; important predictors of who will be successful in the HACC's LSS 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 two non-MTW comparison housing authorities in Central Illinois. The questions on the Survey are designed to understand the characteristics of housing participants who are able to reach economic self-sufficiency, as well as, to learn the barriers and challenges that people face on their path to self-sufficiency.

The qualitative key informant interview utilized a semi-structured protocol in a private setting, allowing housing participants a forum to freely describe their situations. During 2019 fourth key informant interviews were conducted with HACC participants and initial key informant interviews were conducted with the newest non-MTW comparison housing authority. These interviews provided first-person narratives from low-income head of households receiving housing assistance in Central Illinois.

Qualitative Analysis

During 2019, we conducted six key informant interviews, two with HACC participants and four with participants from the newly added non-MTW comparison housing authority. These interviews were also transcribed and coded for major themes and summarized into a vignette. We also coded and summarized three interviews from 2012, 2014 and 2016 for another HACC participant, coded these interviews for a descriptive summary of large themes and created a summary vignette. We also contacted four HACC participants for a fourth interview but were unsuccessful in speaking with these participants; from three we had no response, and, one of these was an End of Participation. For the fourth participant, two interviews were scheduled and the participant did not attend either scheduled interview. Over time, we have conducted 112 interviews, transcribed 81, coded 59 and prepared summary vignettes for five HACC participants over time, five non-MTW comparison housing authority participants over time and initial interviews from four non-MTW new comparison housing authority participants. The seven vignettes prepared in 2019 for HACC participants Laura, Carly, and Kailee, along with non-MTW participants Candace, Emmett, Roberta and Sylvia, are included in Appendix D of this report.

This is a descriptive summary of key informant interviews with four participants from the newest, non-MTW comparison housing authority. The participation by this particular Central,

IL housing authority was important to the evaluation as a comparable housing authority without work requirements or term limits. This housing authority provided housing assistance to a community similar to Champaign County, having community education resources with universities, and having an economic base with large corporations and employment opportunities. This non-MTW comparison housing authority also offered housing participants voluntary Family Self-Sufficiency (FSS) and Resident Opportunities and Self-Sufficiency (ROSS) programs.

We began our key informant interview random selection in June of 2019, sending 100 letters to housing participants requesting their participation in our key informant interview. We received responses from five housing participants and were able to complete four key informant interviews through mid-November. One housing participant interview that was scheduled was requested by the participant to be re-scheduled at a later date but was never conducted due to the HACC ending the evaluation.

Interestingly, and, unlike HACC key informants, none of the key informants from this new non-MTW housing authority were native to this Central IL community; all had moved to this community as adults to be near family or for job opportunities.

Most key informants described positive interactions with housing authority staff, *“They help a lot”*, and the availability of tangible resources and services – *“They have job fairs and food pantries”, they have Friends and Family Day.”* However, key informants’ discourse also included dissatisfaction with timely service of maintenance requests, for example, replacing smoke and carbon monoxide detector batteries.

All of these key informants resided in public housing complexes and described their neighborhoods in varying degrees from, *“We don’t have too much problems around here”* and *“I feel very safe”* to rowdy neighborhoods with *“broken glass everywhere”* and, witnessing crime, including, *“sounds like gunshots and it makes me feel very unsafe.”*

All of these key informants had an employment history; however, only three of the four were employed at the time of our interview, and described jobs in the retail, fast food and transportation sectors. All participants described their ideal job goal and understood the education or experience necessary to achieve that goal. But, for all, increasing education was stagnated or slow and they reflected on the level of education they had achieved thus far:

“I’m on my last test for a GED, and then I plan on goin’ to (college).”

“I didn’t finish high school. But, this year, I’m goin’ back for my GED.”

“I’ve just been working on finishing my degree, which I been workin’ on since 2014. Need, I believe, like 120 to graduate and I’m at like, I think, 90 or so.”

“I’m not that far off from (college) graduation.”

Barriers to employment included having children with developmental delays or serious physical health challenges. Barriers to continued education included limited access to child care for special needs children, work schedules and previous student loan debt.

Nonetheless, even with employment, these housing participants described financial struggle with day care payments, car notes, car insurance and an occasional banking error. But taking advantage of income tax returns to satisfy debt, or to prepay bills like car notes or car

insurance, was a strategy used by most of these key informants, *“Yeah, I get everything caught up.”*

In addition, for these key informants, their social support networks included extended family, friends, fellow church members, children, a fiancée, a boyfriend, neighbors, local support groups, or coworkers:

“They’re right there for me. They pray for me.”

“It’s always somebody that I can turn to and speak with or ask for help.”

“I know somebody for just about every type of situation.”

These networks were an important source of emotional support and tangible help.

Conversely, for the unemployed single mother key informant, financial struggle included times when she just didn’t pay the bills. This key informant described a limited social network, with no friends, and with family *“scattered”* who she described as suffering mental health challenges. Consequently this single mother utilized community resources offered in a crisis situation, or attended programs sponsored by a community non-profit and received professional counseling for her own mental health challenges.

All of these key informants are single parents of young children, with whom they spend the majority of their time. Three of the four parents described raising children with special needs – physical health challenges, developmental delays, or mental health challenges.

“(Child) had a lotta delays.”

“(Child) won’t be able to be in a daycare setting until (child’s) done with surgeries.”

“(Child) has developmental therapy, speech therapy, and (soon) starts occupational therapy.”

“(Child) has a really hard time staying focused.”

Still, all parents described education as their priority for their children.

When we asked these single parents to describe their own mental and physical health, key informants shared their health concerns and conquests:

“I’ve been in this program seven weeks now. I’ve noticed the change. I keep forgin’ forward. Somedays I think that’s the best we can do. Mental health? I’m fine.”

“I know I don’t have very good health. Emotionally, I deal with a lot.”

“We’re very healthy.”

“I think I’m physically fit. Emotionally, I think I’m sane. Happy, you know.”

At the end of our interview we try to capture the housing participant’s own perception of self-sufficiency. For some of these participants, reaching economic self-sufficiency is a new experience, having lived in poverty, in subsidized housing or homeless, as children or in the past.

Can you describe how you define economic self-sufficiency?

“Uh, try my hardest to stay above water. To stay up on bills. To keep them healthy an’

havin' like a budgeting."

"Well, I say it like this. I ain't tryin' to look to be a rich (person) and to be a poor (person). I just wanna be a well off (person) and be able to take care of my bills, take care of my children, take care of my finances and live comfortable."

"Being able to pay like all the bills, without being on government assistance. Um, not living in public housing. Being able to pay bills without help and not having to struggle, you know, paycheck to paycheck."

"I would like to own my own home. I have to be able to make those monthly payments. But what does that look like? Where my dreams are? What I want to do? And being a single parent. I'm not real sure. I'm doin' the best I can right now."

And, can you describe what you would like your life to be like five years from now?

"Out of housing. Probably into an apartment or house. Finishin' up on school. My business. Just watchin' my kids grow."

"Havin' my own home. And havin' my bills paid. On time. Spendin' time with my kids. Helpin' my own business."

"Finish my degree, working in (ideal job). Kids are happy and healthy. Making a decent amount of money so I don't. . . I hate that I've got to rely on food stamps to pay my bills."

"I would hopefully be out of housing. Maybe not own a house, maybe have a condo. . . But, it, um, that would be nice. I would like to be out of housing."

Our qualitative research questions focus on domains that contribute to a person's ability to become economically self-sufficient. Some of these domains speak to an environment or a system that surrounds a person; other domains pertain to personal choice. Taken together, these domains describe a person's life from an ecological perspective. This is an important perspective for housing authorities to understand as they craft activities and programs to help housing participants reach self-sufficiency, which is, that housing participants' success is influenced not only by personal choice, but also, by the family and greater community systems in which they live.

Quantitative Analysis

Demographics

Table 1 represents the demographics of Head of Households (HoHs) who completed a Housing and Self-Sufficiency Social Survey from HACC. In 2019, 550 LSS eligible HoHs completed the survey. The demographics of HoHs in the 2019 survey are very similar to those in the 2018 survey. The data show that among the HoHs completing the 2019 survey, the average age is 36.3, 97.6% are female, 84.2% are Black or African American, 90.2% are single, 11.7% convicted of a felony, 76.4% have a driver's license, and they report, on

average, 2.19 children under the age of 18 live with them.

Table 1: Demographics of the Head of Households Who Completed the 2018 and 2019 Survey

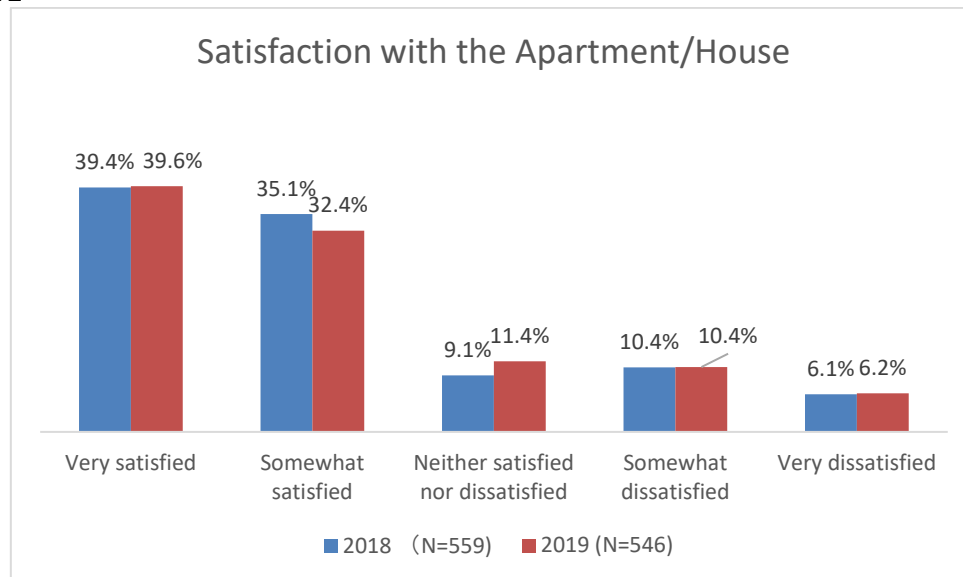
Year	2019	2018
Number of observations	550	562
Mean of age	36.3	36.3
Proportion of female (%)	97.6%	97.7%
Race (%)		
Black or African American	84.2%	84.7%
White	8.3%	7.6%
Multiracial	6.6%	5.6%
Other	0.6%	1.6%
American Indian or Alaska Native	0.4%	0.5%
Marital status (%)		
Single	90.2%	87.7%
Separated	3.6%	4.3%
Divorced	3.3%	5.0%
Married	2.6%	2.9%
Widowed	0.4%	0.2%
Number of children (mean)	2.19	2.18
Proportion of people convicted of a felony (%)	11.7%	12.8%
Proportion of people have a driver's license (%)	76.4%	78.3%

Source: Housing and Self-Sufficiency Social Survey 2018 and 2019

Housing Satisfaction

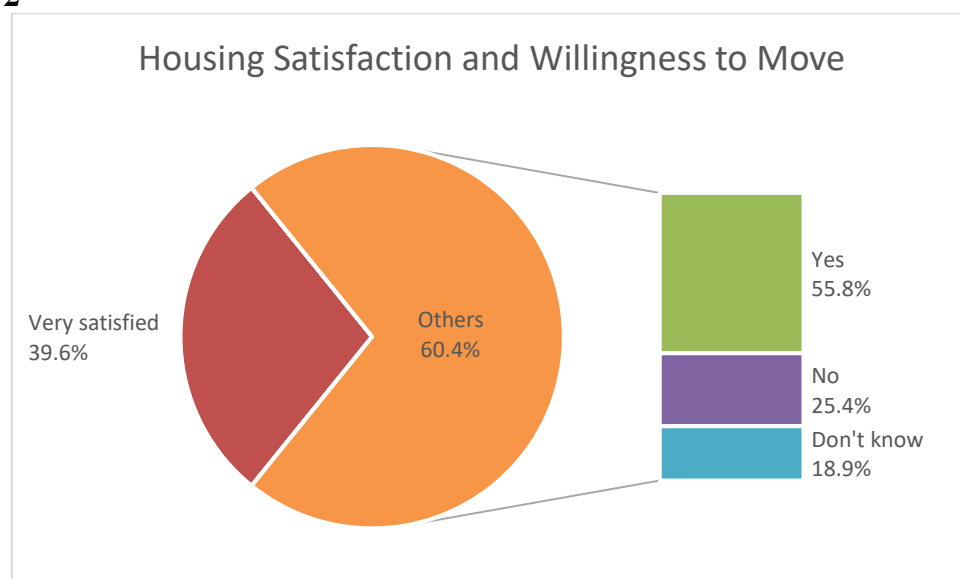
In the 2019 survey, the percentages of HoHs who are dissatisfied with their housing are almost the same as those in the 2018 survey (Figure 1). The HoHs who are somewhat satisfied with the apartment/house decrease by nearly 3 percentage points and those who report being neither satisfied nor dissatisfied increase by about 2 percentage points in 2019 compared to 2018. When we asked the HoHs who are not very satisfied with their housing whether they would like to move, only 55.8% answered “yes” (Figure 2). We further asked the factors preventing them from moving. Of the 189 HoHs who answered this question, 89 HoHs chose “Landlords don't accept Section 8 Vouchers” and 87 HoHs chose “No money for a down payment”. Other factors include “Rent is too high in the area I would like to live” and “No quality housing in the area I would like to live” (Figure 3).

