

# PHA Name : Housing Authority Of Clackamas County

**PHA Code :** OR001

**MTW Supplement for PHA Fiscal Year Beginning :** (MM/DD/YYYY): 7/1/2024

**PHA Program Type:** Combined

**MTW Cohort Number:** Asset Building

**MTW Supplement Submission Type:** Annual Submission

## **B. MTW Supplement Narrative.**

The Housing Authority of Clackamas County (HACC) plans to use its MTW flexibility to align the needs of the community and residents with the three (3) MTW statutory objectives in ways that help transform operations, encourage self-sufficiency, and better utilize the funding it receives. After receiving notice of its selection to the Asset Building Cohort of the MTW Expansion, the HACC management team went through a visioning exercise to localize the MTW Statutory Objectives into language that fits both the agency's and the community's "business objectives" for the MTW program. These business objectives will be used to guide staff through its waiver/activity selection and the application of its MTW funding flexibility.

They are:

1. Efficiencies gained will be used to redirect staff toward activities that have a higher value for the client, such as building trusting relationships, connecting clients to resources, and educating clients on the impacts of financial decisions.
2. Priority will be given to activities that seek a balance between reduced staff time and benefit HACC's clientele in order for HACC to serve more families and provide its services more equitably.
3. HACC seeks to impact the homelessness crisis in the County and recognizes that the first step to do this is through eviction and termination prevention measures, requiring innovative programmatic approaches to common problems seen in housing.

In the first year of activities, HACC focused on establishing and launching Asset Building MTW cohort activities. With Housing Opportunity Through Modernization Act (HOTMA) effective dates and implementation timelines, HACC requested additional waivers which intersected with HOTMA changes through a mid-year revision of their Annual Plan and MTW Supplement with a plan to implement additional MTW activities by July 1, 2024 in conjunction with HOTMA. Due to the extension of HOTMA implementation timelines, HACC is pushing back implementation timelines of MTW activities that intersect with HOTMA to no later than January 1, 2025.

The MTW Waivers listed below were conditionally approved; amended supplement for FYB 7/1/23 was approved by the field office on 3/28/24.

- Cohort Specific Waiver - Savings Account Component Updates – Savings Account participants only
- MTW Waivers 3.a, 3.b. - Alternate Re-examination schedule – HCV & PH
- MTW Waiver 5.c - Inspection Process – HCV only
- MTW Waiver 2.d - Rent Reasonableness 3rd Party Requirements – HCV only
- MTW Waiver 9.a,9.b - Increase PBV Cap and Project Cap – PBV only
- MTW Waiver 9.h - Limit Portability for PBV - PBV only

**C. The policies that the MTW agency is using or has used (currently implement, plan to implement in the submission year, plan to discontinue, previously discontinued).**

<b>1. Tenant Rent Policies</b>	
a. Tiered Rent (PH)	Not Currently Implemented
b. Tiered Rent (HCV)	Not Currently Implemented
c. Stepped Rent (PH)	Not Currently Implemented
d. Stepped Rent (HCV)	Not Currently Implemented
e. Minimum Rent (PH)	Not Currently Implemented
f. Minimum Rent (HCV)	Not Currently Implemented
g. Total Tenant Payment as a Percentage of Gross Income (PH)	Not Currently Implemented
h. Total Tenant Payment as a Percentage of Gross Income (HCV)	Not Currently Implemented
i. Alternative Utility Allowance (PH)	Not Currently Implemented
j. Alternative Utility Allowance (HCV)	Not Currently Implemented
k. Fixed Rents (PH)	Not Currently Implemented
l. Fixed Subsidy (HCV)	Not Currently Implemented
m. Utility Reimbursements (PH)	Not Currently Implemented
n. Utility Reimbursements (HCV)	Not Currently Implemented
o. Initial Rent Burden (HCV)	Not Currently Implemented
p. Imputed Income (PH)	Not Currently Implemented
q. Imputed Income (HCV)	Not Currently Implemented
r. Elimination of Deduction(s) (PH)	Not Currently Implemented
s. Elimination of Deduction(s) (HCV)	Not Currently Implemented
t. Standard Deductions (PH)	Not Currently Implemented
u. Standard Deductions (HCV)	Not Currently Implemented
v. Alternative Income Inclusions/Exclusions (PH)	Not Currently Implemented
w. Alternative Income Inclusions/Exclusions (HCV)	Not Currently Implemented
<b>2. Payment Standards and Rent Reasonableness</b>	
a. Payment Standards- Small Area Fair Market Rents (HCV)	Not Currently Implemented
b. Payment Standards- Fair Market Rents (HCV)	Not Currently Implemented
c. Rent Reasonableness – Process (HCV)	Not Currently Implemented
d. Rent Reasonableness – Third-Party Requirement (HCV)	Currently Implementing
<b>3. Reexaminations</b>	
a. Alternative Reexamination Schedule for Households (PH)	Currently Implementing
b. Alternative Reexamination Schedule for Households (HCV)	Currently Implementing
c. Self-Certification of Assets (PH)	Not Currently Implemented
d. Self-Certification of Assets (HCV)	Not Currently Implemented
<b>4. Landlord Leasing Incentives</b>	
a. Vacancy Loss (HCV-Tenant-based Assistance)	Not Currently Implemented
b. Damage Claims (HCV-Tenant-based Assistance)	Not Currently Implemented
c. Other Landlord Incentives (HCV- Tenant-based Assistance)	Not Currently Implemented
<b>5. Housing Quality Standards (HQS)</b>	
a. Pre-Qualifying Unit Inspections (HCV)	Not Currently Implemented
b. Reasonable Penalty Payments for Landlords (HCV)	Not Currently Implemented
c. Third-Party Requirement (HCV)	Currently Implementing
d. Alternative Inspection Schedule (HCV)	Not Currently Implemented
<b>6. Short-Term Assistance</b>	
a. Short-Term Assistance (PH)	Not Currently Implemented
b. Short-Term Assistance (HCV)	Not Currently Implemented
<b>7. Term-Limited Assistance</b>	
a. Term-Limited Assistance (PH)	Not Currently Implemented
b. Term-Limited Assistance (HCV)	Not Currently Implemented
<b>8. Increase Elderly Age (PH &amp; HCV)</b>	

Increase Elderly Age (PH & HCV)	Not Currently Implemented
<b>9. Project-Based Voucher Program Flexibilities</b>	
a. Increase PBV Program Cap (HCV)	Currently Implementing
b. Increase PBV Project Cap (HCV)	Currently Implementing
c. Elimination of PBV Selection Process for PHA-owned Projects Without Improvement, Development, or Replacement (HCV)	Not Currently Implemented
d. Alternative PBV Selection Process (HCV)	Not Currently Implemented
e. Alternative PBV Unit Types (Shared Housing and Manufactured Housing) (HCV)	Not Currently Implemented
f. Increase PBV HAP Contract Length (HCV)	Not Currently Implemented
g. Increase PBV Rent to Owner (HCV)	Not Currently Implemented
h. Limit Portability for PBV Units (HCV)	Currently Implementing
<b>10. Family Self-Sufficiency Program with MTW Flexibility</b>	
a.PH Waive Operating a Required FSS Program (PH)	Not Currently Implemented
a.HCV Waive Operating a Required FSS Program (HCV)	Not Currently Implemented
b.PH Alternative Structure for Establishing Program Coordinating Committee (PH)	Not Currently Implemented
b. HCV Alternative Structure for Establishing Program Coordinating Committee (HCV)	Not Currently Implemented
c.PH Alternative Family Selection Procedures (PH)	Not Currently Implemented
c.HCV Alternative Family Selection Procedures (HCV)	Not Currently Implemented
d.PH Modify or Eliminate the Contract of Participation (PH)	Not Currently Implemented
d.HCV Modify or Eliminate the Contract of Participation (HCV)	Not Currently Implemented
e.PH Policies for Addressing Increases in Family Income (PH)	Not Currently Implemented
e.HCV Policies for Addressing Increases in Family Income (HCV)	Not Currently Implemented
<b>11. MTW Self-Sufficiency Program</b>	
a.PH Alternative Family Selection Procedures (PH)	Not Currently Implemented
a.HCV Alternative Family Selection Procedures (HCV)	Not Currently Implemented
b.PH Policies for Addressing Increases in Family Income (PH)	Not Currently Implemented
b.HCV Policies for Addressing Increases in Family Income (HCV)	Not Currently Implemented
<b>12. Work Requirement</b>	
a. Work Requirement (PH)	Not Currently Implemented
b. Work Requirement (HCV)	Not Currently Implemented
<b>13. Use of Public Housing as an Incentive for Economic Progress (PH)</b>	
Use of Public Housing as an Incentive for Economic Progress (PH)	Not Currently Implemented
<b>14. Moving on Policy</b>	
a. Waive Initial HQS Inspection Requirement (HCV)	Not Currently Implemented
b.PH Allow Income Calculations from Partner Agencies (PH)	Not Currently Implemented
b.HCV Allow Income Calculations from Partner Agencies (HCV)	Not Currently Implemented
c.PH Aligning Tenant Rents and Utility Payments Between Partner Agencies (PH)	Not Currently Implemented
c.HCV Aligning Tenant Rents and Utility Payments Between Partner Agencies (HCV)	Not Currently Implemented
<b>15. Acquisition without Prior HUD Approval (PH)</b>	
Acquisition without Prior HUD Approval (PH)	Not Currently Implemented
<b>16. Deconcentration of Poverty in Public Housing Policy (PH)</b>	
Deconcentration of Poverty in Public Housing Policy (PH)	Not Currently Implemented
<b>17. Local, Non-Traditional Activities</b>	
a. Rental Subsidy Programs	Not Currently Implemented
b. Service Provision	Not Currently Implemented

**C. MTW Activities Plan that Housing Authority Of Clackamas County Plans to Implement in the Submission Year or Is Currently Implementing**

**2.d. - Rent Reasonableness – Third-Party Requirement (HCV)**

**Describe the MTW activity, the MTW agency's goal(s) for the MTW activity, and, if applicable, how the MTW activity contributes to a larger initiative**

HACC proposes waiving certain provisions of 24 CFR 982.352(b) and 983.303, eliminating the requirement that the PHA use a third-party entity to perform rent-reasonableness determinations for units and properties the agency owns, manages, or controls.

Procuring and overseeing a third-party contractor for rent reasonableness is costly and time-consuming for the agency. Instead, HACC will apply its current rent reasonableness process for non-owned/managed units to units it owns and manages. This process has adequate controls in place to ensure uniformity, auditability, transparency, and fairness of the determination.