Figure #1



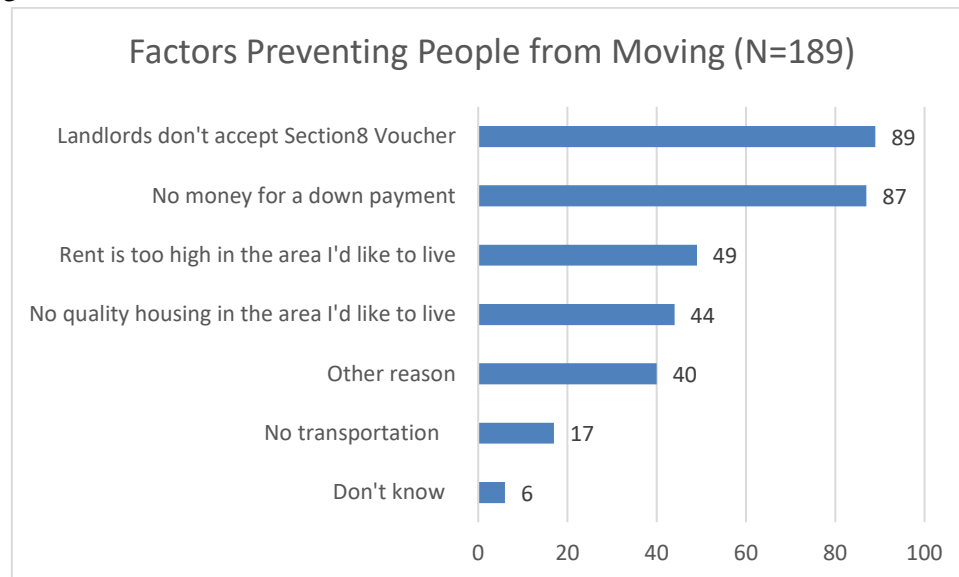
Source: Housing and Self-Sufficiency Social Survey 2018 and 2019

Figure #2



Source: Housing and Self-Sufficiency Social Survey 2019

Figure #3

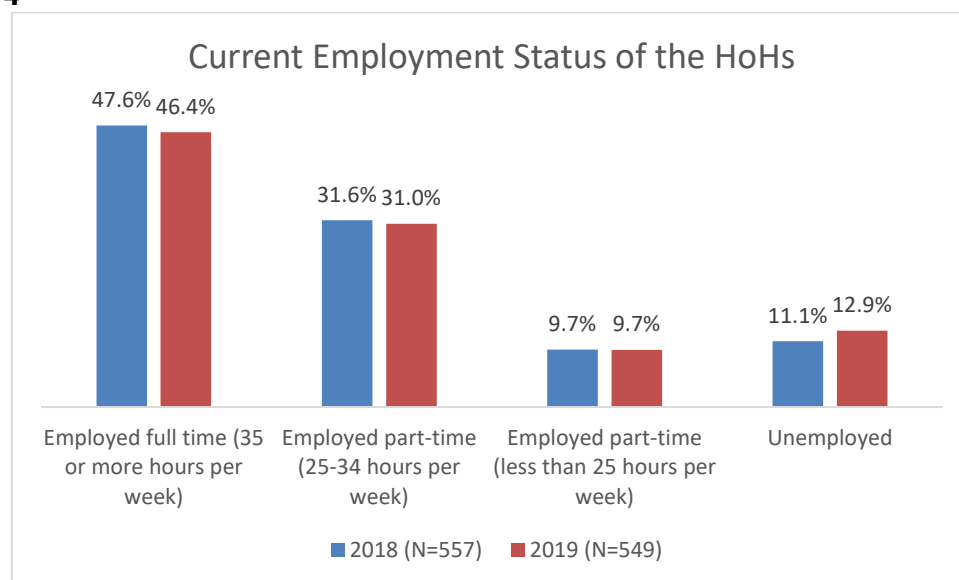


Source: Housing and Self-Sufficiency Social Survey 2019

Employment

The survey data show nearly 13% of HoHs are unemployed in 2019, almost 2 percentage points more than in 2018. At the same time, 46.4% of HoHs work full time in 2019, about 1 percentage point less than in 2018 (Figure 4).

Figure #4



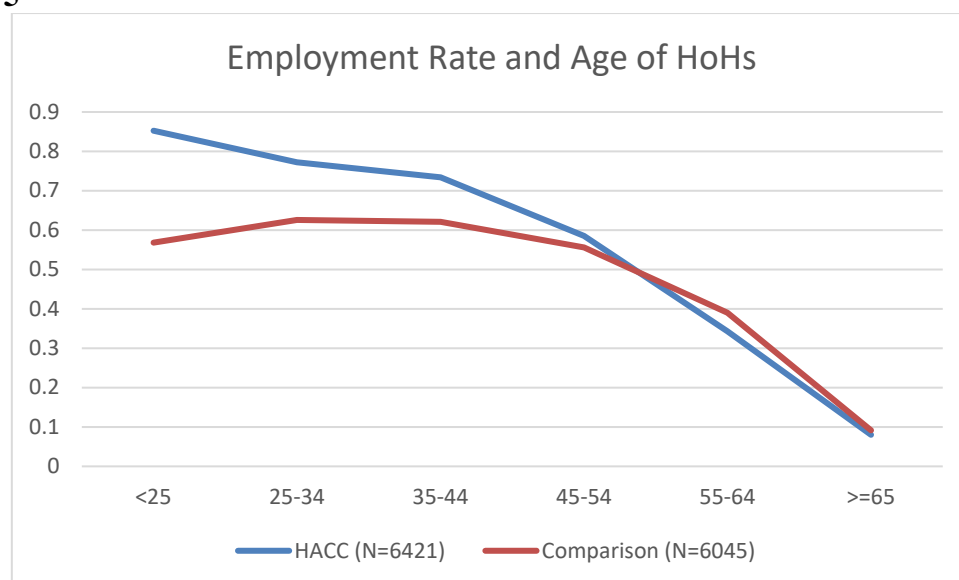
Source: Housing and Self-Sufficiency Social Survey 201

Using 2018's survey data, we found that when LSS eligible participants reach the HACC's age definition of elderly, or, 55 years old, there is a remarkable decline in employment for the group aged 55 and older. This year, we assessed the potential disincentive effects of the age requirements related to HACC's LSS work expectations. To identify the causal effects of the work requirement on older people's employment decisions, we used participants in a

traditional, non-MTW agency as a comparison group. HACC's data are from 2013-2018 HUD-50058 Family Report. The comparison public housing authority (PHA) serves a small metropolitan statistical area in Illinois, located southwest of Champaign County. According to HUD's PSH data (2008-2011), HACC and the comparison agency showed quite similar patterns in employment, income, household composition, and disability status, while the data indicated relatively small differences in HoHs age, minority status and family share of rent per month (Appendix A). The comparison city's data are from the comparison city's housing authority. Since HACC's work requirement enforcement began in January 2013, we used data from HACC and the comparison city from 2013 to 2018. We excluded disabled HoHs.

Figure 5 shows the employment rate of HoHs of different age groups in HACC and the comparison PHA. The employment rates of HoHs younger than 55 years old in HACC are higher than those in the comparison PHA. However, the employment rates of HoHs aged 55 years old and above in HACC are lower than that of the comparison PHA.

Figure #5



Source: HACC's data are from 2013-2018 HUD-50058 Family Report. 2013-2018 comparison city's data are from the comparison PHA.

To further examine the impacts of the work age requirements, we only included the HoHs aged 50 to 59 years old in our sample. We ran the logistic regression to estimate the effects of the age requirements on employment. Table 2 represents the results from the logistic regression. There is a strong significant, negative effect on employment status in HACC. Specifically, HACC HoHs who are 55-59 years old are 12.7 percentage points less likely to work compared with HoHs who are 50-54 years old. However, this age variable has not shown a strong statistically significant negative effect in the comparison PHA as it does in HACC. The scale of the negative effect is smaller in the comparison PHA than for those in HACC. HoHs who are 55-59 years old in the comparison PHA are 8.4 percentage points less likely to work compared with HoHs who are 50-54 years old. These results suggest that the working-age requirement in HACC has a strong negative effect on HoHs employment status. In consideration of this disincentive effect with the age cut off of 55 years for the work requirement, that HACC adjust the work requirement age to 60 or above.

Table 2: Age Effect on Employment

Dependent Variable: Employment (dy/dx)		
	(1)	(2)
	HACC	Comparison
Age \geq 55	-0.127*** (0.0420)	-0.0840* (0.0509)
Female	0.105** (0.0423)	0.150*** (0.0568)
Household Size	0.0155 (0.0324)	0.0523 (0.0540)
Number of Children	0.0137 (0.0442)	-0.0347 (0.0643)
Observations	834	739

Source: HACC's data are from 2013-2018 HUD-50058 Family Report. 2013-2018 comparison city's data are from the comparison PHA.

Note: Estimates of logit model. The observations include all the HoHs aged 50 to 59 years old. To overcome serial correlation, we use the cluster-robust standard errors. The cluster-robust standard errors are in parentheses, *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

We also ran the Ordinary Least Squares (OLS) regression to estimate the effects of the age requirements on household income. Table 3 represents the results from OLS regression. The variable Age \geq 55 has not shown a statistically significant impact on the household income both in HACC and in the comparison PHA. However, the employment status significantly, positively affects household annual income. The employed HoHs add more than \$9000 a year to their household income than those unemployed if other variables remain constant. Therefore, the working-age requirement of HACC indirectly decreases older HoHs household income.

Table 3: Age and Employment Effects on Household Annual Income

Dependent Variable: Household annual income		
	(1)	(2)
	HACC	Comparison
Age \geq 55	9.552 (724.1)	701.8 (713.1)
Employment	9,087*** (724.6)	9,822*** (788.6)
Female	-2,512*** (704.3)	529.8 (750.9)
Household Size	3,132*** (879.4)	2,574*** (885.9)
Number of children	-1,409 (1,102)	-1,215 (992.2)
Constant	3,455***	-633.6

	(1,193)	(1,297)
Observations	834	739

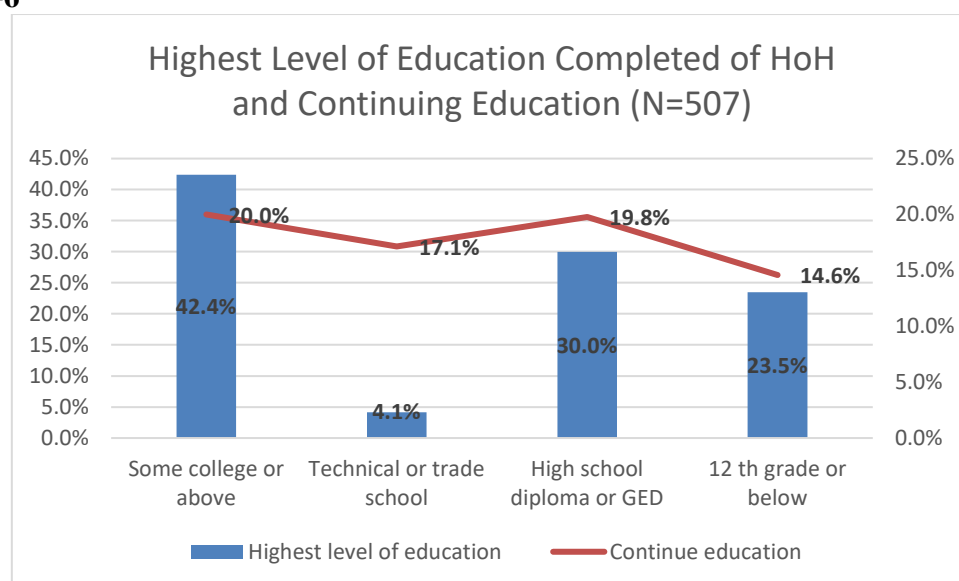
Source: HACC’s data are from 2013-2018 HUD-50058 Family Report. 2013-2018 comparison city’s data are from the comparison PHA.

Note: Estimates of logit model. The observations include all the HoHs aged 50 to 59 years old. To overcome serial correlation, we use the cluster-robust standard errors. The cluster-robust standard errors are in parentheses, *** p<0.01, ** p<0.05, * p<0.1.

Education

The 2019 survey data show that 42.4% of HoHs report education levels of some college or above, 4.1% report technical or trade school, 30.0% report high school diploma or GED, and 23.5% report having their highest level of education at 12th grade or below. When the HoHs were asked whether they were currently enrolled in any school or job training program, HoHs with the education of some college or above report the highest percentage (20.0%) of “Yes”. HoHs with education at 12th grade or below have the lowest percentage of continued education at 14.6% (Figure 6).

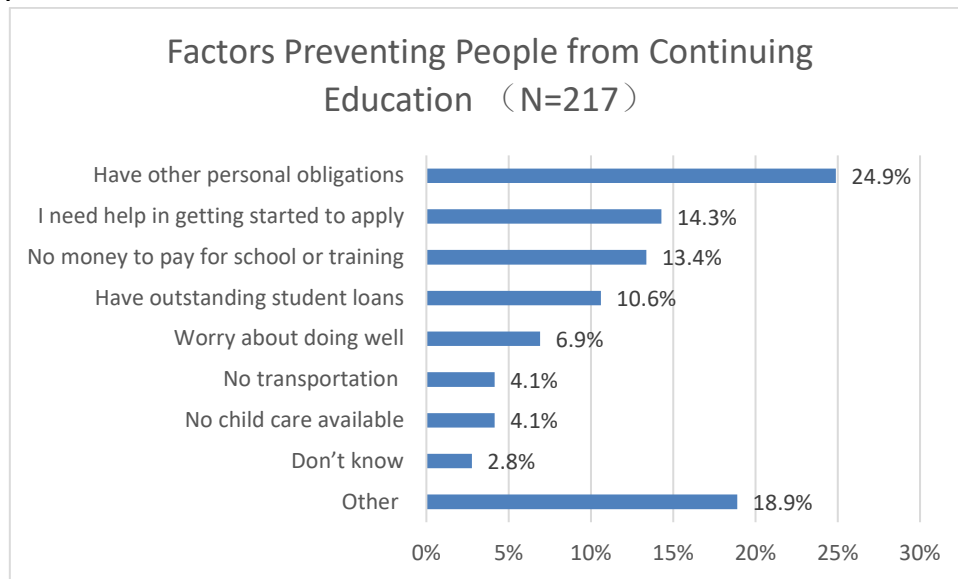
Figure #6



Source: Housing and Self-Sufficiency Social Survey 2019

We also asked the reasons that the HoHs didn’t continue education. Figure 7 shows that the most important reason is “Have other personal obligations”, representing one-fourth of the respondents. Other reasons such as “I need help in getting started to apply”, “No money to pay for school or training”, and “Have outstanding student loans” prevent people from continuing education to varying degrees.