\*This activity does not require an impact analysis or hardship policy.

**Which of the MTW statutory objectives does this MTW activity serve?**

Cost effectiveness

**What are the cost implications of this MTW activity? Pick the best description of the cost implications based on what you know today.**

Decreased expenditures

**Does the MTW activity under this waiver apply to all assisted households or only to a subset or subsets of assisted households?**

The MTW activity applies only to a subset or subsets of assisted households

**Does the MTW activity apply only to new admissions, only to currently assisted households, or to both new admissions and currently assisted households?**

New admissions and currently assisted households

**Does the MTW activity apply to all family types or only to selected family types?**

The MTW activity applies to all family types

**Does the MTW activity apply to all HCV tenant-based units and properties with project-based vouchers?**

The MTW activity applies to specific tenant-based units and/or properties with project-based vouchers

**Please describe which tenant-based units and/or properties with project-based vouchers participate in the MTW activity.**

HACC will apply this waiver to units in all Project-Based Voucher properties it owns, manages, and controls.

**Based on the Fiscal Year goals listed in the activity's previous Fiscal Year's narrative, provide a description about what has been accomplished or changed during the implementation.**

The projected implementation date has been delayed to no later than January 1, 2025.

**Does the MTW agency need a Safe Harbor Waiver to implement this MTW activity as described?**

No

**Please explain or upload a description of the quality assurance method.**

HACC uses Nelrod's EZRRD software to compile, analyze, and validate its rent comparisons for rent reasonableness. Using a third-party system for objective market analysis adds an element of quality control into HACC's process. In addition, HACC will follow the SEMAP guidelines (SEMAP Indicator 2) for reviewing rent reasonableness determinations.

No document is attached.

**Please explain or upload a description of the rent reasonableness determination method.**

HACC relies on the Rent Reasonable Nelrod EZRRD Model, which offers a third-party database of rents to determine rent reasonableness of all County units. This analysis is based on the unit amenities, age, location, and other factors. EZRRD uses its five-method analysis system to compare multiple features per unit for a more in-depth analysis, and automatically identifies the three best comparables based on the system's objective market analysis.

No document is attached.

**3.a. - Alternative Reexamination Schedule for Households (PH)**

**Describe the MTW activity, the MTW agency's goal(s) for the MTW activity, and, if applicable, how the MTW activity contributes to a larger initiative**

HACC proposes waiving certain provisions of the following policies:

- i. Sections 3(a)(1), 3(a)(2)(E), and 8(o)(5) of the 1937 Act
- ii. 24 CFR Parts 960.257(a)-(b), 982.516(a)(1) and 982.516(c)(2)

Waiving these provisions will allow HACC to implement a triennial recertification policy for all elderly and disabled households on fixed incomes in its Public Housing program. This will benefit the client and the PHA by reducing the burden of the regular review cycle. Under this waiver, the impacted households will have a reexamination once every three (3) years. As part of this policy change, the following policy decisions were made:

- i. If a utility allowance or flat rent adjustment is made, HACC may process the change without reviewing the household's income.
- ii. HACC will not conduct an interim reexamination for the entire household when a new household member is added, regardless of work/income status, age, or disability.
- iii. If a family moves into a new unit, HACC will process the change without reviewing the household's income.
- iv. An interim with a review of the household's income will be conducted if a household is reporting a decrease of 10% or more in the household's gross income.
- v. HACC will limit the number of interims conducted to 2 per year. If additional interims beyond the 2 per year are requested, HACC will request the household file for a Hardship exemption from this MTW activity.
- vi. Although all income changes are still to be reported to HACC by households in accordance with the Public Housing Admissions and Continued Occupancy Policies (ACOP). Interims will not be conducted for increases in earned or unearned income. Increases in income will only be reviewed every three years.
- vii. Households may file a Hardship exemption for this MTW activity in accordance with the agency's MTW hardship policy at any time.

**Which of the MTW statutory objectives does this MTW activity serve?**

Cost effectiveness

**What are the cost implications of this MTW activity? Pick the best description of the cost implications based on what you know today.**

Increased expenditures

**Does the MTW activity under this waiver apply to all assisted households or only to a subset or subsets of assisted households?**

The MTW activity applies only to a subset or subsets of assisted households

**Does the MTW activity apply only to new admissions, only to currently assisted households, or to both new**

**admissions and currently assisted households?**

New admissions and currently assisted households

**Does the MTW activity apply to all family types or only to selected family types?**

The MTW activity applies only to selected family types

**Please select the family types subject to this MTW activity.**

Other – another specifically defined target population or populations.

**If Other Selected in Previous Question: Please describe this target population in the text box.**

HACC proposes to apply this policy to all elderly or disabled households on fixed incomes.

**Does the MTW activity apply to all public housing developments?**

The MTW activity applies to all developments

**Based on the Fiscal Year goals listed in the activity's previous Fiscal Year's narrative, provide a description about what has been accomplished or changed during the implementation.**

The projected implementation date has been delayed to no later than January 1, 2025.

**Does this MTW activity require a hardship policy?**

Yes

This document is attached.

**Does the hardship policy apply to more than this MTW activity?**

Yes

**Please list all of the applicable MTW activities. (Only upload hardship policy once when said policy applies to multiple MTW activities.)**

3.a. - Alternative Reexamination Schedule for Households (PH); 3.b. - Alternative Reexamination Schedule for Households (HCV)

**Has the MTW agency modified the hardship policy since the last submission of the MTW Supplement?**

Yes

**What considerations led the MTW agency to modify the hardship policy?**

Added additional detail to better explain the policy based on feedback from HUD and alignment with Hardship policy requirements set by HUD. Added detail about what constitutes a hardship and how to receive more than the limit of interims. Also adds clarifying language to encompass better explain situations that might lead to a hardship. It better outlines the review of hardship exemptions and process for approval and denial. Language added to clarify that grievances will follow the current HACC program policies and records retention.

**How many hardship requests have been received associated with this activity in the past year?**

No hardship were requested in the most recent fiscal year.

**Does the MTW agency need a Safe Harbor Waiver to implement this MTW activity as described?**

No

**Does the MTW activity require an impact analysis?**

Yes

This document is attached.

**Does the impact analysis apply to more than this MTW activity?**

Yes

**Please list all of the applicable MTW activities. (Only upload impact analysis once when said impact analysis applies to multiple MTW activities.)**

3.a. - Alternative Reexamination Schedule for Households (PH); 3.b. - Alternative Reexamination Schedule for Households (HCV)

**What is the recertification schedule?**

Once every three years

**How many interim recertifications per year may a household request?**

2 or more

**Please describe briefly how the MTW agency plans to address changes in family/household circumstances under the alternative reexamination schedule.**

HACC interim policies are as follows:

- i. HACC will conduct an interim at household request, if the household's gross income decreases by 10% or more.
- ii. If utility allowances or flat rent adjustment is made, HACC may process the change without reviewing the household's income.
- iii. HACC will conduct no more than 2 interims per year. Households requesting more than 2 interims per year will be asked to file a Hardship exemption from this MTW activity.

**3.b. - Alternative Reexamination Schedule for Households (HCV)**

**Describe the MTW activity, the MTW agency's goal(s) for the MTW activity, and, if applicable, how the MTW activity contributes to a larger initiative**

HACC proposes waiving certain provisions of the following policies:

- i. Sections 3(a)(1), 3(a)(2)(E), and 8(o)(5) of the 1937 Act
- ii. 24 CFR Parts 960.257(a)-(b), 982.516(a)(1) and 982.516(c)(2)

Waiving these provisions will allow HACC to implement a triennial recertification policy for all elderly and disabled households on fixed incomes in its Housing Choice Voucher program. This will benefit the client and the PHA by reducing the burden of the regular review cycle. Under this waiver, the impacted households will have a reexamination once every three (3) years. As part of this policy change, the following policy decisions were made:

- i. HACC will conduct an interim if there is an approved rent increase. At such interim, HACC will apply the most current payment standard and utility allowance but will not review household income.
- ii. HACC will not conduct an interim reexamination for the entire household when a new household member is added, regardless of work/income status, age, or disability.
- iii. If a family moves into a new unit, HACC will process the change without reviewing the household's income.
- iv. An interim will be conducted if a household is reporting a decrease of 10% or more in the household's gross income.
- v. HACC will limit interims to 2 per household per year. If a household would like more than 2 interims per year, HACC will request the household file for a Hardship exemption from this MTW activity.
- vi. Although all income changes are still to be reported to HACC by households in accordance with the Administrative Plan. Interims will not be conducted for increases in earned or unearned income. Increases in income will only be reviewed every three years.
- vii. Households may file a Hardship exemption for this MTW activity in accordance with the agency's MTW hardship policy at any time.

**Which of the MTW statutory objectives does this MTW activity serve?**

Cost effectiveness
<b>What are the cost implications of this MTW activity? Pick the best description of the cost implications based on what you know today.</b>
Decreased expenditures
<b>Does the MTW activity under this waiver apply to all assisted households or only to a subset or subsets of assisted households?</b>
The MTW activity applies only to a subset or subsets of assisted households
<b>Does the MTW activity apply only to new admissions, only to currently assisted households, or to both new admissions and currently assisted households?</b>
New admissions and currently assisted households
<b>Does the MTW activity apply to all family types or only to selected family types?</b>
The MTW activity applies only to selected family types
<b>Please select the family types subject to this MTW activity.</b>
Other – another specifically defined target population or populations.
<b>If Other Selected in Previous Question: Please describe this target population in the text box.</b>
HACC proposes to apply this policy to all elderly or disabled households on fixed incomes.
<b>Does the MTW activity apply to all HCV tenant-based units and properties with project-based vouchers?</b>
The MTW activity applies to specific tenant-based units and/or properties with project-based vouchers
<b>Please describe which tenant-based units and/or properties with project-based vouchers participate in the MTW activity.</b>
HACC proposes to apply this policy to all elderly or disabled households on fixed incomes.
<b>Based on the Fiscal Year goals listed in the activity's previous Fiscal Year's narrative, provide a description about what has been accomplished or changed during the implementation.</b>
The projected implementation date has been delayed to no later than January 1, 2025.
<b>Does this MTW activity require a hardship policy?</b>
Provided Already
<b>Does the MTW agency need a Safe Harbor Waiver to implement this MTW activity as described?</b>
No
<b>Does the MTW activity require an impact analysis?</b>
Provided Already
<b>What is the recertification schedule?</b>
Once every three years
<b>How many interim recertifications per year may a household request?</b>
2 or more

**Please describe briefly how the MTW agency plans to address changes in family/household circumstances under the alternative reexamination schedule.**

HACC interim policies are as follows:

- i. HACC will conduct an interim at household request, if the household's gross income decreases by 10% or more.
- ii. HACC will conduct an interim if there is an approved rent increase. At such interim, HACC will apply the most current payment standard and utility allowance but will not review household income, reducing the likelihood that a rent increase negatively impacts the rent burden of the household.
- iii. HACC will conduct no more than 2 interims per year. Households requesting more than 2 interims per year will be asked to file a Hardship exemption from this MTW activity.