Figure #7

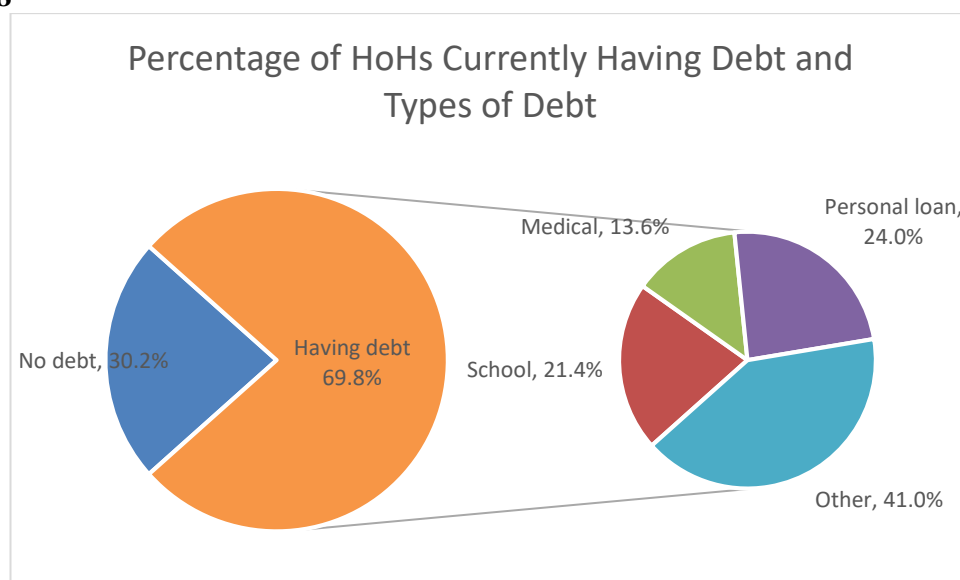


Source: Housing and Self-Sufficiency Social Survey 2019

Finances

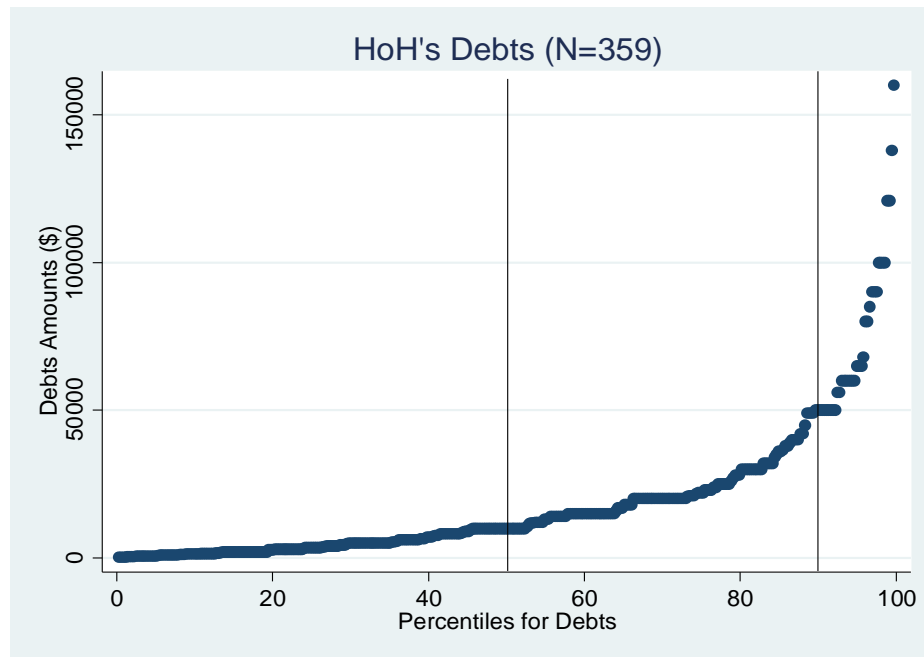
The 2019 survey data show that nearly 70% of HoHs currently self-report having debt. These debts are personal loan (24%), school debt (21.4%), medical debt (13.6%), and other debt (41.0%) (Figure 8). Among the HoHs with debt, 50% have debts more than \$10,000, and 10% have debts more than \$50,000 (Figure).

Figure #8



Source: Housing and Self-Sufficiency Social Survey 2019

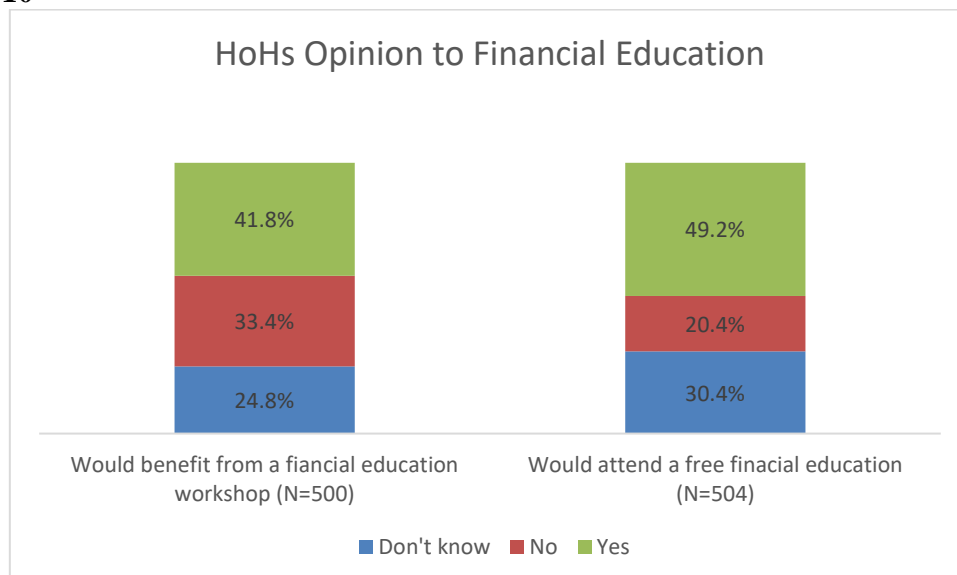
Figure #9



Source: Housing and Self-Sufficiency Social Survey 2019

From the 2019 survey data we learn that a large proportion of HoHs have a positive attitude towards financial education. For example, when we asked HoHs’ opinions on whether they would benefit from attending a financial education workshop, 41.8% chose “Yes”, 33.4% chose “No” and 24.8% chose “Don’t know” (Figure 10). When they were asked whether they would attend a free financial education workshop if it were offered in their area, 49.2% chose “Yes”, 20.4% chose “No” and 30.4% chose “Don’t know” (Figure 10).

Figure #10

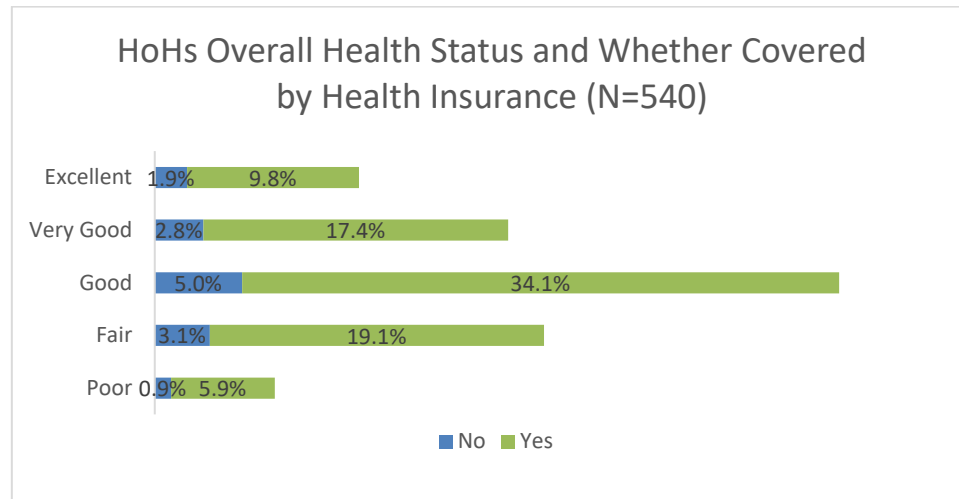


Source: Housing and Self-Sufficiency Social Survey 2019

Health

The survey data show that 70.9% of HoHs report good or better health conditions, and about 14% of HoHs are not covered by any kind of health insurance (Figure 11). We do not find any relationship between health conditions and health insurance coverage. The largest proportion of HoHs who are not covered by any kind of health insurance report good health conditions.

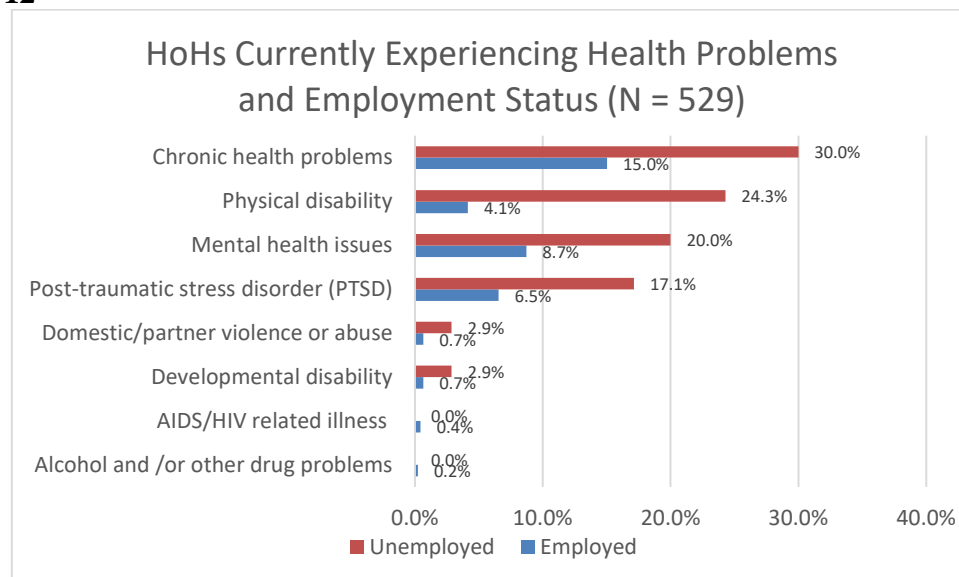
Figure #11



Source: Housing and Self-Sufficiency Social Survey 2019

However, we find a relationship between health conditions and employment status. A higher percentage of unemployed HoHs experience physical or mental health issues than employed HoHs. 30.0% and 24.3% of unemployed HoHs, respectively, report having chronic health problems and physical disability, relative to 15.0% and 4.1% of employed HoHs. Up to 20% of unemployed HoHs report having mental health issues, compared to 8.7% of employed HoHs (Figure12).

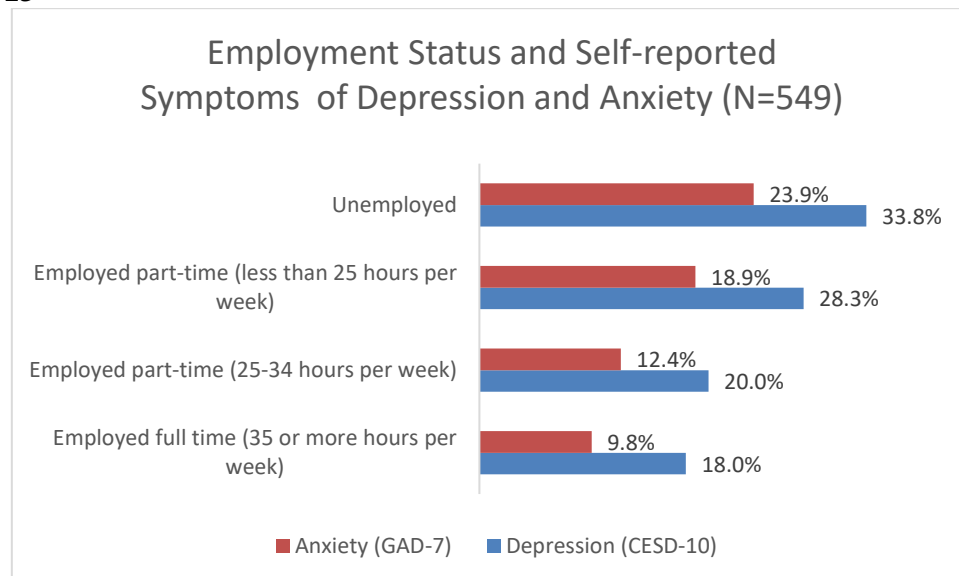
Figure #12



Source: Housing and Self-Sufficiency Social Survey 2019

In addition, we find a negative relationship between working hours and depressive and anxiety symptoms. Figure 13 shows that the fewer hours the HoHs work, a larger proportion of HoHs tend to have depressive and anxiety symptoms. The unemployed HoHs report the highest proportion of these symptoms. Beyond conditioning on work status, Figure 13 shows a high level of depression in the LSS population. In addition to these relationships between mental health and employment, Figure 13 emphasizes the fact that there are high levels of symptoms of depression and anxiety in the LSS eligible population ranging from 18% to 33.8% across employed groups. A significant concern remains among HACC LSS HoHs.

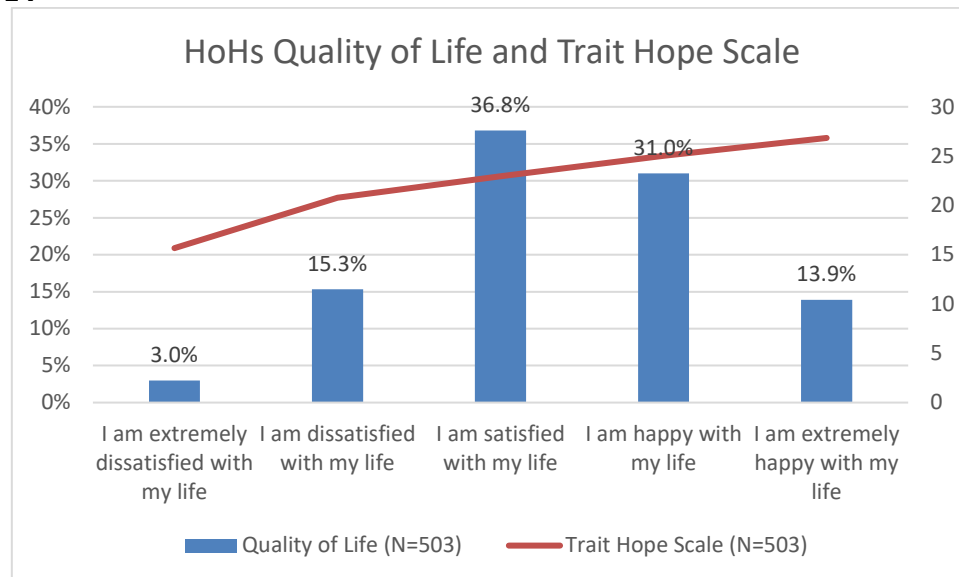
Figure #13



Source: Housing and Self-Sufficiency Social Survey 2019

The survey data show that 36.8% of HoHs are satisfied with their lives, 31.0% are happy with their lives, 15.3% are dissatisfied with their lives, 13.9% are extremely happy with their lives, and 3.0% are extremely dissatisfied with their lives (Figure 14). We find that the level of hopefulness has a positive relationship with quality of life. We use the 12-item Trait Hope Scale¹ to measure the hopefulness level. The HoHs who are extremely happy with their lives report the highest level of hopefulness (26.8). The HoHs who are extremely dissatisfied with their lives report the lowest level of hopefulness (15.7) (Figure 14).

Figure #14



Source: Housing and Self-Sufficiency Social Survey 2019

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.

A comparison of descriptive statistics of selected PHA-level characteristics between HACC and comparison PHA can be found in Appendix E.

Financial and Psychological Well-Being of Housing Participants

This past summer, Ms. Yu Tan, undergraduate student in the College of ACES, was awarded a research assistantship from the ACES Applied Research Summer Internship Program to our MTW research team. Guided by the research team, Ms. Tan conducted quantitative research analysis using MTW 2018 Housing and Self-Sufficiency Social Survey data. The focus of Ms. Tan’s research investigated two questions: 1) is there a correlation between debt and mental health and 2) is there a correlation between the amount of debt and mental health.