#### **5.c. - Third-Party Requirement (HCV)**

**Describe the MTW activity, the MTW agency's goal(s) for the MTW activity, and, if applicable, how the MTW activity contributes to a larger initiative**

HACC proposes waiving certain provisions of Section 8(o)(11) of the 1937 Act, 24 CFR Part 982.352(b)(iv), and 24 CFR Part 983.103(f). Waiving these provisions will allow HACC to eliminate the requirement that the PHA use a third-party entity to perform Housing Quality Standard (HQS) inspections on units and properties the agency owns, manages, or controls.

Procuring and overseeing a third-party contractor for HQS inspections services is costly and time-consuming for the agency. Instead, HACC will utilize its in-house HQS inspection team and the policies and procedures governing HQS inspections for the Housing Choice Voucher program. The HQS inspection process has built-in quality control measures in place that will help to ensure the inspections performed at properties owned or managed by HACC are uniform fair and that the process is transparent and auditable.

In order to further ensure quality control, participants may request an interim inspection, in writing in accordance with the HACC Administrative Plan.

\*This activity does not require an impact analysis or hardship policy.

**Which of the MTW statutory objectives does this MTW activity serve?**

Cost effectiveness

**What are the cost implications of this MTW activity? Pick the best description of the cost implications based on what you know today.**

Increased revenue; Decreased expenditures

**Does the MTW activity under this waiver apply to all assisted households or only to a subset or subsets of assisted households?**

The MTW activity applies only to a subset or subsets of assisted households

**Does the MTW activity apply only to new admissions, only to currently assisted households, or to both new admissions and currently assisted households?**

New admissions and currently assisted households

**Does the MTW activity apply to all family types or only to selected family types?**

The MTW activity applies to all family types

**Does the MTW activity apply to all HCV tenant-based units and properties with project-based vouchers?**

The MTW activity applies to specific tenant-based units and/or properties with project-based vouchers

**Please describe which tenant-based units and/or properties with project-based vouchers participate in the MTW activity.**

HACC will apply this waiver to units in all Project-Based Voucher properties it owns, manages, and controls.

**Based on the Fiscal Year goals listed in the activity's previous Fiscal Year's narrative, provide a description about what has been accomplished or changed during the implementation.**

The projected implementation date has been delayed to no later than January 1, 2025.

**Does the MTW agency need a Safe Harbor Waiver to implement this MTW activity as described?**

No

**Please explain or upload the description of the quality assurance method:**

Following will explain the quality assurance method

HACC will apply the SEMAP standards and methods (SEMAP Indicator 5) to select PBV inspections performed during the year by HACC staff. HACC will conduct Quality Assurance inspections on the selected units to ensure consistency and transparency.

No document is attached.

### 9.a. - Increase PBV Program Cap (HCV)

**Describe the MTW activity, the MTW agency's goal(s) for the MTW activity, and, if applicable, how the MTW activity contributes to a larger initiative**

HACC proposes waiving certain provisions of section 8(o)(13)(B) of the 1937 Act and 24 C.F.R. 983.6(a)-(b), as superseded by the Housing Opportunity through Modernization Act of 2016 (HOTMA) Implementation Notices at 82 FR 5458 and 82 FR 32461. Waiving these provisions will allow HACC to increase the Project Based Voucher program cap to 50% of the lower of either HACC's total authorized units or HACC's annual budget authority.

Project-based vouchers (PBVs) are an important resource in the community and increasing the program cap will allow the agency to coordinate with local property owners, developers, service coordinators, and jurisdictional partners to provide housing for targeted populations.

\*This activity does not require an impact analysis or hardship policy.

**Which of the MTW statutory objectives does this MTW activity serve?**

Cost effectiveness

**What are the cost implications of this MTW activity? Pick the best description of the cost implications based on what you know today.**

Neutral (no cost implications)

**Does the MTW activity under this waiver apply to all assisted households or only to a subset or subsets of assisted households?**

The MTW activity applies only to a subset or subsets of assisted households

**Does the MTW activity apply only to new admissions, only to currently assisted households, or to both new admissions and currently assisted households?**

New admissions and currently assisted households

**Does the MTW activity apply to all family types or only to selected family types?**

The MTW activity applies to all family types

**Does the MTW activity apply to all HCV tenant-based units and properties with project-based vouchers?**

The MTW activity applies to all properties with project-based vouchers

**Based on the Fiscal Year goals listed in the activity's previous Fiscal Year's narrative, provide a description about what has been accomplished or changed during the implementation.**

The projected implementation date has been delayed to no later than January 1, 2025.

**Does the MTW agency need a Safe Harbor Waiver to implement this MTW activity as described?**

No

**What percentage of total authorized HCV units will be authorized for project-basing?**

50.00%

**9.b. - Increase PBV Project Cap (HCV)**

**Describe the MTW activity, the MTW agency's goal(s) for the MTW activity, and, if applicable, how the MTW activity contributes to a larger initiative**

HACC proposes waiving certain provisions of section 8(o)(13)(D) of the 1937 Act and 24 C.F.R. 983.56(a)-(b), as superseded by HOTMA Implementation Notices at 82 FR 5458 and 82 FR 32461. Waiving these provisions will allow HACC to increase the Project Based Voucher project cap to 100%. This will allow HACC to project-base 100% of the units in future housing developments.

Project-based vouchers (PBVs) are an important resource in the community and having the ability to project base all of the units in a project will help HACC and its partners secure additional financing and leverage its resources to better meet the needs of the local community.

\*This activity does not require an impact analysis or hardship policy.

**Which of the MTW statutory objectives does this MTW activity serve?**

Cost effectiveness

**What are the cost implications of this MTW activity? Pick the best description of the cost implications based on what you know today.**

Increased revenue

**Does the MTW activity under this waiver apply to all assisted households or only to a subset or subsets of assisted households?**

The MTW activity applies only to a subset or subsets of assisted households

**Does the MTW activity apply only to new admissions, only to currently assisted households, or to both new admissions and currently assisted households?**

New admissions and currently assisted households

**Does the MTW activity apply to all family types or only to selected family types?**

The MTW activity applies to all family types

**Does the MTW activity apply to all HCV tenant-based units and properties with project-based vouchers?**

The MTW activity applies to all properties with project-based vouchers

**Based on the Fiscal Year goals listed in the activity's previous Fiscal Year's narrative, provide a description about what has been accomplished or changed during the implementation.**

The projected implementation date has been delayed to no later than January 1, 2025.

**Does the MTW agency need a Safe Harbor Waiver to implement this MTW activity as described?**

No

**9.h. - Limit Portability for PBV Units (HCV)**

**Describe the MTW activity, the MTW agency's goal(s) for the MTW activity, and, if applicable, how the MTW activity contributes to a larger initiative**

HACC proposes waiving certain provisions of Section 8(o)(13)(E) of the 1937 Act and 24 C.F.R. Part 983.261 as it was superseded by HOTMA Implementation Notices at 82 FR 5458 and 82 FR 32461. These waivers will allow the HACC to waive the requirement that PHA's provide a tenant- based voucher to project-based households after being on a project-based voucher for twelve (12) months. Instead, HACC proposes to limit portability to twenty-four (24) months. Waiving the 12-month portability requirement will:

- i. Lower the cost of turning units for households moving to a tenant- based voucher.
- ii. Help the project-based voucher project to cash flow by continuing to assist the household.
- iii. Decrease the administrative burden associated with program unit transfers.
- iv. Ensure that households on HACC waitlists, some of whom are currently unhoused and have been waiting their chance for a voucher, are offered a tenant-based voucher first.

HACC will require a tenant to live in a PBV unit for 24 months before requesting to transfer to a Project-based voucher. HACC will only make an exception to the 24-month requirement for those requesting a move due to VAWA or other reasonable accommodation.

All such requests must be submitted in writing to the housing authority and will be reviewed by the Program Manager. All households in program compliance who have requested a move to a tenant-based voucher will be added to the bottom of the tenant-based voucher waitlist. The household will be offered a tenant-based voucher when their name reaches the top of the waitlist, and a voucher becomes available. The household will not receive priority based on being part of the project-based program. If a request to transition to a tenant-based voucher is denied, the household would have the right to an informal review through the hearing process.

\*This activity does not require an impact analysis or hardship policy.

**Which of the MTW statutory objectives does this MTW activity serve?**

Cost effectiveness

**What are the cost implications of this MTW activity? Pick the best description of the cost implications based on what you know today.**

Increased revenue; Decreased expenditures

**Does the MTW activity under this waiver apply to all assisted households or only to a subset or subsets of assisted households?**

The MTW activity applies only to a subset or subsets of assisted households

**Does the MTW activity apply only to new admissions, only to currently assisted households, or to both new admissions and currently assisted households?**

New admissions and currently assisted households

**Does the MTW activity apply to all family types or only to selected family types?**

The MTW activity applies to all family types

**Does the MTW activity apply to all HCV tenant-based units and properties with project-based vouchers?**

The MTW activity applies to all properties with project-based vouchers

**Based on the Fiscal Year goals listed in the activity's previous Fiscal Year's narrative, provide a description about what has been accomplished or changed during the implementation.**

The projected implementation date has been delayed to no later than January 1, 2025.

**Does the MTW agency need a Safe Harbor Waiver to implement this MTW activity as described?**

No

<b>D.</b>	<b>Safe Harbor Waivers.</b>
<b>D.1</b>	<p><b>Will the MTW agency submit request for approval of a Safe Harbor Waiver this year?</b></p> <p>No Safe Harbor Waivers are being requested.</p>

<b>E.</b>	<b>Agency-Specific Waiver(s).</b>
<b>E.1</b>	<p><b>Agency-Specific Waiver(s) for HUD Approval:</b></p> <p>The MTW demonstration program is intended to foster innovation and HUD encourages MTW agencies, in consultation with their residents and stakeholders, to be creative in their approach to solving affordable housing issues facing their local communities. For this reason, flexibilities beyond those provided for in Appendix I may be needed. Agency-Specific Waivers may be requested if an MTW agency wishes to implement additional activities, or waive a statutory and/or regulatory requirement not included in Appendix I.</p> <p>In order to pursue an Agency-Specific Waiver, an MTW agency must include an Agency-Specific Waiver request, an impact analysis, and a hardship policy (as applicable), and respond to all of the mandatory core questions as applicable.</p> <p>For each Agency-Specific Waiver(s) request, please upload supporting documentation, that includes: a) a full description of the activity, including what the agency is proposing to waive (i.e., statute, regulation, and/or Operations Notice), b) how the initiative achieves one or more of the 3 MTW statutory objectives, c) a description of which population groups and household types that will be impacted by this activity, d) any cost implications associated with the activity, e) an implementation timeline for the initiative, f) an impact analysis, g) a description of the hardship policy for the initiative, and h) a copy of all comments received at the public hearing along with the MTW agency's description of how the comments were considered, as a required attachment to the MTW Supplement.</p> <p><b>Will the MTW agency submit a request for approval of an Agency-Specific Waiver this year?</b></p> <p>No</p>

E.2	<p><b>Agency-Specific Waiver(s) for which HUD Approval has been Received:</b></p> <p><b>Does the MTW agency have any approved Agency-Specific Waivers?</b> No</p>
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<b>F.</b>	<b>Public Housing Operating Subsidy Grant Reporting.</b>
F.1	Total Public Housing Operating subsidy amount authorized, disbursed by 9/30, remaining, and deadline for disbursement, by Federal Fiscal Year for each year the PHA is designated an MTW agency.

Federal Fiscal Year (FFY)	Total Operating Subsidy Authorized Amount	How Much PHA Disbursed by the 9/30 Reporting Period	Remaining Not Yet Disbursed	Deadline
2024	\$1,176,859	\$1,025,967	\$150,892	2032-09-30
2023	\$1,306,533	\$1,197,157	\$109,376	2031-09-30
2022	\$0	\$0	\$0	2030-09-30
2021	\$0	\$0	\$0	2029-09-30

<b>G.</b>	<b>MTW Statutory Requirements.</b>	
<b>G.1</b>	<b>75% Very Low Income – Local, Non-Traditional.</b> HUD will verify compliance with the statutory requirement that at least 75% of the households assisted by the MTW agency are very low-income for MTW public housing units and MTW HCVs through HUD systems. The MTW PHA must provide data for the actual families housed upon admission during the PHA's most recently completed Fiscal Year for its Local, Non-Traditional program households.	
	<b>Income Level</b>	<b>Number of Local, Non-Traditional Households Admitted in the Fiscal Year*</b>
	80%-50% Area Median Income	0
	49%-30% Area Median Income	0
	Below 30% Area Median Income	0
	<b>Total Local, Non-Traditional Households</b>	<b>0</b>

\*Local, non-traditional income data must be provided in the MTW Supplement form until such time that it can be submitted in IMS-PIC or other HUD system.

<b>G.2</b>	<b>Establishing Reasonable Rent Policy.</b>
<p><b>Has the MTW agency established a rent reform policy to encourage employment and self-sufficiency?</b> No</p> <p><b>Please describe the MTW agency's plans for its future rent reform activity and the implementation timeline.</b> MTW agency has not yet established a rent reform policy to encourage employment and self-sufficiency.</p>	

<b>G.3</b>	<b>Substantially the Same (STS) – Local, Non-Traditional.</b>
The total number of unit months that families were housed in a local, non-traditional rental subsidy for the prior full calendar year.	0 # of unit months
The total number of unit months that families were housed in a local, non-traditional housing development program for the prior full calendar year.	0 # of unit months

**Number of units developed under the local, non-traditional housing development activity that were available for occupancy during the prior full calendar year:**

PROPERTY NAME/ ADDRESS	0/1 BR	2 BR	3 BR	4 BR	5 BR	6+ BR	TOTAL UNITS	POPULATION TYPE*	if Population Type is Other	# of Section 504 Accessible (Mobility)**	# of Section 504 Accessible (Hearing/ Vision)	Was this Property Made Available for Initial Occupancy during the Prior Full Calendar Year?	What was the Total Amount of MTW Funds Invested into the Property?
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<b>G.4</b>	<b>Comparable Mix (by Family Size) – Local, Non-Traditional.</b>
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To demonstrate compliance with the statutory requirement to continue serving a 'comparable mix" of families by family size to that which would have been served without MTW, the MTW agency will provide the number of families occupying local, non-traditional units by household size for the most recently completed Fiscal Year in the provided table.

Family Size:	Occupied Number of Local, Non-Traditional units by Household Size
1 Person	0
2 Person	0
3 Person	0
4 Person	0
5 Person	0
6+ Person	0
Totals	<b>0</b>

H.	Public Comment
	Attached you will find a copy of all of the comments received and a description of how the agency analyzed the comments, as well as any decisions made based on those comments.
	No additional public hearing was held for an Agency-Specific Waiver and/or Safe Harbor waiver

I.	Evaluations.
	No known evaluations.

**MTW CERTIFICATIONS OF COMPLIANCE*****U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
OFFICE OF PUBLIC AND INDIAN HOUSING*****Certifications of Compliance with Regulations:  
Board Resolution to Accompany the MTW Supplement to the Annual PHA Plan**

Acting on behalf of the Board of Commissioners of the Moving to Work Public Housing Agency (MTW PHA) listed below, as its Chairperson or other authorized MTW PHA official if there is no Board of Commissioners, I approve the submission of the MTW Supplement to the Annual PHA Plan for the MTW PHA Fiscal Year beginning (07/01/2024), hereinafter referred to as "the MTW Supplement", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the MTW Supplement and implementation thereof:

- (1) The PHA made the proposed MTW Supplement and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the MTW Supplement and invited public comment.
- (2) The MTW PHA took into consideration public and resident comments (including those of its Resident Advisory Board(s) or tenant associations, as applicable) before approval of the MTW Supplement by the Board of Commissioners or Board of Directors in order to incorporate any public comments into the annual MTW Supplement.
- (3) The MTW PHA certifies that the Board of Directors has reviewed and approved the budget for the Capital Fund Program grants contained in the Capital Fund Program Annual Statement/Performance and Evaluation Report, form HUD-50075.1 (or successor form as required by HUD).
- (4) The MTW PHA will carry out the MTW Supplement in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d- 2000d-4), the Fair Housing Act (42 U.S.C. 3601-19), section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), and title II of the Americans with Disabilities Act of 1990 (42 U.S.C. 12101 et seq.) all regulations implementing these authorities; and other applicable Federal, State, and local civil rights laws.
- (5) The MTW Supplement is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
- (6) The MTW Supplement contains a certification by the appropriate state or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the MTW PHA's jurisdiction and a description of the manner in which the MTW Supplement is consistent with the applicable Consolidated Plan.
- (7) The MTW PHA will affirmatively further fair housing, which means that it will: (i) take meaningful actions to further the goals identified by the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR 5.150-5.180 and 903.15; (ii) take no action that is materially inconsistent with its obligation to affirmatively further fair housing; and (iii) address fair housing issues and contributing factors in its programs, in accordance with 24 CFR 903.7(o)(3) and 903.15(d). Note: Until the PHA is required to submit an AFH, and that AFH has been accepted by HUD, the PHA must follow the certification requirements of 24 CFR 903.7(o) in effect prior to August 17, 2015. Under these requirements, the PHA will be considered in compliance with the certification requirements of 24 CFR 903.7(o)(1)-(3) and 903.15(d) if it: (i) examines its programs or proposed programs; (ii) identifies any impediments to fair housing choice within those programs; (iii) addresses those impediments in a reasonable fashion in view of the resources available; (iv) works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and (v) maintains records reflecting these analyses and actions.
- (8) The MTW PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975 and HUD's implementing regulations at 24 C.F.R. Part 146.
- (9) In accordance with 24 CFR 5.105(a)(2), HUD's Equal Access Rule, the MTW PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.
- (10) The MTW PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
- (11) The MTW PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low- or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
- (12) The MTW PHA will comply with requirements with regard to a drug free workplace required by 24 CFR Part 24, Subpart F.
- (13) The MTW PHA will comply with requirements with regard to compliance with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms if required by this Part, and with restrictions on payments to influence Federal Transactions, in accordance with the Byrd Amendment.
- (14) The MTW PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.

- (15) The MTW PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
- (16) The MTW PHA will provide HUD or the responsible entity any documentation needed to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58. Regardless of who acts as the responsible entity, the MTW PHA will maintain documentation that verifies compliance with environmental requirements pursuant to 24 Part 58 and 24 CFR Part 50 and will make this documentation available to HUD upon its request.
- (17) With respect to public housing and applicable local, non-traditional development the MTW PHA will comply with Davis-Bacon or HUD determined wage rate requirements under section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
- (18) The MTW PHA will keep records in accordance with 2 CFR 200.333-200.337 and facilitate an effective audit to determine compliance with program requirements.
- (19) The MTW PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.
- (20) The MTW PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200.
- (21) The MTW PHA must fulfill its responsibilities to comply with and ensure enforcement of housing quality standards as required in PIH Notice 2011-45, or successor notice, for any local, non-traditional program units. The MTW PHA must fulfill its responsibilities to comply with and ensure enforcement of Housing Quality Standards, as defined in 24 CFR Part 982, for any Housing Choice Voucher units under administration.
- (22) The MTW PHA will undertake only activities and programs covered by the Moving to Work Operations Notice in a manner consistent with its MTW Supplement and will utilize covered grant funds only for activities that are approvable under the Moving to Work Operations Notice and included in its MTW Supplement. MTW Waivers activities being implemented by the agency must fall within the safe harbors outlined in Appendix I of the Moving to Work Operations Notice and/or HUD approved Agency-Specific or Safe Harbor Waivers.
- (23) All attachments to the MTW Supplement have been and will continue to be available at all times and all locations that the MTW Supplement is available for public inspection. All required supporting documents have been made available for public inspection along with the MTW Supplement and additional requirements at the primary business office of the PHA and at all other times and locations identified by the MTW PHA in its MTW Supplement and will continue to be made available at least at the primary business office of the MTW PHA.