Table 1 describes the demographics of all housing participants completing a survey during 2018.

Table 1. Demographics

Number of Observation	809
Female Proportion (N=807)	96.53%
Average Age (N=809)	35.28
Race (N=801)	
Other	1.25%
American Indian or Alaska Native	0.62%

Black or African American	79.15%
White	12.48%
Multiracial	6.49%
Marital Status (N=807)	
Single	86.98%
Separated	4.08%
Widowed	0.37%
Divorced	6.44%
Married	2.11%

Table 2 describes the percent of housing participants self-reporting debt or no debt and their corresponding self-report of daily life stress on the 2018 survey.

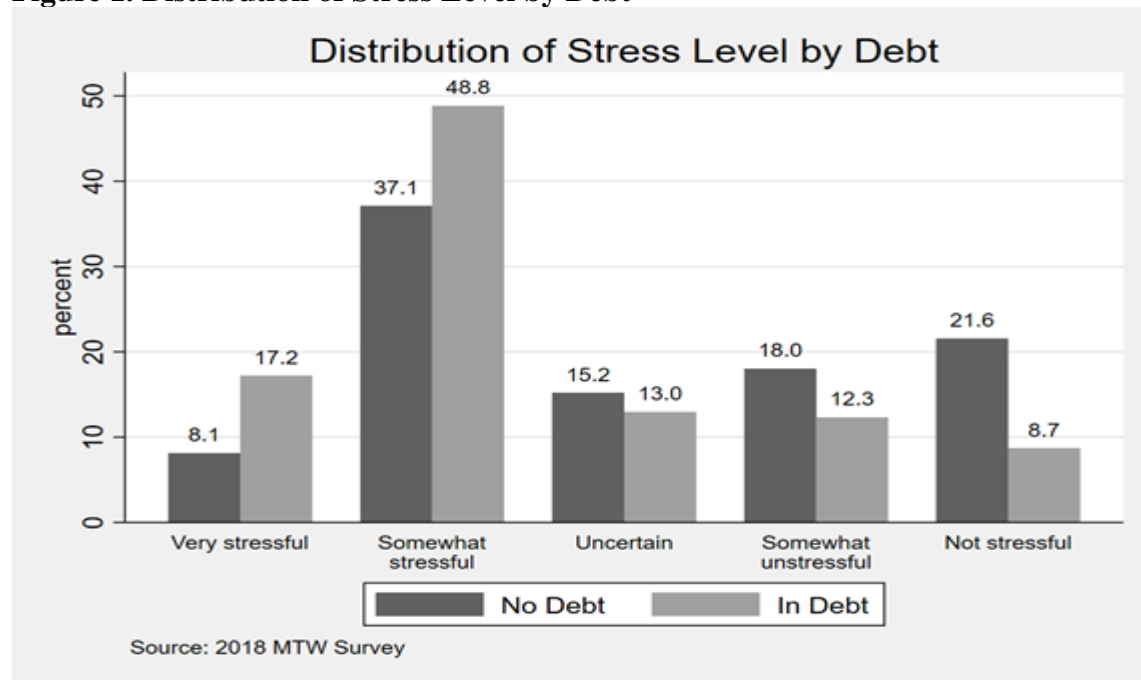
Table 2. Stress Level by Debt

	No Debt	In Debt	Total
Very stressful	8.13	17.20	13.79
Somewhat stressful	37.10	48.83	44.43
Uncertain	15.19	12.95	13.79
Somewhat unstressful	18.02	12.31	14.46
Not stressful	21.55	8.70	13.53
Total	100.00	100.00	100.00

Of the 763 survey participants who answered the question, “**Do you currently have debt?**”, 62.65% responded “*Yes*” and 37.35% responded “*No*”.

Table 2 (above) and Figure 1 (below), disclose that a total of 65.3% of survey participants who report having debt also report their daily life as “*Very stressful*” or “*Somewhat stressful*” and this percentage is higher than 45.23% of participants who reported no debt.

Figure 1. Distribution of Stress Level by Debt

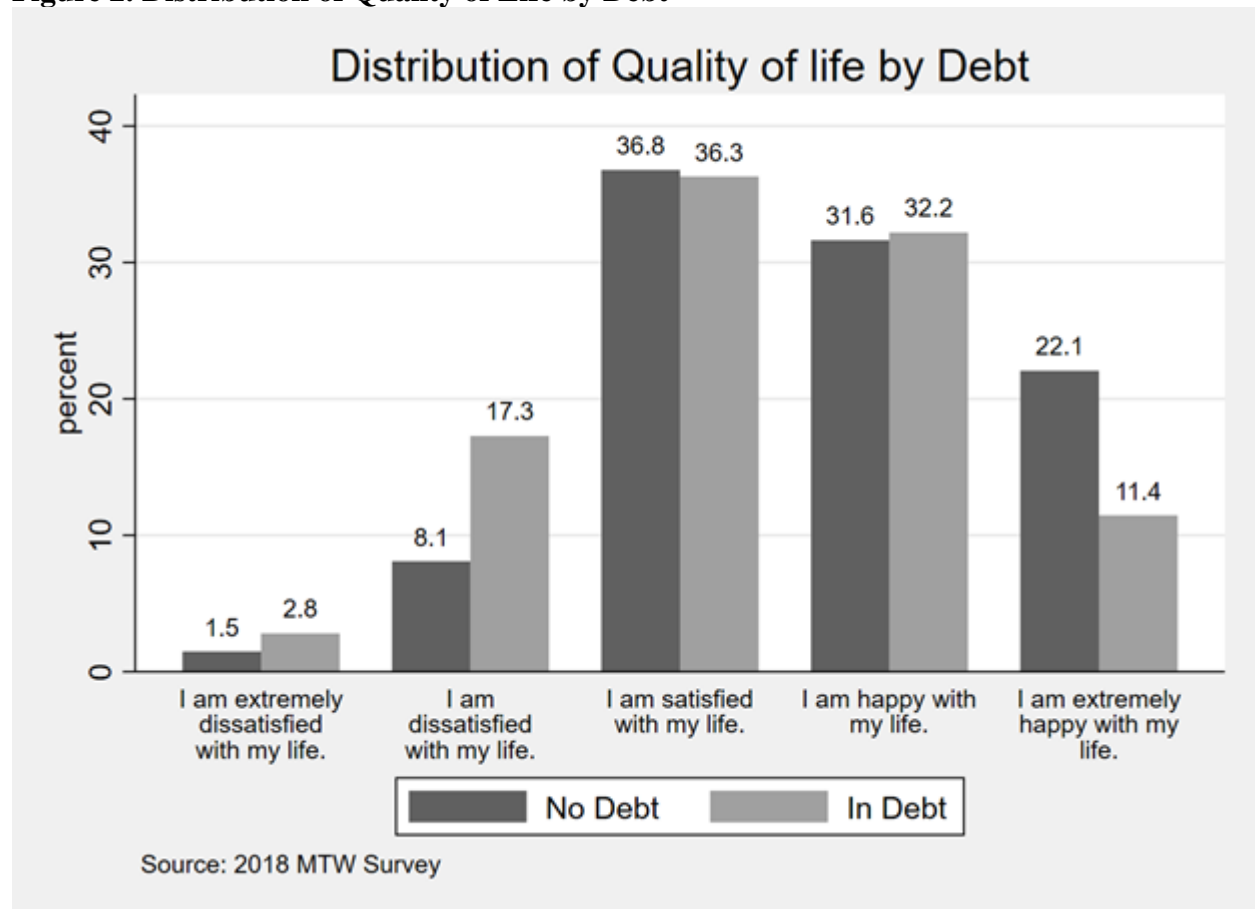


A survey question which measures life satisfaction and overall well-being is, “**How would you rate your quality of life?**” Table 3 reports the results from 2018 survey respondents and Figure 2 displays the distribution of Quality of Life by Debt. Results show a similar response in the debt and no debt groups for “*I am satisfied with my life*” and “*I am happy with my life.*” However, a higher proportion, about 20%, of housing participants who report having debt also report quality of life as, “*I am dissatisfied with my life*” and “*I am extremely dissatisfied with my life.*” In addition, there is a higher proportion of survey respondents who report no debt who also report their quality of life as “*I am extremely happy with my life*”.

Table 3. Quality of Life by Debt

	No Debt	In Debt	Total
I am extremely dissatisfied with my life	1.47	2.81	2.31
I am dissatisfied with my life	8.09	17.28	13.88
I am satisfied with my life	36.76	36.29	36.46
I am happy with my life	31.62	32.18	31.97
I am extremely happy with my life	22.06	11.45	15.37
Total	100.00	100.00	100.00

Figure 2. Distribution of Quality of Life by Debt



To further assess the role of debt on physical and mental health in the lives of housing participants, we analyzed the amount of debt self-reported by the housing participant and their response to our mental and physical health questions.

Figure 3 is a distribution of CES-D (Center for Epidemiologic Studies Depression Scale) score by debt level. The CES-D scale is “a self-report depression scale for research in the general population” (Radloff, 1977) and measures depression as a stress indicator. In our research we define the three categories of debt – 1) high debt is defined as over \$10,000; 2) low debt is defined as below or equal to \$10,000 and 3) no debt. From the distribution we learn that participants who report no debt also respond to the CES-D scale with lower scores and have less density on higher scores. Still, we see no visible difference in density between the high debt vs. low debt groups.

Figure 3. Kernel Density Distribution of CES-D Score by Debt Level

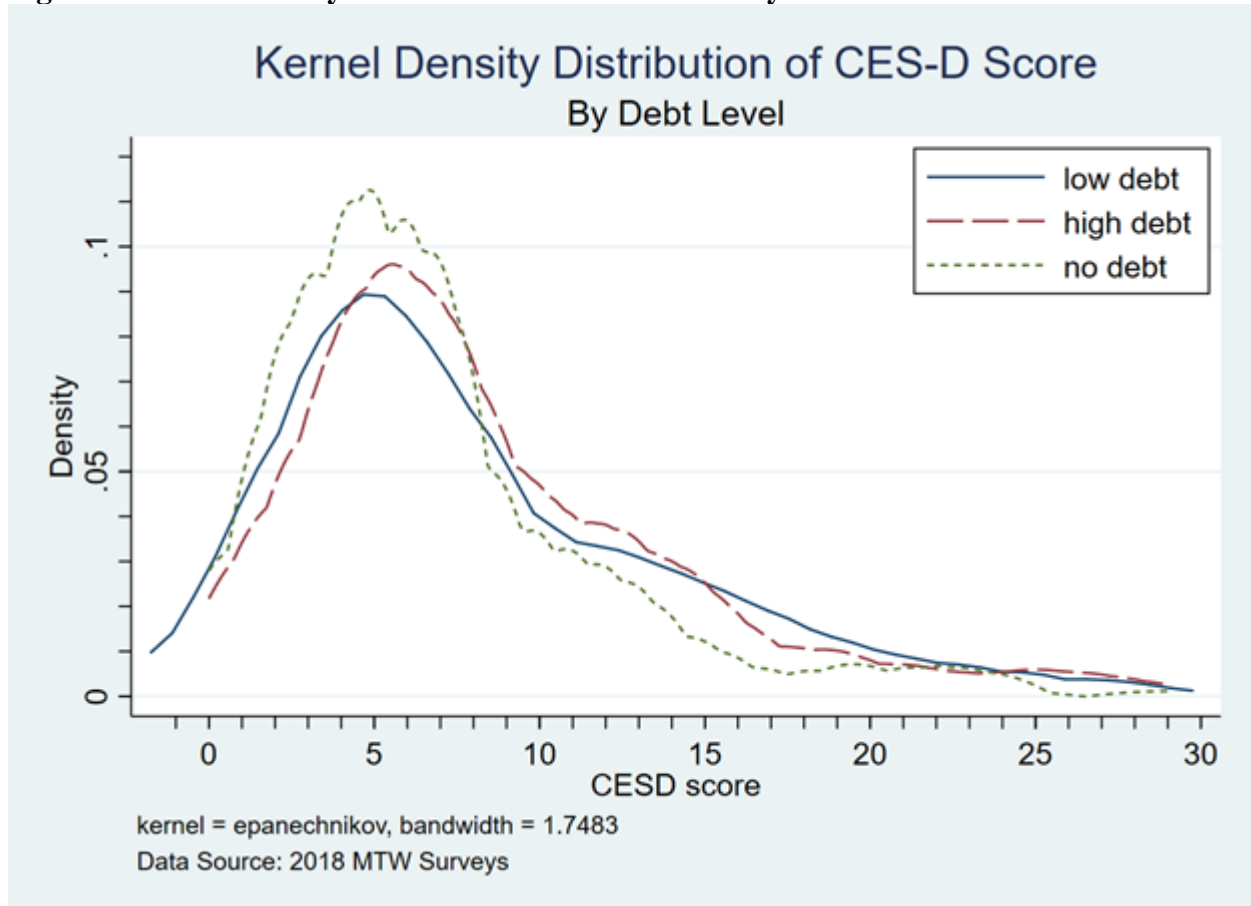
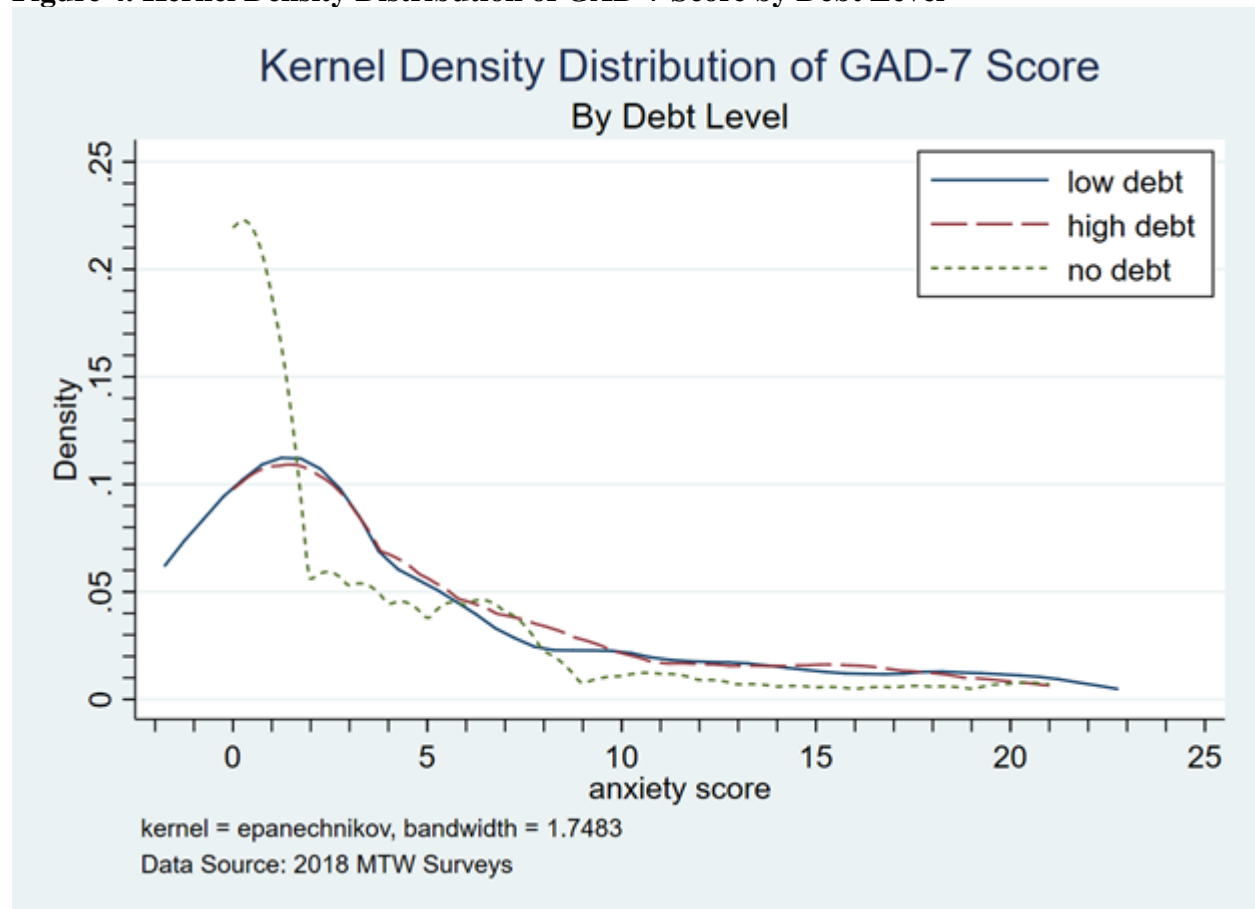


Figure 4 (below) presents a distribution of the GAD-7 (Generalized Anxiety Disorder 7-item Scale) (Spitzer, Kroenke, Williams & Lowe, 2006) score showing disparity in distribution between the no debt group and the low debt and high debt groups. The graph shows that the no debt group is concentrated around the zero for the anxiety score whereas the low debt and high debt groups are distributed further along the score at higher levels.