Housing Authority of Clackamas County  
**MTW PHA NAME**

OR001  
**MTW PHA NUMBER/HA CODE**

*I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).*

Commissioner Tootie Smith  
**NAME OF AUTHORIZED OFFICIAL**

Chair  
**TITLE**

  
**SIGNATURE**

04/04/2024  
**DATE**

\* *Must be signed by either the Chairperson or Secretary of the Board of the MTW PHA's legislative body. This certification cannot be signed by an employee unless authorized by the MTW PHA Board to do so. If this document is not signed by the Chairperson or Secretary, documentation such as the by-laws or authorizing board resolution must accompany this certification.*

# **Housing Authority of Clackamas County**

## **MTW HARDSHIP POLICY**

### **PURPOSE OF HARDSHIP POLICY**

As a Moving to Work (MTW) housing authority, the Housing Authority of Clackamas County (HACC) may request to waive certain HUD policies. Some of the policies that HACC could request require a hardship policy be provided in order to mitigate possible unintended negative impacts on specific households.

HACC anticipates the waivers they are implementing will overall have positive impacts for client households. Although in case there are unforeseen significant negative consequences to specific households, HACC is adopting the following hardship policy to allow impacted households to request relief.

MTW agencies may choose to have separate hardship policies for each MTW waiver or a single hardship policy that covers all waivers. HACC is choosing to implement this Hardship policy for all its MTW activities, however, HACC may implement additional hardship policies or revise this policy in the future, as they request additional waivers requiring hardship policies.

This policy currently applies to MTW waivers 3.a, 3.b. regarding an adjusted reexamination schedule for Public Housing and for the Housing Choice Voucher Program for a specific population eligible for a triennial reexamination schedule.

### **ELIGIBILITY FOR A HARDSHIP EXEMPTION**

A family qualifies for a financial hardship exemption if a significant increase in expenses, a significant decrease in earned or unearned income or other circumstance result in their total family share exceeding 50% of the gross income used to determine a household's rent subsidy. Total family share is defined as the family's portion of rent plus the family's utility allowance, if applicable.

Exceptions to this policy include the following circumstances:

- When the family's share exceeds 50% of gross income due to the family's choice to rent a unit with more bedrooms than the household's voucher size; or
- When the household has not been negatively impacted by any MTW waivers.

### **SUBMISSION OF A HARDSHIP EXEMPTION**

Hardship requests must be received in writing by the 15th of each month to be eligible for a revised rent effective on the first of the next month. Hardship exemption requests and adjustments will not be retro-active.

Once the Hardship exemption request has been received by HACC. HACC staff will request any applicable documentation needed to determine if the hardship is due to the MTW activity and that the request for exemption meets the criteria of a financial hardship outlined above.

## **PROCESS FOR AGENCY REVIEW AND DETERMINATION**

The program manager will review the request and determine if the request meets the eligibility requirements for a hardship exemption and is due to the MTW activity.

- If the request does not meet the hardship eligibility or is not due to the MTW waiver activity, there will not be any adjustments made.
- If the request does meet the hardship eligibility or is determined due to MTW waiver activities, the agency will conduct an examination even if beyond the limit and will assign the family to an annual reexamination schedule moving forward.

## **HOUSEHOLD NOTIFICATION**

HACC will take the following actions in order to promote this policy among its applicants and program participants:

- Include a copy of the hardship policy on their website
- Notify applicants of this hardship policy at intake
- Review this hardship policy with families at recertifications including those who will be assigned to the alternate reexamination schedule.
- Consider if a family qualifies for a hardship exemption when assistance is to be terminated due to an MTW activity.

## **GRIEVANCE PROCEDURE**

If HACC denies a hardship request, the family may file a grievance according to the grievance policies found in HACC's ACOP and Administrative Plan.

## **RECORDS RETENTION**

HACC will preserve all records of hardship requests, determinations and appeals for the duration of its MTW participation and will comply with all other applicable records retention regulations.

## **IMPACT ANALYSIS for MTW Waivers 3.a and 3.b**

### **DESCRIPTION OF WAIVER – Alternative Re-examination Schedule – HCV & PH**

The Housing Authority of Clackamas County (HACC) proposes to implement a triennial reexamination schedule for all households on a fixed income households who are elderly or disabled. Under this waiver, the impacted households will have a reexamination once every three (3) years. As part of this policy change, the following policy decisions were made:

1. Approved rent increases will use an interim 50058 and will apply the most current payment standard. This will not result in an income review.
2. HACC will not conduct an interim reexamination when a new household member is added, regardless of work/income status, age, or disability.
3. If a family moves into a new unit, HACC will process the change without reviewing the household's income.
4. Interims due to decreases in income will follow HOTMA rules, which stipulate an interim will be done if the household's income decreases by 10% or more.

#### *Definitions Used in this Analysis*

- Work able: household does not receive an elderly/disabled allowance.
- Race and ethnicity: race and ethnicity apply to the head of household only, not other individual household members.
- Large families: a family of four (4) or more members.
- ELI: Extremely Low Income, equal to 30% or less of the area median income
- VLI: Very Low Income, equal to income between 30% and 50% of the area median income
- LI: Low Income, equal to income between 50% and 80% of the area median income

#### *Impact Analysis Method*

An in-depth analysis was performed using 50058 data from the last three (3) years. The goal of the analysis is to identify the following:

1. Financial impact to the agency
2. Disparate impact based on demographics

Answers to the standard HUD impact analysis questions identified in the MTW Operations Notice were derived from these analyses. Note that HACC does not anticipate the policy changes to have a negative impact on any specific households. Therefore, HACC measured the positive impact to identify cases where certain groups were impacted more positively than others. The analysis confirmed that there will not be a negative impact to the families currently on program. However, the analysis also shows that fewer families may be able to be served in the future due to these changes.

## **RESULTS**

### **Financial Impact to the Agency**

Based on its analysis, HACC determined that this policy change will have a negative impact to the agency's HAP expenses, increasing annual HAP expenditures by \$64,506 per year (row "e" in the chart below). This is measured by looking at the increases in income that have been processed over the last three years and the associated increase in rent and decrease in HAP. By changing the review cycle to every three (3) years, the incremental decreases in HAP expense will not be realized.

The chart also shows that HACC will be able to offset some of this increase in HAP by eliminating the staff time needed to complete annual reviews and interims for increases in income. This savings is estimated to be \$28,142 annually (row "c" in the chart below).

Population	Scenario	Formula
Elderly/Disabled on Fixed Income	Triennial	
Households with Earned Income	Annual	
Households on TANF	Annual	
Households with Zero Income	Annual	
Other Work Able Households	Annual	
<b>Triennials</b>		
- Total Households	2,290	
a1 - Average increase in income last 3 years	\$2,001	
b1 - Average decrease in income last 3 years	\$3,624	
c1 - Number of households with increase in income last 3 years	1,257	
d1 - Number of households with decrease in income last 3 years	247	
e1 - Reduction in HAP due to income increases	\$64,506	
f1 - Increase in HAP due to income decreases	\$52,411	
g1 - Number of interims last 3 years	1,323	
h1 - Number of annuals last 3 years	2,303	
i1 - Number of annuals under new policy	768	$h1 / 3$
j1 - Number of interims under new policy	247	$d1 / 3$
k1 - Reduction in number of reviews	194	$(g1 + h1)/3 - i1 - j1$
<b>Agency Impact</b>		
c - Annual cost savings due to reduction in number of reviews	\$28,142	$((g1 \times a) + (h1 \times b) - (i1 \times b) - (j1 \times a)) / 3$
d - Increase in HAP expenditures annually	\$64,506	$e1 + e2$
e - Total annual cost savings (loss)	<b>(\$36,364)</b>	$c - d$

## Demographic Impact

To measure the demographic impact, HACC looked at the number of income increases over the last three (3) years by demographic group, including race, ethnicity, large families, elderly, income level, and disabled households. Race and ethnicity data is based on the head of household only. This assessment was done for all HCV households, work able households with an increase in any type of income, and work able households with an increase in earned income. The results shown in the chart below confirm the assumptions made by the team:

1. No households will see a negative impact due to this policy change, so the analysis shows which households had a more positive impact than others;
2. Large households would have more increases in income and those increases would be larger than other groups since there are more household members to earn income and a larger household to sustain;
3. Elderly and disabled households saw increases in income, but this was mainly due to fixed income increases and the amounts were marginal;
4. There was not a significant difference in the impact on households based on race or ethnicity and the most disproportionate impact (Native Hawaiian/Pacific Islander) is likely due to the small number of households in that group.
5. The higher a household's income is, the more likely they are to have an increase in income and

higher the increase in income is likely to be.

- Elderly/disabled on fixed income = Triennials
- All others = Annuals

Metric	African American	Asian	Native HI/Pacific	Native Amer.	White	Hispanic	Non-Hispanic	Large Family	Disabled	Elderly	ELI	VLI	LI	Formula
a. Total Population (# annuals + move-ins)	25	136	14	92	2,102	153	2,150	176	1,509	1,050	1,981	302	18	
b. Households with Increase in Income	17	75	5	53	1,422	80	1,450	83	1,065	811	1,317	195	16	
c. Percent of Population with Increase	68%	55%	36%	58%	68%	52%	67%	47%	71%	77%	66%	65%	89%	b / a
d. Average Income Increase	\$2,045.18	\$2,818.99	\$6,419.00	\$1,463.28	\$1,975.31	\$5,117.88	\$1,828.89	\$7,798.64	\$1,322.35	\$899.30	\$1,099.06	\$5,975.74	\$20,352.94	
e. Total Work Able Population (# annuals + move-ins)	0	0	0	0	0	0	0	0	0	0	0	0	0	
f. Work Able Households with Increase in Income	0	0	0	0	0	0	0	0	0	0	0	0	0	
g. Percent of Population with Increase - Work Able	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	f / e
h. Average Income Increase - Work Able	0	0	0	0	0	0	0	0	0	0	0	0	0	
j. Work Able Households with Increase in Earned Income	0	0	0	0	0	0	0	0	0	0	0	0	0	
k. Percent of Work Able HH's with Increase in Earned Income	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	j / e

### Other Impact Analysis Questions

Below are answers to the additional impact analysis questions identified in the MTW Operations Notice.