Figure 4. Kernel Density Distribution of GAD-7 Score by Debt Level



We performed a regression analysis of the CES-D and GAD-7 scores, as well as, low debt, high debt, employment status, children under the age of 18 that live with the housing participant and physical problems such as chronic health problems, physical disability or developmental disability. Table 4 presents our findings that low debt and high debt are positively associated with GAD-7 and CES-D scores and are significant predictors for anxiety and depression. However, debt is more significant and a stronger predictor of anxiety than depression. Similarly, employment status is associated with anxiety and depression in that unemployed housing participants self-reported higher levels of anxiety and depression. While having children was not significantly associated with debt, self-reporting physical health problems is the strongest predictor of depression and anxiety.

Table 4. Regression Analysis

	(1) GAD-7	(2) CES-D
low_debt	1.502** (2.82)	1.340* (2.44)
high_debt	1.316** (2.59)	1.249* (2.38)
employed	-1.768*** (-3.41)	-2.084*** (-3.90)

children	-0.546 (-1.37)	-0.789 (-1.92)
children_square	0.0473 (0.68)	0.0662 (0.92)
physical_prob	4.013*** (7.57)	3.697*** (6.76)
_cons	4.540*** (6.69)	8.917*** (12.74)
<i>N</i>	561	561

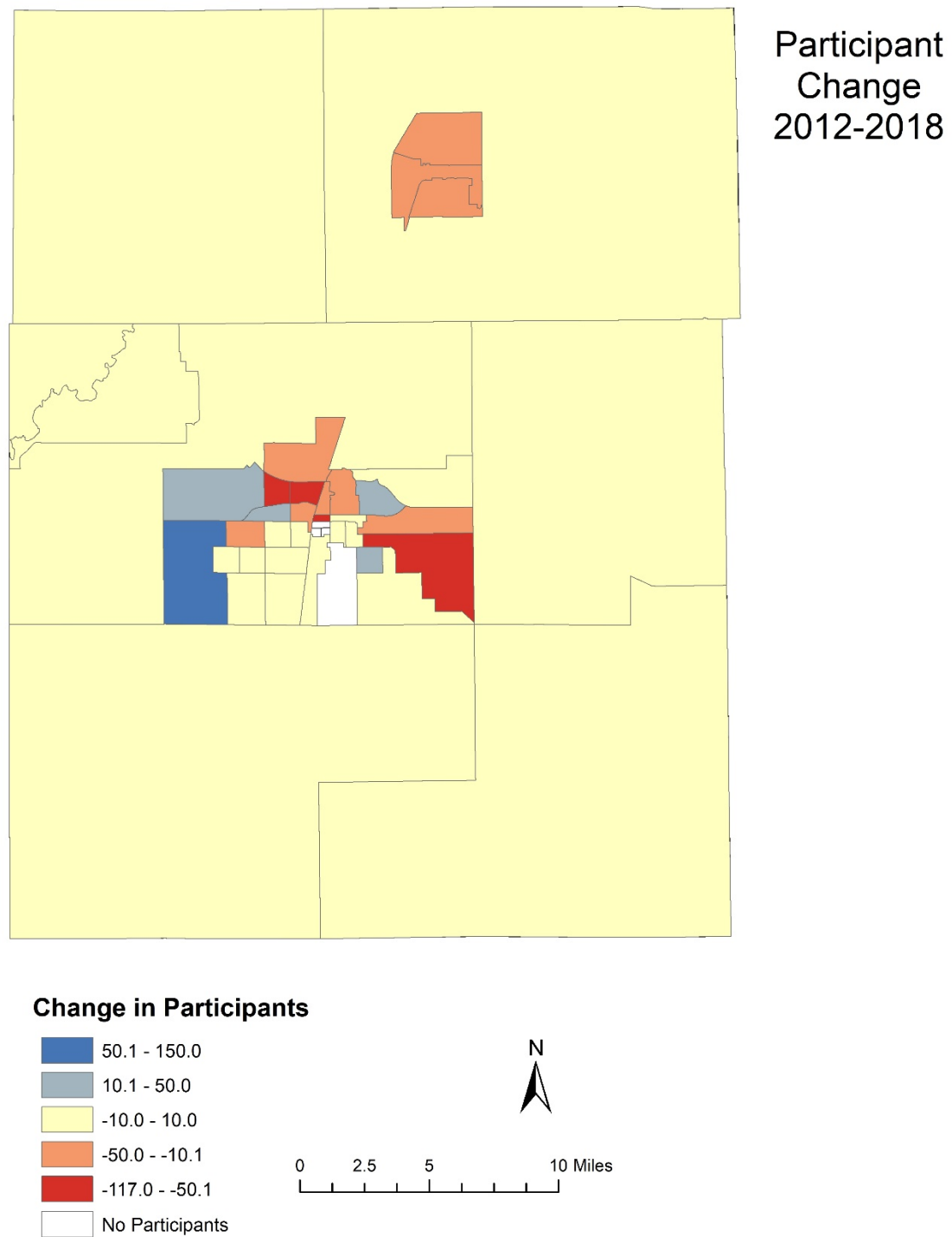
t statistics in parentheses

$p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

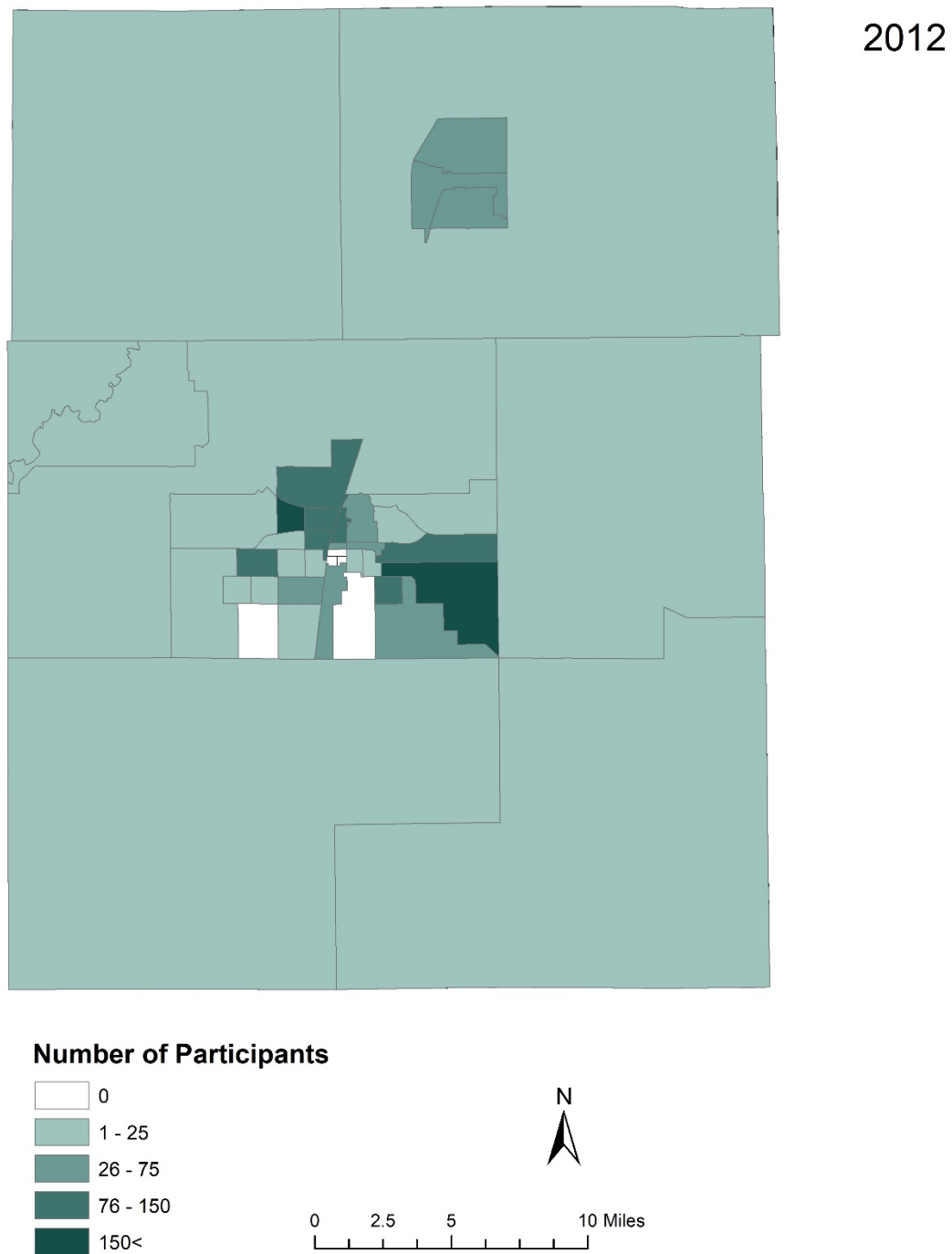
In summary, debt was found to be a predictor of mental illness such as stress, anxiety and depression and an overall lower quality of life perception among 2018 housing participants completing a Housing & Self-Sufficiency Social Survey. However, we found no evidence that participants reporting higher amounts of debt were associated with more severe mental illness. Also, results reveal physical health is a strong predictor of psychological well-being.

Geographical Information System Analysis

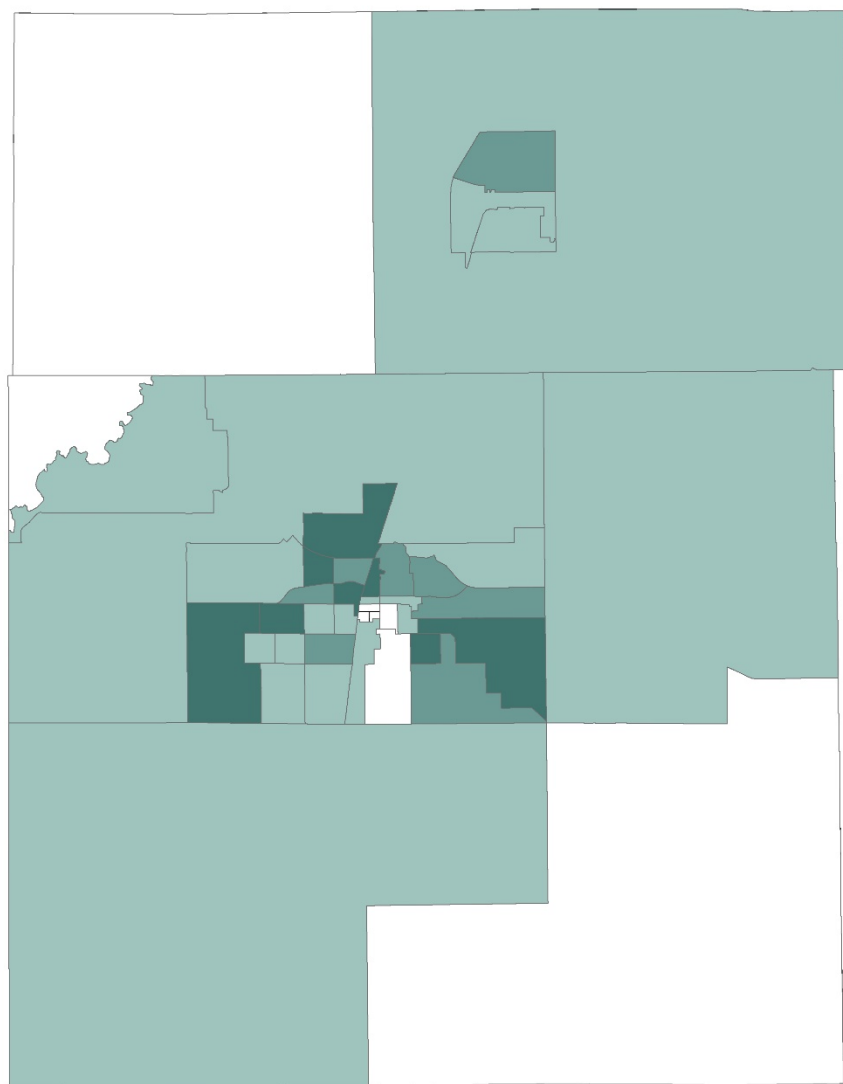
Map 1 – Participant change by census tract, 2012 to 2018.



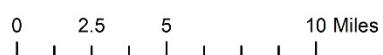
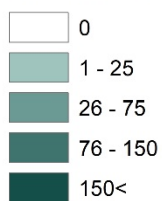
Map 2 – 2012 Participant Location.



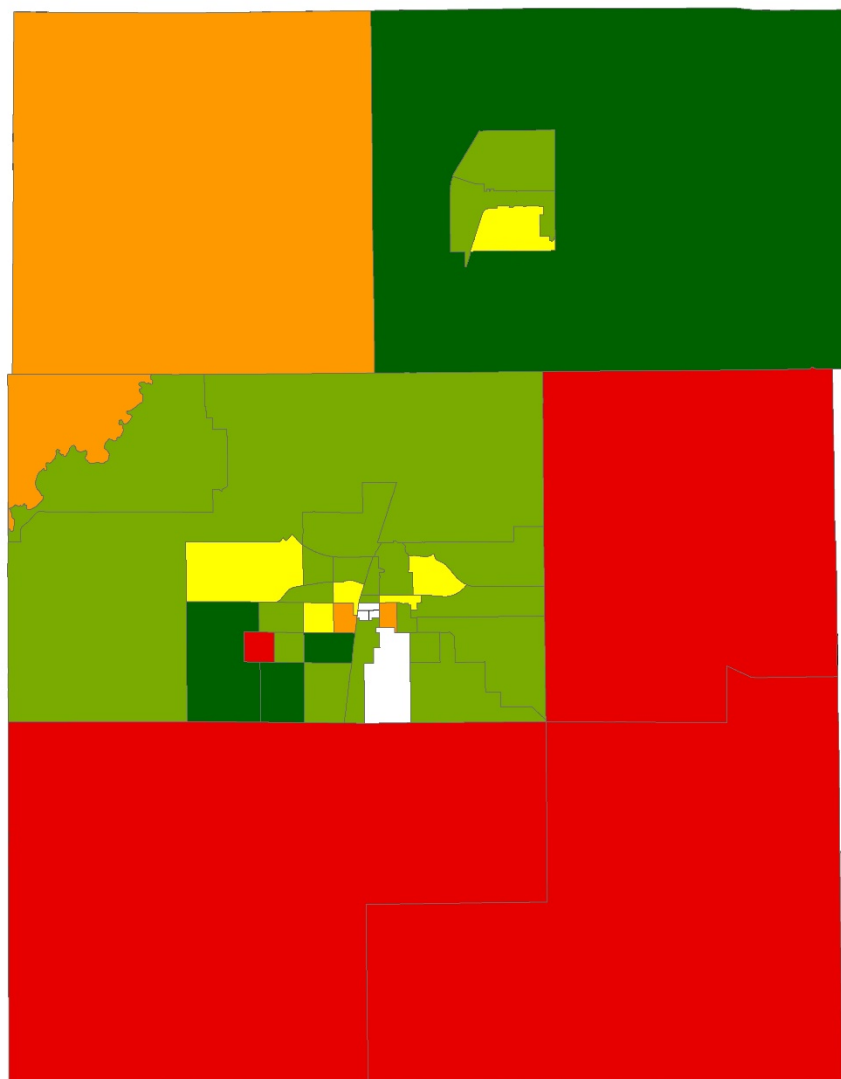
Map 3 – 2018 Participant Location.



Number of Participants

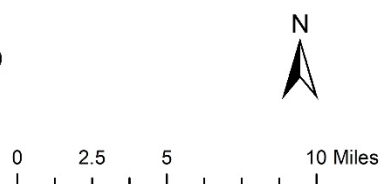
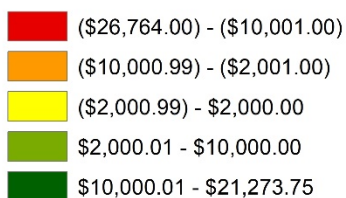


Map 4 – Average income change of participants, 2012 to 2018.



Average
Income
Change
2012-2018

**Average Income
Change**



Summary of Engagement

Our accomplishments this past year include:

- January 2019 we welcomed a second non-MTW Central Illinois comparison housing authority to the evaluation with a visit and presentation to their staff.
- January 2019 we attended HACC's Superbowl Party hosting Champaign County homeless individuals and families.
- February 2019 we submitted our Annual Report for 2018 to the HACC and this was included in HACC's Annual Report to HUD.
- April 2019 we presented our evaluation findings to the HACC Board of Commissioners which was videotaped and available for public viewing.
- April 2019 we attended the 2019 MTW Conference in Washington, DC, participating in the Assessment Tool panel.
- July 2019 we attended the NAHRO Summer Conference in Boston, MA, participating on a panel presenting research findings and describing the HACC MTW Experience.
- July 2019 submitted a proposal to present at the Illinois Housing Council 2020 Conference.
- July 2019 submitted our Year 10 Evaluation Plan for 2020 to the HACC Chief Executive Officer.
- August 2019 attended HACC's "No Place Like Home" panel discussion and community-wide conversation.
- October 2019 visited the newest comparison housing authority in Central, IL and provided their staff a brief analysis of quantitative and qualitative data to-date; encouraged increased survey participation.

Conclusion

- During 2019, longitudinal interviews with HACC key informants reveal continued employment engagement, goals toward economic self-sufficiency and thoughts about transition from housing assistance when term limits are reached in 2024, as well as, continued discourse about financial struggle. And, the 2019 survey data show nearly 13% of HoHs are unemployed and almost 2 percentage points more than in 2018. Also, our findings show that despite modest increases in incomes for LSS program participants, these increases are not high enough for most of them to achieve economic self-sufficiency. We remain concerned about what will happen when these participants exit the program due to time bound benefits or for some other reason. HACC needs to redouble efforts to help families increase capacity through education and job experience to move above the poverty line. Further research is recommended.
- The results of the quantitative analysis show that the working-age requirement of younger than 55 years old has a strong negative effect on HoHs' employment status. At the same time, this age requirement indirectly decreases older HoHs' household income. In consideration of this disincentive effect with the age cut off at 55 years for the work requirement, we recommend that HACC adjust the work requirement age to 60 or above.
- Research analyses using MTW 2018 Housing and Self-Sufficiency Social Survey data investigated two questions: 1) is there a correlation between debt and mental health and 2) is there a correlation between the amount of debt and mental health. The results of this research indicate debt to be a predictor of mental illness such as stress, anxiety

and depression and an overall lower quality of life perception. Also, results reveal physical health is a strong predictor of psychological well-being. Therefore, as in previous years, we recommend the HACC implement a financial workshop activity to increase financial literacy toward budgeting, savings and reducing debt to increase financial knowledge and psychological well-being. In addition, we recommend some health related education to housing participants. For example, workshops addressing nutrition, exercise and smoking behaviors.

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COLLEGE OF AGRICULTURAL, CONSUMER AND ENVIRONMENTAL SCIENCES

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December 11, 2019

Dear Mr. Northern:

I received your letter of November 22, 2019 that indicated the sponsored research agreement with the University of Illinois to act as a third-party independent evaluator of the implementation of the Moving to Work Program by the HACC will be terminated on Friday January 31, 2020 (copy of this letter attached). I am writing to clarify what is at stake in this decision and to make sure all the interested parties are aware of the implications of this decision.

From the beginning of HACC's application to HUD for the MTW Program, HACC has pursued a partnership with the University of Illinois to serve as an external independent evaluator from a strong academic institution with a qualified and experienced Principal Investigator and team. In the HUD MTW Program application opportunity that HACC applied to, additional and specific points were awarded to the applications that included robust and significant partnerships that would create benefits locally and nationally. The inclusion of the University of Illinois as a partner was intended to create national level benefits through research findings that could inform housing policy discussions around the country. This intention to create national level benefits was known and promoted by HACC from the original discussions with the University of Illinois and was communicated clearly to HUD representatives in meetings I attended prior to the launch of the MTW Program in Champaign County and afterwards. In the proposal to HUD, HACC outlined the partnerships it was leveraging in its MTW Program, including the partnership with the University of Illinois which would conduct annual evaluations to "measure the overall changes in these key personal development factors" in order to determine the "greatest motivators for achieving economic self-sufficiency and eliminate dependence on continued housing assistance". Critical to the University evaluation was the proposal to use rigorous statistical and econometric analyses and to measure and control for physical and mental health limitations as a factor in achieving self-sufficiency.

The HUD MTW call (NOTICE PIH 2009-29 (HA)) emphasized partnerships and evidence. The call communicated clearly HUD's explicit priority for national impact including innovativeness of the proposed MTW plan and the "extent to which implementation of the plan is likely to contribute significantly to HUD's efforts to identify replicable program models..." The inclusion of the University of Illinois as an evaluator was an integral component of the application and HACC received the MTW designation based the understanding that its program would be reviewed independently by an academic evaluator. This strengthened the potential for national impact from the HACC MTW proposal.

Up to the present time, our group involved in the evaluation at the University of Illinois has published papers, submitted annual reports with original research and findings, and presented on

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the HACC MTW Program at a variety of national conferences. Going forward it is unlikely, without some funding support, that analyses of the quality necessary to meet the standards of peer reviewed journals will be produced concerning the experience of the HACC MTW Program. From the beginning of our partnership with HACC, both the HACC and the university researchers understood this focus on quality, and the level of quality in the research is essential for contributions at the national level to understanding and deliberations about the MTW Program.

Some of our most important papers on the HACC MTW implementation include:

1. McNamara, P., Lee, H.B. and Strick, C. (2017) Promoting Economic Self-Sufficiency via HUD's Moving to Work Program: Evidence from the Housing Authority of Champaign County, *Illinois Municipal Policy Journal*, 2(1), 49-67.
2. Lee, H.B., and McNamara, P.E. (2018) Achieving Economic Self-Sufficiency through Housing Assistance: An Assessment of a Self-Sufficiency Program of the Housing Authority of Champaign County, Illinois. *Housing Policy Debate*, 28:6, 876-900, DOI:10.1080/10511482.2018.1474123.
3. Lee, H.B., and McNamara, P.E. (2017). Deconcentrating the poor via public housing policy: What really matters? *Socio-Economic Planning Sciences*, <http://dx.doi.org/10.1016/j.seps.2017.01.004>.

A careful reading of these papers shows the magnitude of impacts in terms of self-sufficiency the HACC MTW Program has generated. The papers also raise questions about whether the increases of self-sufficiency are of sufficient magnitude to lift families very far out of poverty. We have documented how some families, even doing well in meeting the program requirements, remain vulnerable to economic shocks that could affect their access to housing if they were graduated from the program.

While our research findings show that some participating households have increased their economic self-sufficiency through the HACC MTW implementation of work requirements, other participants have not experienced the same level of economic improvement. Through this research, we have identified several key research questions around self-sufficiency and the HACC MTW Program that remain unanswered at this time:

1. While households have met the work requirements of the program, many of these households have not moved beyond low paying jobs that do not meet the understanding of the program participants of self-sufficiency. What explains the higher performing participants versus the participants who do not achieve their own self-sufficiency goals? A related research question is "what percentage of MTW household heads would view their experience as positive in helping them move towards financial self-sufficiency."
2. As the HACC MTW Program moves towards having its first cohort of participants exit the program in 2023 because of the term limits implemented in 2016, how will they fare? How many of them will leave the program with household incomes above the poverty threshold? What fraction of these leavers would be eligible on income

- grounds to qualify for public housing benefits if it were not for the time bound eligibility? Is there an incentive effect on participants from the time bound benefit in inducing human capital investments and actions to increase earnings?
3. Is there evidence that the work requirements as implemented may in fact limit some participants' ability to complete their degrees or add valuable certifications and skills?
 4. How do the relatively high levels of depression, anxiety, and stress documented in our previous research affect the ability of participants to meet their aspirations and goals for self-sufficiency? What is the effect of economic stressors, such as debt, and mental health challenges such as depression and anxiety we have documented?

In addition to these questions, other research questions remain outstanding.

I have several other concerns at this time:

1. The Social Survey developed by the University of Illinois researchers is their intellectual property. It is not in the public domain. Others cannot simply take this survey and use it in their own study, without the express permission of the survey developers (McNamara and Strick). The same goes for the Key Informant Interview Guide developed for our research.
2. Our study operates within the University of Illinois Human Subjects Protection Protocols. I hold a concern that many respondents shared information with my research team that they might not share with others, especially those who do not operate in the context of the Institutional Review Board and its framework of Human Subjects Protections. My concern is that some activities may go forward in the absence of the University of Illinois research team (McNamara, Strick, and others) and that HACC MTW program participants will not understand that the research is no longer being conducted under the formal auspices of the University of Illinois. They may be confused about who is collecting, analyzing, observing and handling their data. Some of the validity of our study findings to date, comes from the fact that it is not the Housing Authority asking the survey questions or key informant interview questions. It is likely this validity and rigor will be lost.
3. We have conducted our analysis of the HACC MTW Program with as much rigor as possible given that it is an observational (not a randomized controlled trial) study. In fact, the point that it is observational is a strength as it addresses some of the concerns about generalizability of RCTs due to their tightly controlled and limited nature. This contribution of a rigorous analysis of a mid-western small city public housing MTW Program will be likely lost. Our analysis of the HACC MTW Program has been the only MTW Evaluation nationally that we are aware of that uses comparison groups and counterfactuals from other non-MTW housing authorities in similar geographic situations.
4. My last concern is that the opportunity to continue our rigorous evaluation and study of the HACC MTW Program will be lost, and that the earlier intended contributions to the national level policy discussions will be limited to what has been written so far by our

team. There is an element of irreversibility in the decision -- ending the study at this point means that surveys would not be fielded among both the HACC and non-HACC respondents (needed to have a comparison group and counterfactual). It is not possible to go back and field these surveys or conduct these interviews and gather this information at a later point in time. It may be possible to go back and conduct an ex-post evaluation, but the accuracy and validity of the panel data structure in our longitudinal study design will be lost.

For these reasons, I hope the HACC will reconsider its decision. At the least, HUD should be aware that the evaluation that was part and parcel of the MTW Program proposed by HACC is ending and that the ability to make the earlier indicated national contributions to policy will be limited significantly by this decision.

Sincerely yours,

A handwritten signature in cursive script that reads "Paul E. McNamara".

Paul E. McNamara

Associate Professor, Department of Agricultural and Consumer Economics

217 333 3769

mcnamar1@illinois.edu

cc: HUD staff (Krishnan, Gordon, Nazzaro, Richardson, Coleman)

HACC Board Members (Adair, Henry, Rose, Turnbull, Obuchowski, Chynoweth)

November 22, 2019

Dr. Paul McNamara
University of Illinois
Office of Sponsored Programs & Research Administration
1901 South First Street
Champaign, IL 61820-7406

RE: Move to Work Program Sponsored Research Agreement

Dr. McNamara,

The Housing Authority of Champaign County would like to extend our gratitude to the University of Illinois and specifically the College of Agricultural, Consumer, and Environmental Sciences for the valuable research throughout the years. The data that has been collected and evaluated for our Move to Work program has helped housing authorities and policy makers across the nation to develop efficient programs that lead to self-sufficiency. Over the past year, HACC has redefined its strategic goals and we believe it is within the best interest of our organization and the clients we serve to terminate the contract we have for sponsored research on our MTW program. Please allow this letter to serve as a 60-day notice. The sponsored research agreement will be terminated Friday, January 31, 2020.