#	Question	Answer	
1	Impact on the agency's waitlist(s) (e.g., any change in the amount of time families are on the waitlist)	While there is a chance that one or more families becomes over-income and remain housed (see question 2 below), HACC anticipates any impact to the waitlist or the amount of time families on the waitlist to be inconsequential.	
2	Impact on the agency's termination rate of families (e.g., any change in the rate at which families non-voluntarily lose assistance from the agency)	HACC anticipates that this policy change could result in a family becoming over-income and remaining on program until the next review. This would most likely impact Low Income households (AMI>80%), whose increases in income were the largest over the last three years (\$20,352 vs. \$1,099 for ELI families). These households represent less than 1% of the total population, so the rate of occurrence will be minimal.	
3	Impact on the agency's current occupancy level in public housing and utilization rate in the HCV program	With a reduction in HAP, HACC may see a slight reduction in utilization due to this policy change. However, the agency will still meet its Substantially the Same (STS) requirement and the reduction in households served will be offset by future MTW policy changes.	
4	Impact on meeting the MTW statutory goals of cost effectiveness, self-sufficiency, and/or housing choice	Cost effectiveness	HACC analysis shows that by reducing the number of annuals and interims, this policy change will save the agency \$28,142 per year in administrative expenses.
		Self-sufficiency	HACC believes that allowing households to increase their income without an impact on rent will encourage households to increase their income and work to become self-sufficient.
		Housing choice	HACC does not anticipate any impact on housing choice.

#	Question	Answer	
5	Impact on the agency's ability to meet the MTW statutory requirements	1. Ensure that 75% of newly assisted households have very low incomes	HACC will continue to use its current admissions policies, ensuring that this requirement is met.
		2. Establish a reasonable rent policy that encourages employment and self-sufficiency	While this policy is not a rent change policy, HACC believes that allowing households to increase their income without an impact on rent will encourage households to increase their income.
		3. Continue to assist substantially the same number of households	With a reduction in HAP, HACC will be able to serve fewer households. The agency will still meet its STS requirement and the reduction in households served will be offset by administrative efficiencies gained and other MTW policy changes.
		4. Continue to assist a comparable mix of households by family size	This policy will not have an impact on the household size of households served, although the analysis has shown that larger households will see more benefit from this policy change than small households.
		5. Meet Housing Quality Standards requirements	This policy change will not have any impact on HQS.
6	Impact on the rate of hardship requests and the number granted and denied as a result of this activity	HACC does not anticipate any hardships as a result of this policy change as it will not have a negative impact on household's rent or utility payments.	

### **Conclusions for Waiver 3.a,3.b**

HACC recognizes that the change to reexamination frequency will have a negative impact on the funds it has available to house families in the HCV program. However, the agency also recognizes that the positive impact that this change will have on households could be significant and the increase in HAP expenditures can be offset by reduced administrative costs and other policy choices that the agency will be considering prior to the next MTW planning cycle.

## Attachment O:

### Public Notice & Comments

#### Public Notice - January 12, 2024

##### **Housing Authority of Clackamas County – FY 2024-25 Annual Plan & Moving to Work Supplement**

A resident meeting to review the Plan & Supplement is scheduled for 1/25/24 at 10am via Zoom <https://clackamascounty.zoom.us/j/81052766990?pwd=WWluSnc3TTFIZ3Z0czhLNWF2NExrdz09>. Resident Advisory Board members and residents are encouraged to attend. In addition, a Public Hearing is scheduled for 2/22/24 at 10am in person and via zoom. All residents are welcome to provide comment by registering prior to the meeting online or in person. Meeting links, registration and additional information can be found at <https://www.clackamas.us/bcc#weeklyschedule>. The meeting will be livestreamed and archived on the County YouTube Channel. Written comments may be submitted via email to: [EFernald@clackamas.us](mailto:EFernald@clackamas.us) with the subject line Annual Plan. HACC developed its Plan and Supplement in compliance with the Quality Housing and Work Responsibility Act of 1998 and Federal Register, Docket No. FR-4829-N-01. Drafts of the Plan & Supplement will be available for review from 1/30/24-3/15/24 online at <https://www.clackamas.us/housingauthority/plansandreports.html>. Hard copies will also be available for review at HACC's Admin Office located at 13930 S. Gain Street, Oregon City, OR, Monday through Thursday, 8AM to 6PM and the Clackamas County Library at 16201 SE Mcloughlin, Milwaukie, OR 97267.

#### Public Comments from Public Hearing on February 22, 2024

Video of the hearing can be found at: <https://www.youtube.com/watch?v=9DcWsCdlDQg>

Toni presented a high-level review of HACC programs and progress and pointed to specific sections of the plan with the most changes since the last annual plan submission.

*Shull – Are there any federal policy changes that will reduce HUD funding that may require an alternative funding source here in the county or the reduction of one of our current programs.*

*Toni – No and in fact we are looking for an increase in funding for the coming year.*

*Shull – I thought HUD was in a situation where they are going to see reduced funding coming out. No?*

*Toni – They renew us at the rate we got the prior year and then give us a COLA (cost of living adjustment) for inflation every year and they are still projecting to do that.*

*Shull – Okay thank you very much.*

*Schrader – Thank you for all you do, it is always a pleasure to see you here. What I wanted to ask, and I may just have my staff contact your staff, to get a sense of all the HUD dollars just on a white paper sheet list of what we are normally getting from HUD for these programs. The reason I am asking is I am chairing the committee that does most of the lobbying on the hill and make sure those funds stay intact and available to us and not just for our county but for counties across the nation. It would be good for me to have that information on hand so I can explain to people that action at that level of government and being there and talking to those legislators at the federal level is essential for these programs in order to get those revenues streams. So, would you guys' mind doing that?*

*Toni – Yes, absolutely we can do that.*

*Administrator Schmidt – Please provide that to all commissioners.*

*Open for PUBLIC testimony – blue card or on zoom by raised hand.*

*No public testimony received in person or online during the meeting.*

*Closed PUBLIC testimony time.*

*Chair Smith – Are you good on this Resident Commissioner Ann [REDACTED].*

*[REDACTED] – I am good on this.*

*Chair Smith – Staff please take any comments received today under consideration. The final plan will be submitted to the board for approval at a future business meeting. Thank you for all your good work on this and I like the term that you used that HUD said we were front runners in this area.*

**Additional comments received during public review period including those from staff:**

*Public Housing Staff – After reviewing the proposed changes in Attachment A, concerning sections 6-IV.G. APPLYING UTILITY ALLOWANCES, which changes when utility allowance amounts are updated and 3-I.B. FAMILY AND HOUSEHOLD, which allows adult household members to return to the Household for up to 13 months instead of 6 months, the Property Management team believes it is in the best interest of Public Housing residents for these changes to be mirrored in the ACOP. Would we be able to align the ACOP with the Admin changes proposed before Board and HUD submission.*

*Response – Yes, as the plan is still in draft form, we will still be able to make the changes. We also informed the RAB when reviewing the policy changes, we were working to continue to align our policies across programs whenever possible and they were supportive of that effort. Changes to Attachment B will be updated in the final draft for board approval and the RAB will be notified of the change.*

*MTW workgroup – Adding the additional information and cohort specific waiver included in the last MTW supplement even though they do not print from HIP could be helpful to include in the full Annual Plan PDF for transparency.*

*Response – They have been merged back into the MTW supplement in the printed PDF full version.*

**Attachment J:  
Resident Advisory Board Meeting Minutes**

Thursday, January 25, 2024 ~ 10:00am – 1:00pm Via Zoom

<b>10am-10:15</b>	Welcome & Introductions (15 min)	Toni Karter
<b>10:15-10:30</b>	2023 Mid-Year Revision (15 min)	Toni Karter
<b>10:30-10:45</b>	New Activities & Progress report Overview (15 min)	Toni Karter
<b>10:45-11:30</b>	Updates for Voucher Programs & Public Housing (45 min)	Toni Karter
<b>11:30-11:45</b>	<b>Break (15 min)</b>	
<b>11:45-11:55</b>	Financials & Capital Fund Overview (10 min)	Darren Chilton/Josh Teigen
<b>11:55-12:05</b>	Resident Services & Family Self Sufficiency Overview (10min)	Jemila Hart/Hillary Merritt
<b>12:05-12:15</b>	Moving To Work (MTW) Asset Building Activities (10 min)	Elizabeth Miller
<b>12:15-12:45</b>	Development Update (30 min)	Devin Ellin
<b>12:45-1pm</b>	Questions and Answers	All

**RAB Board Members attendance: 1 new member added**

Resident Commissioner, Ann [REDACTED] (HCV) -Y, Brian [REDACTED] (HCV) – Y, Carol [REDACTED] (HCV) - *new member added*, Helen [REDACTED] (HCV) – N, Paul [REDACTED] (HCV) – Y, Cathy [REDACTED] (HCV) – N, Arnold [REDACTED] (HSP) – Y, Irisa [REDACTED] (HSP) – Y, Laura [REDACTED] (HSP) – Y, Misty [REDACTED] (HSP) – Y, Lisa [REDACTED] (CH) – Y, Venus [REDACTED] (CH) – N, Yelena [REDACTED] (CH) – Y, Charlene [REDACTED] (OCVM) – N, Darcy [REDACTED] (OCVM) – N, Tiffany [REDACTED] (OCVM) – Y, Jackie [REDACTED] (SS) – Y, Gail [REDACTED] (SS) – Y, Grace [REDACTED] (SS) - N  
All properties/programs represented.

**Video recording of the meeting for more detail can be found at:**

[https://clackamascounty.zoom.us/rec/share/tlALes55dsrRDKw\\_zilwr0d74ZNa9opij8e3aZ8z4OwfvzjvTQFRb4oej0fraFTC.1xi\\_zuHkvePAUv5t](https://clackamascounty.zoom.us/rec/share/tlALes55dsrRDKw_zilwr0d74ZNa9opij8e3aZ8z4OwfvzjvTQFRb4oej0fraFTC.1xi_zuHkvePAUv5t) Passcode:lc5F&f@&

**Introductions:** Residents introduced themselves and shared one thing the Housing Authority does well and one thing that could be improved. Toni Karter – started with an example – she is the director and lives in Portland. She thinks HACC does a good job listening to residents and could improve communication and resident involvement. Resident comments from introductions are included in the Comment section. Staff members present introduced themselves and their position with the agency.

**Paraphrased Comments, Questions & Answers collected throughout the meeting:**

**What is Housing Authority doing well (from introductions)?**

Brian – Getting people in and explaining things – has not had many problems

Ann - Represent who and what residents are to the commissioners

Misty – Thankful for the organization – without it would be homeless. Choosing people that care and teamwork.

Carol – Communicating with Residents and keeping properties clean and neat.

Laura – RAB meetings – continuation of them and getting answers.

Gail – meeting the needs of clients in crisis or needing things like tablets.

Yelana – Been a resident about 20 years and everything is good.