The expectation is that each party will advise its employees to use reasonable efforts to hold in confidence all proprietary information received from the other party in connection with the research (Confidential Information). We would like to schedule an exit meeting prior to the end of the contract to discuss outstanding deliverables and any other pertinent topics related to the research. We understand that some projects related to the study for FY 2019 may be outstanding and we would like to make every reasonable effort to support a smooth transition. Please contact Lily Walton to schedule this meeting prior to December 31, 2019 at Lilyw@hacc.net

For any questions related to this notice, please contact Tiffany A. Gonzalez at Tiffanyg@hacc.net or 217-378-7100 x 5016

Thank You,



David A. Northern, Sr.
Chief Executive Officer

CC: Pravin Krishnan, HUD
HACC Board of Commissioners

Appendix B.

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.

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.

Appendix C.

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.

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.

Appendix D.

The following pages are qualitative case study vignettes of HACC key informants Laura, Carly and Kailee and non-MTW key informants Candace, Emmett, Roberta and Sylvia.

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 young children and lived in this community to be near family. Our initial conversation took place in her home with her 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 had 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, earned

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."*

In the winter of 2016, 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'd 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 was 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 had only been in this current position a short time. Still, she was 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 was interested in this field, *"I need help myself."* Laura became extremely emotional during our conversation and shared that four months previously, *"I contemplated suicide."* The events leading up to her anxiety and depression centered on 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 was verbally and psychologically abusive to her, and that his behavior not only affected 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 loved their father. Laura said she knows what love is, having been raised in a loving family with two parents, and wanted 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 realized that a better job would provide a secure home for her children. Nonetheless, she understood her depression negatively impacted 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."*

In February of 2019 I met Laura for a fourth time; three years since our last interview. The interview took place in Laura's home, which had changed. I was greeted warmly by Laura and her school-aged children. Laura had just recently relocated to this home due to issues with an unresponsive landlord at her previous home but said that housing choices for this move were adequate. Laura described her new neighborhood as family-oriented, diverse and a positive environment. Laura relayed that she understood the HACC's work

requirements, *"you gotta work to survive"* and was employed in the personal healthcare field, a change from the type of employment since we met last. Of her job, Laura said, *"I enjoy what I do."* Laura also described her current employment as her ideal job goal, not only because she found the work fulfilling, but also, *"I work to myself. I'm kinda my own boss and I don't have to be surrounded with all this mayhem and ruckus in the public."* Our conversation also included HACC's recently implemented eight year term limit, which Laura said she understood, *"I realize I have until 2024. I wanna work as much as I can to try to build either my credit or make more money so I can get something that's mine. That's what I wanna do. I mean I have until 2024, but hopefully by 2021 I make somethin' happen to where I don't have to go to 2024."* Since our last interview Laura had not increased education beyond some college but planned on eventually attending vocational training in her ideal job field when she could manage living without income for a period of time, *"It's gonna interfere with my work schedule. And so more or less I have to take a pay cut to go to school. And so I haven't been able to figure out how to finagle my bills yet."* Still, when Laura is not working it's important for her to expose her children to opportunities to do a little traveling and be involved in school activities, *"I feel like it's my duty and obligation to allow for my kids to see different things."* Laura spoke about her priorities for her children, *"I want them to not grow up to be statistic kids."* I reminded her that she had used that term, statistic kid, in previous conversations with me, to which she responded, *"I say that because that's what you see now."* She continued, *"I just don't want them to grow up in this society, thinking that what's going on is okay. The fighting in the schools, that's not okay. Um teenage pregnancy, that's not okay."* Laura continued, *"I want them to be outstanding men and women and accomplish something."* And her children are on a good track for accomplishments as good students, athletes and social in their community. Of Laura's emotional health since we last met, she said, *"I'm 100% better. Um and I no longer have those problems anymore."* Still, Laura described challenges with anxiety, because, she said, *"I'm doin' everything so, by myself. You know?"* To care for herself emotionally Laura followed doctor's orders and also engaged in meditation, *"I've learned how to control it"* and said she felt good. *"I see my growth."* Laura surrounded herself with family and a few friends and felt she could rely on family if she had a problem she couldn't solve on her own but also described reciprocal support, *"A lot of people look to me for support."* Laura defined economic self-sufficiency as the ability to be able to budget to support her family. Even with housing assistance Laura still struggled to pay some bills, *"Power."* *"I'm not gonna say that I make enough because I kinda don't. But I budget and so I'm able to, even though I might pay this, and I'm broke an' can't do this until next paycheck, I'm fine with that because I'm able to keep the lights on."* Laura's engagement with financial institutions and experience with financial management training was limited. When Laura described what she envisioned her life to be like five years from now, she said, *"I hope and pray to be married."* And, she had taken steps toward that goal, *"I do kinda date."* Laura also desired to relocate out of the community, *"I want my kids to see a little more than what this is offering."* In addition, Laura hoped she would be in her own home and living life, *"I wanna live"* as she felt *"I just been surviving."* In the meantime, though, Laura appreciated housing assistance, *"I'm a single mother and I don't have the best job, you know. Without the help I don't know if I would be able to create the home that I have for my kids thus far. I'm thankful."*

Cathy Strick, MSW
University of Illinois at Urbana-Champaign
May, 2019

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 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.”* 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 them 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 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 attended at a local community college in the evenings. She had 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, and engaged in activities with her children, 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, adorned with two vases of fresh flowers. Music played on the stereo in the adjacent living room. Carly chose to stay in her same home "to have stability" with her children. Her employment experiences improved as she worked 35 hours a week and was promoted to manager at the retail food service company she has worked for. Carly confessed she had few barriers to maintaining employment as she had adequate childcare with her children's father when needed. Carly 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 was 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 was positive and motivated to finish, "I just keep on pressin'. I'm gonna get there." This semester she was excited about what she'd learned 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 took 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 completed 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 had not negatively affected her work or school performance, still, she continued 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 was challenging. Carly's social network 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 added a couple new friends to her circle, and she talked about two men who sent her the flowers that adorned her kitchen table, *"It's good to have that friendship there."* Carly had her own vehicle and added traveling to her activities when she was not working or going to school, *"I love to travel."* She talked about road trips her family took to distant states and a vacation she was planning with her children, *"I feel like these are experiences I never got."* Her children have grown into middle school where they did well as students and continued to be physically and emotionally healthy. Of her financial situation Carly said she no longer struggled to pay bills, *"Things are fallin' in place. I'm due for another raise this month."* And, she increased her financial knowledge, engagement with financial institutions and said of her credit score, *"It's gotten higher. I'm so excited!"* She was paying down debt with a goal of owning her own home and reflected 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."*

In February of 2019 I met with Carly for a fourth interview in her same residence because, she said, *"moving is expensive"* and *"when you have children you have to show them stability."* Carly was satisfied with where she'd chosen to live but conceded, *"lookin' to moving. . . just need a little bit more space."* Carly understood the housing authority's program requirements, *"they're helping you till you get self-sufficient", but, she explained, "you also have to realize with bein' self-sufficient you do have other things that they don't equate in there – car, car insurance, phone."* Since I last met with Carly she changed employment fields and said, *"I make more money"* and she described an employment path toward benefits, which was a positive transition for her, *"I see elevation and I think that's what life is constantly about is elevating."* Carly learned of her current position through a friend in the community who encouraged her to apply, *"He was like you know that they're doin' hirin' right now. Go ahead and apply and I'll put in a word for you and put my name down as a reference an' I did that and they called."* While Carly admitted this was still not her ideal job, nonetheless, she described positive experiences, *"This is part of my ideal job only because it's workin' with people. . . you get connections and rapports with people and you talk to them about life."* Carly has never had trouble finding or keeping a job. Carly was aware of the recently implemented eight year term limit and expressed plans to eventually transition off housing assistance, *"I'm gonna check into their, um, first-time home buyers"* and *"I look at houses and things for rent."* Also unchanged since our last meeting was Carly's level of education, *"It's still the same. Um, of course I have my associates. I have six classes before my bachelor's."* But, she set a goal, *"This would be the year I go back. One way or another."* To further her education Carly needed money to pay a student loan balance and to invest in future classes and reflected, *"I hate that I stopped school. Like I feel like a piece of me I feel like is missin'."* During her free time when Carly was not working, her focus was activities with her children – shopping, church, movies, games, homework and relaxing. A big change since we last met was that Carly's children no longer had contact with their dad, which negatively impacted her family, *"That was like a big, big thing."* Consequently, Carly's children suffered emotionally and she considered getting them some counseling. Carly's children were growing and while education was a priority so was *"getting more self-sufficient."* Still, while Carly encouraged her children's independence, she was concerned about their well-being in the community, *"There's so many things goin' on right now. More shootings, more fights."* While Carly was satisfied living in her neighborhood, *"for now"*, she was also working on a moving plan. Since our last meeting Carly described some negative changes to her physical and mental health but cared for herself through doctor's instructions. Carly reported that her health situation did not negatively affect her overall work performance. Carly's social support network included family and friends but also increased over the past year with her new employment, *"Yeah, I met a lotta people."* As well, Carly's network included reciprocal relationships with people sharing information and advice which she said was *"good"*. Carly's social network was helpful to her reaching self-sufficiency, *"We talk about goals and things all the time."* Carly's long-term

goals included full-time employment, marriage, homeownership, and educational gains, *"I want to be full time at (company), married and us to have a home. . . I will have my bachelors."* Still, even with housing assistance Carly struggled to pay bills and focused on debt reduction, *"I just need to focus on paying off, like, my credit card."* Carly described experience with banks and other financial institutions, had a credit history and had engaged in financial management training. Carly defined economic self-sufficiency as, *"Being able to pay your bills uh, without hurting. Being able to save money. Bein' able to just, yeah, maintain everything in your house, food, and water, and you know clothes. Just, just things that need to be paid with hard workin' money."* While Carly described her responsibility in becoming economically self-sufficient, still, she reiterated a strategy she felt the housing authority could employ in helping people become economically self-sufficient, *"I feel that when you start getting more self-sufficient they should um allot you three months, at least two, where they pay your rent at the same previous price so you could save to get your um rent up ahead."* She continued, *"Cause then. . . you could start workin' on . . . getting ahead."*

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May, 2019

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

I first met Kailee in the winter of 2011 at my office at the University of Illinois to conduct a key informant interview. What I noticed about Kailee was that she responded slowly and carefully to questions and I imagined this situation was difficult; telling a complete stranger intimate details of your life. Kailee lived in this community most of her life, in this particular neighborhood for eight years, and in her current home four months with section 8 housing assistance. However, she was not satisfied with the housing choices available. Kailee described her neighborhood as having amenities and liked that it was a family-oriented neighborhood but also said, *"There's a lotta partying"*, and, crime, including *"people getting hurt and killed."* Kailee viewed housing assistance as an opportunity, *"People need to take advantage of it, 'cause it really helps if you know what you want."* Kailee knew what she wanted – she articulated an ideal job goal, additional education, saving money and homeownership. Kailee described a long and consistent employment history and said while she felt good about having a job to support her family, still, she had to *"suck up"* negative aspects of the work to *"move up the ladder."* Nevertheless, after a very long employment stint, she related she wanted to change employment but had become *"comfortable"*. Kailee was a high school graduate and earned an associate's degree in a field she no longer wanted to pursue. Instead, she desired returning to school to complete education for her ideal job goal, but, she said, *"the tugs and pull of life, you know, you slow up, backup, then go forward and all of those things."* What slowed Kailee up in finding another job and continuing education was her extended family who leaned on her when they had problems, leaving Kailee overwhelmed, *"It's just hard when you have so many other things outside to focus on."* Kailee was a single mother with her own family to focus on. Kailee's children were generally healthy except for occasional bouts of asthma which negatively impacted their school attendance. Otherwise her children had friends, did well in school and attended an after school program to increase socialization. Kailee's priorities for her children included being strong, open-minded leaders with a focus on education. In her free time, when she was not working, Kailee spent time with her children, helping with homework, and also spent time with friends. Financially, Kailee struggled. Even with employment income and food stamp assistance, Kailee described difficulty paying power bills, purchasing household supplies and her children's back-to-school needs, and she also described food insecurity, a tangible measure of poverty, as a *"nightmare."* She relayed a situation where she took out a loan and then had to secure another loan when her income dropped to pay on the original loan. Kailee talked of her family situation, having lost a parent early in her life and having to move many times during her youth; having financial knowledge was not a priority, *"Nobody explained nothin' to me. When you grow up not having nothin' and then when, you know, that you work and you have money, you feel like you want everything and if you don't have the support to like help you manage between taking care of the house or yourself or your family, that just throws you through a loop."* While Kailee described a social support network that she felt provided some emotional support, still, if she had a problem and needed help, she turned to *"Jesus. . . Because I feel that, like the way my heart is, I don't want to tug on anybody else's life because everybody's goin' through their own little midst, in different ways. So I just try to deal with it."*

Kailee and I met again in the winter of 2014 at her home where she had lived for about three years. Kailee's opinion about her neighborhood was similar to our first interview and she added, *"Everywhere you go you have your ups and downs and there's so much goin' on in the world."* While her housing had not changed from our initial interview, this was my first visit to her home, which was cared for. We talked in her living room accompanied by her infant child. While Kailee desired more space she couldn't manage increased housing expenses and described housing assistance as an *"excellent support."* We discussed Kailee's employment situation over the past few years which had changed, *"I was workin' two jobs, but since I had another baby, it's just one job. Just workin' in (employment field), lookin' forward to goin' back to school and continuing my education so I can get where I need to be. 'Cause I'm not content with my employment."* Kailee described her ideal job goal, unchanged from our original interview, and Kailee understood and articulated the education required to reach her ideal job goal. But, she explained the process thus far had been long, *"I was goin' to*

school for a long . . . (#) years just to get a associates degree. And I found . . .but it wasn't, you know, what I wanted to be in so. Now I'm just lookin' to movin' forward. Like I'm halfway there ta get to where I need to be." To move forward in her educational goals Kailee needed financial assistance, "First, I need to save. . . so I don't have to work full time. . . and go to school full time." In addition to a financial barrier, as a single parent Kailee juggled work and caring for her family while attending college, "It's so hard tryin' to manage life and focus on school." But Kailee did describe receiving some emotional support and tangible child care support from her social support network which included her extended family, mentor and coworkers. Kailee talked about her financial challenges - negative banking experiences, student debt, having to take out a personal loan to travel to a family member's funeral out of state, and times when she just didn't have enough money to get through the month, "Especially after I, when I was pregnant with (child) and after I had (child)", struggling with "gas money and . . . just being able to do extra things I used to do." Kailee described what it felt like to be poor. Nonetheless, she exhibited an internal locus of control when we discussed how much control she felt she had over her money and her financial future, and said she had "a lot of control." If Kailee had a problem she relied on "God" and "took it one day at a time and did what I could at the moment." Now, when Kailee wasn't working, her moments were primarily spent with her children, taking care of an infant, while parenting older children who were involved in school and extra-curricular activities. Kailee conveyed that her children were physically and emotionally healthy and that she tried to, ". . . keep an open conversation with them about everything and make sure they're okay." Kailee valued motherhood. Despite the hardships that Kailee described, she was still hopeful about the future and talked about her goals - "I'd Like to be in my own house. And done with my degree. Be able to save."