Irisa – Includes residents and outside people to help with all of this.

Lisa – Supporting people in crisis and do anything they can to help keep people in their homes.

Jackie – Great job communicating

Tiffany – Community activities and events especially for children like the backpack event

**What can the Housing Authority improve (from introductions)? Responses include information shared during the meeting and added responses from staff after the meeting.**

Arnold – increase understanding of rent calculations for those transitioning from PH to vouchers. Improve paperwork and get correct information from staff for residents. Inspections can cause people to lose a housing option when it doesn't pass when trying to transition from PH to vouchers.

Staff – we are working on rent simplification waivers but the ones from the mid-year were not approved but not giving up. Inspections are important to ensure unit is suitable housing and meets the needs of the resident.

Misty – Relocation is scary looking forward to learning more today.

Staff – change is hard but all residents being relocated due to the reposition will receive a voucher and assistance in finding housing.

Carol – More warning time on annual rent increases. Need more time prior to new payment due.

Staff – this will be reviewed by staff to see if we can make improvements.

Laura – Improve Annual Paperwork and haven't heard much about the moves yet.

Staff – sharing information in presentations later in the meeting.

Gail – connection with maintenance they are stretched thin for SS.

Staff - difficulty in maintaining SS locations is one reason we are repositioning SS PH units.

Jackie – Cleaning gutters and cutting grass in the yards when it is needed for SS.

Staff - difficulty in maintaining SS locations is one reason we are repositioning SS PH units.

Tiffany – Want monthly rent statements and a list of extra charges like what extra garbage costs.

Staff – Working to implement Rent Café that will make these accessible online. Implementation starting July 1, 2024 with a roll out by property. Not yet available.

**Presenter information, Comments and Questions (Paraphrased):**

**Note: Staff Responses include information shared during the meeting and added responses from staff after the meeting.**

**Review of the Mid-Year Revision feedback from HUD – Toni Karter**

Some MTW safe harbor waivers submitted in the Mid-year revision were not approved by HUD so the following Waivers are not all policy changes requested will be implemented such as those associated with the simplification of rent. (see top of Attachments A & B for full details)

**Annual Plan Draft:**

An Annual Plan is required every year as well as a 5 year plan every 5<sup>th</sup> year. This year we are only required to do an Annual Plan.

### **B.1 Revision of Existing PHA Plan Elements:**

Many things are staying the same and a few things are changing. We indicated Y to each element we had a change to including:

Deconcentration and other Policies that Govern Eligibility – updates to policies for HCV and Public Housing in Attachments A and B.

Financial Resources – this is checked because we have included an updated budget

Rent Determination –updates to the policies for HCV and Public Housing in Attachments A and B.

Community Service and Self-Sufficiency Programs –growth and expansion of our resident services team.

Asset Management –changes to our Asset management team and focus.

### **B.2 – New Activities**

We check all boxes for activities we think we might do this year. These are mostly checked due to our development activities. More information on development activities during the later presentation.

Quick overview of section with highlights on:

- Exceeding expectations on our developments and adding more PBV to new developments
- Communicating more to residents about available units in new developments.
- The voucher program grew some through new awards, but growth of additional housing units will come mostly through the repositioning of Public Housing. 56 Tenant Protection vouchers, 16 Fair Share, 25 VASH were awarded, and we will continue to apply for more.
- Additional Resident Services staff with support of SHS funding to improve housing stabilization, provide financial education and connect residents with community resources.
- Adding resident services to cover federal voucher program participants.
- The reposition is getting us out of the business of public housing and expanding voucher programs.

### **B.3 - Progress Report**

Included steps taken toward our goals in carrying out the strategies included in our 5-year plan. Encouraged residents to review our progress.

### **B.4 – Capital Improvements**

Staff walked through Attachments H and I to give an overview of the Capitol fund projects completed as well as plans for this coming fiscal year. Funding will be focused on projects required for high performer status and development activities. Grant to be confirmed in Feb so additional adjustments may be made.

Q – Chris (staff) – Where should a resident report or make a recommendation about improvements to units? A: Josh – the property manager

### **B.5 – C.5 – Required items in our annual plan.**

D. Plan to Affirmatively Further Fair Housing – includes listing of the goals in the County plan. Not all the plan goals apply to the Housing Authority but may be done by groups within the County. The Plan is done by the County in collaboration with other partners (including HACC) every 5 years. This section has not changed this Annual Plan.

**Attachment A – Admin Plan** - Policy Changes for HCV program (Section 8) - Staff reviewed all changes. Many changes were included in concept in the Mid-year revision and come from MTW waivers or HOTMA. This provided the detailed policy language on those changes from the Mid-year and added

other changes that were needed. Some topics that generated more discussion or of special note by staff – questions and comments are below by category:

- Deductions and Rent Calculations –
  - Q: Arnold – for people being relocated (and moved to vouchers from PH will they still get deductions? What if they think their rent is miscalculated? Who should they contact? A: Yes, they still get deductions and if they have questions, they should discuss that with their occupancy specialist.
- Family Break-ups and inheriting vouchers
  - Q: Brian – Can spouses still inherit? A: Toni – yes. Spouses are different than essential family members and live-in aids.
- Online applications instead of paper
  - Q: Bernadette (staff): When will applications go online? A: Toni – slow roll out starting 2024.
  - Q: Carol – Is rent café already available? A: Staff – not yet. We will begin implementing starting in July 2024 and will get more information when it is available.
- Stricter bedroom size based on family size
  - Q: Laura and others: If an adult son moves back in with a mother would they still be in a 2 bedroom or would they have to share a bedroom? Many were concerned about them having to share and policy about multiple children. A: Toni – A single mother will still get a separate bedroom from children. Children would share 2 to a bedroom. Voucher holders are not limited by the bedroom size in the unit they choose, just the subsidy amount is limited to the bedroom size.
  - Q: Laura – Can you repeat the financial part (asked later)? A: Toni - Although a voucher is limited to a bedroom size for the subsidy, the voucher holder can live in larger bedroom sizes.
- Income calculation changes including students and self-certification
  - Q: Tiffany? – what about college students? A: You should be sure to read this policy language carefully as examples have been added for clarification of the policy. It is dependent on student aid.
  - Q: Arnold – Estate income -onetime thing – is it counted as income? – Need to report as income but you can now self-certify if it is less than 50,000.
- Updating Payment standards and Utility standards
  - Q: Laura – updating them at interims would benefit the client? Toni – yes.
- NSPIRE – new inspection protocol includes whole property not just unit – info noted by staff
- Triennial schedules – were approved for elderly and disabled
  - Q: Ann – What age is considered elderly? Toni – 62
- Income changes – Must still be reported in 7 days but interim only if over 10% change - info noted by staff.
- Waiver regarding PBV Caps for overall amount and by project –was approved – info noted by staff
- Removal of preference for PBV to transfer to Tenant based
  - Q: Arnold – If they move would they pay a security deposit. A: Toni – yes.

**Attachment B – ACOP – Policy Changes for Public Housing - Staff reviewed all changes. Many are in alignment with the Admin Plan changes already reviewed. The detailed over-income policy language was provided which only applies to Public Housing.**

- Online applications instead of paper – in alignment with Admin Plan

- Q: Arnold – If you have to do everything online, what if people don't know how? A: Toni – people can come into the office and get assistance with the online application or call the office for assistance as well.
- Stricter bedroom size based on family size – in alignment with Admin Plan
  - Questions asked was regarding Voucher discussion earlier – moved to that section.
- Over-income for 2 years to graduate from assistance
  - Q: Brian – hypothetical – Work your way up to graduate over two years, are they given any financial education to be able to prepare and plan, money management? I recommend they get financial education otherwise they might end up with bills like a car payment they can't afford when they move to market rate rents. A: Toni – thank you for the recommendation. We do offer financial education opportunities and we could increase that effort with this change, but we can't require it.

### **MTW Activities (Attachment M):**

Elizabeth Miller presented information regarding the MTW asset building program designed by HACC and updated residents on timelines. Credit building is expanding to additional people in PBV at properties owned by HACC and managed by Quantum. This is underway at the Manor and will expand soon to other properties. Resident services staff is working on selection of the 25 families for the savings account component and have already selected 22 families and are working to fill the final spots.

#### **Savings Accounts**

Q: Laura – is HACC putting the money into the accounts? Can this be done in conjunction with IDA? A: Elizabeth – yes, HACC is putting the money into an account and tracking the amount for each family and yes it can be in conjunction with IDA and other savings programs.

#### **Credit Building**

Q: Carol - How do people enroll? A: Elizabeth – Reach out to Jemila on the Resident Services team

Q: Irisa – If we move to another property managed by Quantum would we have to reenroll? A: Elizabeth – it would depend on the property you are moving into. We are expanding to properties such as Easton Ridge.

Q: Brian – Is it expanding to Easton Ridge.? A: Elizabeth - Yes, it is expanding to Easton Ridge.

### **Resident Services**

Jemila Hart presented on the expansion and activities of the Resident Services team by walking through the newsletter “Catch All Chronicle” just published days prior to the meeting and highlighting items. In addition, Elizabeth Miller shared an org chart of all the new staff with pictures so residents could identify new staff. All staff with contact information was also included in the newsletter to residents.

- Newsletter
  - Q: Irisa – Are we all getting these? A: Jemelia – yes it went to all residents.
- Employees
  - Q: Laura – Are they all employees sometimes there is too much change with interns and other things? A: Some are new HACC employees and other contractors through non-profit organizations like Impact NW, MHA AO and HomeForward, interns through PSU and Americorp volunteers. We have though expanded the HACC staff due to funding from SHS dollars and the award of an additional FSS coordinator by HUD.
  - Comment – Brian – That is great. Jemila was really stretched.
- FSS Program – Ashely Fischer (new FSS coordinator for Hillary Merritt who was promoted) gave a quick update on the FSS program. Residents seemed familiar with it. There are about 100

enrolled and they are working to hire an additional FSS coordinator and work through the waitlist to add to about 150 soon. Link to FSS video given in the chat:

<https://vimeo.com/338260366>

- No questions?

### **Development Update (New Activities and Progress Report)**

Devin Ellin gave a update on all development plans and activities. Most interest was on Hillside Park Redevelopment project and the Redevelopment of Clackamas Heights and Oregon City View Manor for the Repositioning strategy. Devin shared why PH was being repositioned, timelines and goals as well as opportunities for further resident engagement. Slide details can be seen on the recording Below are items of note from staff as well as questions and responses.