Kailee and I met for a third time in the spring of 2016 at her residence, which had changed, due to a negative situation that happened to her previous home. Our interview took place around her kitchen table and her young child was home and played around us as we visited. Kailee lived in this home six months, expressed satisfaction with where she had chosen to live, "I love it", and viewed housing assistance positively, "I'm in school full-time and then I'm able to work part-time and not focus on both at the same time so it helps out a lot. Just so I can get where I'm goin'." While Kailee maintained part-time employment she candidly admitted that it had been challenging especially while attending school and caring for a family with a very young child and teen-agers, "I'm trying to balance my life. It's kinda hard." Kailee's ideal employment goal was unchanged from our initial interview and she described her education gains toward that goal, "I just finished my prereqs . . . I'm kind of battlin' myself to, you know, apply for the program 'cause that's my middle peak." But Kailee experienced recent adverse circumstances, first having to move from her previous residence, and then, "I ended up gettin' in a car accident. I didn't sleep for six months because I had to keep goin'. The positive thing that came out all that negative is, I made it on the Honor Roll." Kailee was "super excited" about the level of education she had completed thus far. Still, Kailee was not registered for "the program" but was taking courses to satisfy general education requirements to replace courses she had taken but that no longer transferred to her intended program. Kailee's education goals were not the only factor impacted by these negative circumstances; her children also suffered, as she explained, she lost income when she was unable to work for six months because of her accident, "My kids didn't even have like a Christmas or a birthday like 'cause that's how bad it was." Consequently, Kailee relied on credit for desirables, "I'm always getting loans. Just to do extra stuff or if my kids need somethin' for the season. . . for extra stuff but not for bills." Kailee explained that she was learning about finances, as she was taught nothing from her parents or grandparents. Kailee also described growing up in poverty, having lived in the "projects" and that the experience "was terrible". But, she was optimistic as her parent was now purchasing a home, "We're learning and we're gettin' there." In addition to financial struggle, Kailee's mental health suffered, "I'm always emotional 'cause I'm just so exhausted and tired and worried and so it's a little unstable. . ." Kailee also related hardships that her extended family was experiencing and admitted that this was hard on her but that she didn't have time to care for them, "I have so much on my plate." Kailee shared that while growing up she lost a parent, which she expressed was "very hard." But, in junior high she gained a mentor who still provided support and

encouragement today; someone, she said, who provided *“comfort and guidance and just a listening ear.”* Others in Kailee’s social support network included a long distance friend, cousins, co-workers, a parent and a sibling; she described their support as *“awesome . . . wise and positive.”* Still, Kailee viewed herself as an independent thinker and problem-solver. She was persistent, *“If you want something you can get it.”* Kailee’s short-term goals included education gains for herself and her oldest children, embarking on college.

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September 30, 2019

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

I first met Candace, a single, minority mother of young children, in the summer of 2019 at her home. Our interview took place in the living room of her home where eventually her young children joined us, sometimes presenting Candace with a challenging multi-tasking situation; a situation this busy mom navigated on a daily basis. Candace was not native to this Central Illinois community having relocated here about seven years ago, citing a dwindling economy in her home town, *"All of the jobs down there like closed."* While Candace shared that she has lived in low income housing most of her life, still, she described her hometown as, *"Excellent growin' up."* And, that her current housing is *"way better"* than other places she has lived, describing an understanding landlord and responsive maintenance staff. Candace articulated a few problems in the neighborhood, *"parking"*, for example, which can be challenging for people working a second shift, and, *"There's a lotta bad kids out here that like to throw rocks and steal things."* Still, her experiences related to housing have been mostly positive, and, especially with housing staff, *"They're understanding. They listen. They help a lot."* As well, she felt safe in her neighborhood. Since moving to Central Illinois, Candace has held jobs mostly in the food service sector. She related a current work experience that was particularly negative for her, as she expressed she wasn't being treated fairly by her manager, but, she stays, she says, because, *"A job is a job."* Candace had few barriers to finding and maintaining employment as her parent provided child care and she had transportation. Still, this was not her ideal job and she described a path toward her ideal job, including completing her GED and then plans for college. In the meantime, when Candace is not working or attending GED classes, she spends time with her children. One of her children suffers a developmental delay, negatively affecting this child's learning ability. This same child also requires additional specialized medical care requiring Candace to travel outside of her community, which, she related, was a hardship. Nonetheless, Candace spoke highly of this child's experience with community education, *"The school helped (child) a lot. Yeah, school is good."* Candace was proactive in engaging community resources, *"I use a lot of resources down here."* Resources which supplemented her income as she described struggling financially, saying that there has been a time in the last year when she didn't have enough money to make it through the month. Candace defined economic self-sufficiency as, *"Try my hardest to stay above water. To stay up on bills. To keep them healthy and havin' like a budgeting."* Candace described actively seeking financial management training, citing a community budgeting class, *"to figure out how to budget to make ends meet."* Making ends meet is difficult; *"Jobs here is really not payin' very well"*. But having housing assistance helps, *"I was payin' rent and not havin' any money so. There's a lotta resources down here that helps as well."* When she does have a problem, Candace relies on a parent for tangible help, but also described a social support network comprised of a local support group, siblings, church friends and *"one good friend"*. And she finds her social network helpful, *"Always somebody that I can turn to and speak with or ask for help."* When comparing her situation to others in her social network, Candace reflected, *"We're all in low income base environment. So, it's like we're all strugglin' to make it. To make ends meet."* Nevertheless, Candace was hopeful and described what she wanted her life to be like five years from now – *"Outta housin'. Finishin' up on school. My business. Just watchin' my kids grow."*

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November 1, 2019

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

I first met Emmett, a divorced, minority man, at his home during the summer of 2019. His home is modest, clean and organized but he desires more living space, *"I'm just workin', just livin' here 'till I save money up to move into a house."* Emmett moved to this community to be near family and has lived in his current home for a few years, in a neighborhood he describes as *"Peaceful."* It is a neighborhood with amenities – parks, transportation, stores. Emmett felt safe in his neighborhood and said, *"We don't have too much problems around here."* Compared to previous places Emmett has lived, *"with gang-bangin' and shootings"*, Emmett found this community *"Quieter."* Emmett spoke positively about the services he receives from the housing authority as *"Nice. They have a lotta activities"*, and understanding, *"If you have a little problem, they let you get time to sort your problem out."* Emmett is employed and described an employment history, more stable as he aged, which he attributes to maturity, *"When I first got here, off and on workin' different jobs. You know, losin' jobs."* Now, he says, *"I'm more responsible. More mature. When I was younger I, you know, wasn't thinkin' about business or nothin'."* Emmett described benefits to his work – health insurance, a retirement account - but also, that he garnered positive self-esteem and dignity from his work, *"I'm a hard worker. I believe in gettin' my job done and doin' it to the best of my ability."* Emmett also wants to be a positive role model for his young children, *"I wanna raise 'em up the right way."* So when Emmett isn't working he visits with his children who he describes as healthy young people who do well in school and have friends. Emmett shared that he did not finish high school, and that one of his priorities for his children is *"education."* Nonetheless, Emmett is now determined to complete his GED, *"I'm gonna get it done. I have kids I got to look out for."* Still, while Emmett is employed, there are times when he struggles to pay bills and he shared that one of his financial management strategies was to get *"caught up"* around tax time. Emmett described his past and current engagement with financial institutions, saying, *"I'm still workin' on my credit."* Emmett shared that he has never taken any financial management training courses, but, that his current banking situation is positive and he demonstrates an internal locus of control when he speaks about his money and his financial future, *"I'd say I have a lotta control."* Emmett spoke often and openly about prayer and his relationship with God, relying on God as someone he could turn to if he had a problem, *"I know God'll work it out."* In addition, Emmett described a social support network that included church members, friends, siblings and his children and found his social network *"very helpful"* in reaching his goals; *"They're right there for me."* Emmett's goals included homeownership, managing his finances, spending time with his church and owning his own business. He described economic self-sufficiency as, *"I just wanna . . . be able to take care of my bills, take care of my children, take care of my finances and live comfortable."* Emmett was a positive person to be around. He describes himself similarly, *"Emotionally, I think I'm sane, happy . . . you know."*

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October 29, 2019

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

I first met Roberta, a single mother of young children, in the autumn of 2019. Roberta moved to her community post high school to be near family; a family that has since moved away. Consequently, Roberta described a very limited social support network, *"I have no friends here; my family is kinda scattered."* The only personal relationship she had was with her children's father, *"The only person that I really have is their dad. And that's why I haven't cut him out of our life even though I need to, 'cause I'm afraid of the fact that I would be completely alone."* Roberta has received housing assistance for a few years, having been homeless several times prior, and, living in community shelters. While she was now housed, she expressed dissatisfaction with where she lived, citing a neighborhood with illegal drug use, damage to her children's toys, and, fireworks – or – gunshots, which caused her to feel *"very unsafe."* Roberta endured domestic violence, and reported that she received emotional and verbal abuse from her children's father; abuse that she was familiar with since childhood. Roberta shared that she did receive mental health counseling for domestic violence, and, that counselors have encouraged her to leave her situation. Still, Roberta chooses to stay in her home where she says she can enjoy some freedoms not permitted in the domestic violence shelter. Roberta also described struggling with depression and anxiety, *"I've been struggling with it for years."* As well, she described developmental and serious medical conditions that plagued her children. Caring for herself and her children with special needs was a barrier for Roberta in securing employment, as she had not worked for several years. Throughout her employment history, Roberta said, *"I went probably six, seven years without a job."* Roberta's work history followed a predictable pattern of work in the food service sector, often leaving employees like Roberta no choice but to quit for lack of hours. As well, Roberta admitted having been dismissed from several jobs; one job in particular, *"I did something . . . and they could have had me arrested. And they didn't."* Still Roberta articulated an ideal job goal and understood the education and experience required for that type of employment. And, importantly, work was something that provided Roberta motivation and socialization for her introverted nature, *"When I'm working, I'm a completely different person. I can be very energetic."* Roberta also described her current education path, working toward her bachelor's degree, *"I'm at like, I think, 90 (credits) or so."* Roberta attended on-line college courses so was able to spend time during the day with her children, *"We go on walks; we spend a lot of time watching . . . learning videos; we listen to music."* But Roberta also spent time away from her home, *"We have a lot of appointments."* Roberta described extensive physical and mental health services that both she and her children received in the community. Roberta struggled financially, *"I budget everything and then it's, some months, it still isn't enough."* Some months bills went unpaid. Consequently, Roberta worked closely with community social services to receive needed services and donations for her children. During our conversation, Roberta displayed an external locus of control as it related to her economic situation and her children's father, *"He's always taking money from me. He never returns it."* For Roberta, self-sufficiency meant, *"Being able to pay bills, without help, and not having to struggle, you know, from paycheck to paycheck."* And her goals included completing her education, being employed in her ideal job field, having kids who are *"happy and healthy"* and not relying on government assistance.

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

I first met Sylvia in the fall of 2019. We were alone in the living room of her home for our interview; her children were at school during our conversation. Sylvia is a single mother who located to this community to be near family. Sylvia had been receiving housing assistance for about four years and described the process to receive assistance as *“extremely long”* and said the services she received were *“decent”* but also cited dissatisfaction with her management company for maintenance requests. While Sylvia said she was satisfied with where she lived *“for right now”* she also described having no choice in what was available to her through the Housing Authority. Sylvia described the neighborhood in which she lived as having some amenities, *“there’s transportation”* and easy access to main roads, still, this was a neighborhood where crime happened and Sylvia described witnessing physical assaults to neighbors and damage to property. This was not a place where she felt safe and she spoke of personal measures she had taken to insure the safety of herself and her family. While Sylvia related *“this is the worst”* neighborhood she had ever lived in, still, she spoke of *“bettering my situation.”* Sylvia shared, *“I’m getting the help that I need. I have some definite goals in place.”* Sylvia spoke positively of her personal situation outside of her physical living environment, where she garnered some control, *“I’m able to keep my own household. I don’t have to live with my parents. I’m able to do things the way I want them.”* Like many housing participants, Sylvia described experiencing trauma; situations that left her vulnerable and which negatively impacted her personally and professionally. Sylvia related a long and varied employment history but chose to work *“part time here and there as needed”* while she focused on her physical health, *“I’m workin’ on my physical health which is a major concern of mine.”* Sylvia did have some employment options, for example, some post-high school education. She described earning college credit to almost complete a bachelor’s degree but student loan debt prevented her from returning to school at this time, *“My student loan company, they’re like, no, you can’t go back right now. You owe too much.”* In addition, Sylvia had earned certificates and licenses that could help with employment. But full time employment was not a priority. Besides addressing her own health issues, Sylvia related that she spent much of her free time helping one of her children navigate a chronic medical condition; a health issue that affected the child’s learning and behavior and which also caused stress to the family. Helpful to Sylvia was her social support network, *“I know somebody for just about every type of situation”* and she described spending time with her immediate family, extended family, and friends. Nevertheless, she portrayed herself as *“very independent. I like to do everything myself.”* Considering the future, Sylvia expressed a goal of eventually leaving housing assistance, *“I would like to be out of housing.”* But defining economic self-sufficiency was more difficult – *“What does that look like? Where my dreams are? What I want to do? And being a single parent? I’m not real sure. I’m doin’ the best I can right now.”*

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Appendix E-Comparison of descriptive statistics of selected PHA-level characteristics between HACC and comparison PHA

	2008		2009		2011	
	HACC	Comparison	HACC	Comparison	HACC	Comparison
Subsidized units available	1,801	1,654	1,805	1,724	2,196	1,804
Number of people per unit	2.75	2.45	2.73	2.46	2.65	2.46
Average family share of rent per month	\$304.75	\$260.54	\$317.10	\$274.39	\$290.93	\$248.71
Household income per year	\$12,283.88	\$10,980.09	\$10,879.00	\$10,385.38	\$10,780.22	\$10,033.86
% Wages are major source of income	38.60%	38.90%	30.30%	32.70%	30.30%	29.90%
% Female head	83.60%	84.90%	83.10%	83.30%	83.70%	83.90%
% Female head with children	56.40%	58.20%	56.40%	58.80%	54.00%	58.00%
% Disabled among head, spouse, co-head, aged 61 or younger	23.90%	27.90%	24.40%	26.10%	27.70%	27.40%
% Head aged 24 or less	4.50%	16.80%	4.80%	18.60%	2.40%	15.20%
% Head aged 25 to 50	61.70%	55.90%	58.60%	52.30%	61.20%	57.20%
% Minority	79.80%	73.30%	81.50%	72.90%	82.30%	74.70%