- Links to properties opening soon provided in the chat:
  - <https://www.goodshepherdvillageapts.com/>
  - <https://www.hfdpartners.com/properties/molalla-apartments>
  - <https://www.livelasflores.com/>
  - <https://www.mercyhousing.org/northwest/greenbrae/>
- Displacement of Residents – Devin assured folks that all residents being displaced by the repositioning would receive a voucher as well as relocation assistance and no one would be made to be homeless to do this work.
  - Laura – Hillside Park(HSP) timeline – when will the next group be displaced? A: Likely early 2026 when the first buildings are fully completed – those still at HSP during this construction being displaced by the next construction phase as well as those already being displaced will have first priority option to move into the newly constructed buildings at HSP.
- RAB will soon receive through Ann [REDACTED], the resident commissioner, an offer of sale for Clackamas heights. They will have xx days to respond to the letter if they wish to purchase the property.
- Clackamas Heights (CH) – goal of 250 units to replace the 100 there and the 100 at Oregon City View Manor.
- Oregon City View Manor (OCVM) – will be given the option to relocate to new construction at Clackamas Heights. Looking at disposition and still looking at options for the site as Board expressed interest yesterday to use it for more homeownership opportunities. More information to come on this.
- Scattered Sites (SS) – 145 units – Board expressed interest in maximizing homeownership opportunities with the disposition as well as including ones for recovery/care focused housing opportunities through community organizations.
- Laundry
  - Q: Arnold – laundry room at Hillside Park – There was damage during the storm last week and it is scheduled for demo soon. What is the timeline for starting the redevelopment? What is being done about the laundry room? Are you building a temporary one now? A: Devin – Development can't put in a new one until we break ground on the redevelopment around June 1. Ariana – we are working on a solution right now to the recent events. She and her team will follow up with Arnold after the meeting.
  - Q: Brian – Do any of the new developments have units with their own washer and dryer in the unit except Easton Ridge? A: Devin – I think Fuller Station may but I know the majority will have a laundry facility on each floor.
- Garden Area at Easton Ridge

- Q: Brian – Is there any funding to update the garden area at Easton Ridge? A: Devin - You would need to reach out to the property management on that.
- Opportunities for Resident Engagement for Clackamas Heights Redevelopment
  - Q: Burnadette – What will residents get to give input on? A: Devin – lots of things – physical and funding constraints in mind, residents will be able to give input on gardens, playgrounds, unit concepts, building color, etc. The engagement sessions will be advertised soon for residents and there will be interactive activities at the meetings and a professional engagement specialist running the meetings.
- Murphy Lumberyard
  - Q: Arnold – Rumor is that you bought Murphy Lumberyard? Did you? A: Devin: No it was not us.

### **Toni's Retirement Announcement & Division news**

Toni discussed that she will be retiring soon, and her position is now posted for recruitment. This will likely be her last Annual Plan meeting. Toni currently has the dual title of Interim Housing and Community Development Director and Executive Director of the Housing Authority. With a new director the Executive Director title will likely be moved to a Deputy Director position under the Director. Chris Aiosa is currently acting as an interim Deputy Director, and they are working on the transition plan for the Division and HACC leadership during this transition. More information will come as her retirement gets closer.

- Thanks to Toni – Many expressed thanks to Toni for her service and appreciated how she had stepped up these RAB meetings to make them more meaningful to be involved in. They wished her luck and again gave thanks for her service over the years.

### **Additional Questions/Comments/Items from Chat and after the meeting:**

- Lost Mail Key
  - Q: Laura – Where do I go to get a replacement for the mail key? A: Ariana – from the post office. It is a challenging process but controlled by the USPS and not by HACC.
- Rent Café
  - Q: Carol – So we will get access to Rent Café this year? Hillside Manor does not have access that I know of and will we get a copy of this booklet? Will Rent Well classes be included in the financial management graduation plan? A: Arianna – you will get a link from the property manager (Quantum) but it is not yet available Erin – Packets were mailed last week but there may be delays due to the ice storm. They were also emailed to all members with an email. We will send you one after the meeting as you were a newly added member and may not have been on the list used to send packets last week. Elizabeth: Yes, the County still offers Rent Well.
- Mercy Greenbrae
  - Q: Lisa – I live in a 3-bedroom house in Clackamas Heights and am on the transfer list for a two bedroom. Mery Greenbrae is now accepting applications and internal referrals. I have left a message with CHA but haven't heard back yet. Am I on the right track with this? Staff: Mercy Greenbrae is a Metro Bond project that was called Marylhurst Commons - <https://www.clackamas.us/housingauthority/marylhurst-commons>

**List of items to send out to RAB attendees after the meeting:** minutes & slides, Carol Smith packet

**E. Cohort Specific Waiver – Previously approved**

**(a)**

## Savings account deposits for downpayment assistance for Homeownership

Name of activity: Matched Savings Homeownership Account – Cohort Specific Waiver

### A full description of the activity, including what the agency is proposing to waive (i.e., statute, regulation, and/or Operations Notice)

As an MTW-designee under the Asset Building cohort, HACC has elected to implement a PHA Designed asset building activity titled Matched Savings Homeownership Account. The primary goal of the Savings Account Component of the HACC’s proposed asset building initiative is to increase the number of households who are “banked” and to partner with local financial institutions willing to provide savings accounts to low-income families, without the restrictions that often lead to low-income households remaining unbanked. Low-income households without bank accounts pay high fees to cash their paychecks or to obtain money orders, which are often required for rent and utility payments when a household does not have access to a bank account. Evidence suggests that when a low-income household is banked, they establish credit, their credit scores increase, their likelihood of default is reduced, and they have lower amounts of delinquent debt.

In 2021, HACC started the environmental review process required to dispose of its 145 scattered sites. HACC’s scattered site portfolio consists of 2-, 3-, and 4-bedroom units in single-family homes, duplexes, triplexes, and 4-plexes throughout the County. These units can be up to thirty-five (35) miles apart from each other and each unit costs an average of \$2,000 more to operate than other units in the Public Housing portfolio. HACC is looking at the potential to sell the single-family scattered sites as affordable homes under a Community Land Trust model. HACC’s hope is that the timeline of the disposition and relocation of the scattered site portfolio aligns with the 24-month reporting period for the demonstration.

HACC’s vision for the savings account component of the MTW asset-building program is to offer downpayment assistance to program participants who are ready for homeownership. Selection for program participation will be based on aptitude for homeownership using the criteria described below.

HACC will partner with Proud Ground, DevNW, and CASA of Oregon, all who were selected based on their ability to provide savings accounts free of many of the restrictive characteristics of accounts typically offered to lower-income families, such as high annual fees, high penalties, and no over-draft protection. In addition, many banks offer “second chance accounts” and HACC will work to partner local banks with households to help them bridge the banking gap and become banked. Each household will be required to establish an account and HACC will deposit funds into their account equal to 20% of their current Public Housing rent payment each month for twenty-four (24) months. The preliminary analysis shows that even the households with higher incomes rarely report having assets, such as checking or savings accounts. In fact, only four (4) of the 25 households with incomes over \$50,000 reported having any assets at all.

HACC will measure the success of the program using the following factors:

- Difference in credit score between initial baseline and current actual;
- Difference in delinquent debt between initial baseline and current actual;
- Percent of program participants who were successful in a home purchase.

Per HUD PIH Notice 2022-11, the “opt-out” aspect of this savings account program will require HACC to waive certain provisions of the following regulations: sections 23(b)-(f), and (n)(1) of the 1937 Act and 24 CFR 984.101-105, 984.201-204, 984.301-306 and 984.401.

PIH Notice 2022-11 also lists the Safe Harbors required for the opt-out savings account, which include:

- i. The PHA must continue to follow all requirements of 2 CFR part 200.
- ii. 24 CFR 984.305(a) on accounting and reporting must be retained.
- iii. The PHA must contribute at least \$10 per month for the benefit of each assisted household participating in the savings program.
- iv. The PHA must not contribute more per month for the benefit of each assisted household participating in the savings program than the applicable fair market rent of the unit in which they reside.
- v. The PHA must provide an opportunity for households to opt-out of this activity.

### How the initiative achieves one or more of the 3 MTW statutory objectives

- **Cost effectiveness:** In 2021, HACC started the environmental review process required to dispose of its 145 scattered sites. HACC's scattered site portfolio consists of 2-, 3-, and 4-bedroom units in single-family homes, duplexes, triplexes, and 4-plexes throughout the County. These units can be up to thirty-five (35) miles apart from each other and each unit costs an average of \$2,000 more to operate than other units in the Public Housing portfolio. This activity will give HACC the opportunity to sell the single-family scattered sites as affordable homes to the current occupants, benefiting the housing authority by reducing the cost to operate its Public Housing portfolio.
- **Self-sufficiency:** The model proposed by HACC in this activity will enable qualifying households to purchase a home under more favorable terms than traditionally available, helping these households build wealth through homeownership.

### A description of which population groups and household types that will be impacted by this activity

HACC will use the following selection criteria to prioritize households interested in the savings account program:

1. Interest in homeownership in general
2. Currently participating in the IDA homeownership matched savings program
3. Household income above \$30,000/year
4. Debt less than \$40,000
5. Credit Score of 700 or more, or actively working on getting it above 700
6. Completion of Financial Foundations and Homebuying workshops offered through Dev NW.
7. Completion of Proud Ground land trust orientation.

In addition, HACC is able to refer residents to DevNW financial education programs and cover the cost through a partnership with Clackamas County Social Services.

### Any cost implications associated with the activity

Depending on the decision on the percentage of rent to contribute, HACC estimates that this program will cost between \$130,00 and \$210,000 over two (2) years. These funds will come from HACC's HCV Housing Assistance Payment reserves.

### An implementation timeline for the initiative

The implementation timeline is still being developed and this document will be updated when it is ready.

### An impact analysis

1. Agency finances – No projected impact to agency finances; funds will come from HUD-held agency HAP reserves.
2. Affordability of housing costs – No projected impact.

3. Agency waitlist – No projected impact.
4. Termination rate – No projected impact.
5. Occupancy / Utilization – No projected impact.
6. MTW Statutory Goals – This activity will help families become self-sufficient
7. Statutory Requirements – No projected impact.
8. Hardship requests – No projected impact.
9. Protected classes / Disparate impact – No project impact.

**A description of the hardship policy for the initiative**

Not applicable

**A copy of all comments received at the public hearing along with the MTW agency's description of how the comments were considered, as a required attachment to the MTW Supplement.**

See attachment O & J of Annual Plan