

MOVING TO WORK ANNUAL REPORT

HHA FISCAL YEAR 2016
JANUARY 1, 2016 - DECEMBER 31, 2016

SUBMITTED TO HUD
MARCH 31, 2017



HOLYOKE HOUSING AUTHORITY

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I. Introduction

The Holyoke Housing Authority (“HHA”) is one of only thirty-nine (39) Public Housing Authorities (PHAs) nationwide to be designated by the US Department of Housing and Urban Development (“HUD”) as a Moving to Work (“MTW”) agency. MTW is a demonstration program created by Congress in 1996 which permits HHA and other participating PHAs to combine Public Housing Operating Fund, Capital Fund and Housing Choice Voucher Program (HCVP) funding into a single, agency-wide block grant and to design and test flexible, locally-tailored approaches to administering its low-income housing programs. Subject to HUD approval in the MTW Annual Plan, MTW agencies are allowed to waive some provisions of the US Housing Act of 1937 and HUD regulations to promote one or more of the following MTW statutory objectives:

- Reduce cost and achieve greater effectiveness in administering federally funded housing assistance programs;
- Provide incentives to families with children to obtain employment and become economically self-sufficient; and,
- Increase housing choices for eligible low-income families.

The terms and conditions of HHA’s participation in the MTW program are defined in the MTW Agreement between HHA and HUD. Based on the recent extension of MTW Agreements in April of 2016, DHCD’s MTW Agreement with the US Department of Housing and Urban Development (HUD) is effective through 2028.

While MTW affords HHA the opportunity to be more flexible in the implementation of federal housing programs, it does not provide any additional funding. Federal funding for HHA’s programs continues to be reduced: In FY 2016, HHA received only 89.83% of its eligible Public Housing Operating Funds, 84% of eligible HCVP Administrative Fees and 99% of HCVP Housing Assistance Payment (HAP) funds. Further, as discussed in HHA’s prior Annual Plans and Reports

Adding to the challenge of ongoing federal funding reductions which are applicable nationwide, as discussed in the FY 2015 Annual Report, the current MTW funding formula has resulted in only a small increase to HHA’s HAP funds since 2013, while leasing costs have continued to dramatically increase, HAP funds are used to lease units in the private housing market for low income families, seniors and people with disabilities who participate in HCVP. In FY 2016, HHA engaged in extensive discussions with the HUD MTW Office and other senior HUD officials to attempt to resolve this issue; however, as of early 2017, the issue remains unresolved. Achieving a favorable resolution of the HAP funding issue remains a top priority of HHA in FY 2017 in order to continue providing essential housing subsidies to current program participants.

HHA is required to submit an MTW Annual Report for HUD approval at the end of each fiscal year. This document, which is organized according to HUD’s requirements, describes HHA’s activities for Fiscal Year 2016, i.e. the period from January 1, 2016 through December 31, 2016.

MTW Goals and Objectives

As noted in prior Annual Plans and Reports, HHA has identified the following long-term MTW goals and objectives:

- *Increase the number of HHA residents who are working or actively engaged in educational or job training programs.*
- *Implement incentives for resident economic self-sufficiency.*
- *Increase High School Graduation Rates and Improving Educational Attainment.*
- *Reduce homelessness in Holyoke.*
- *Support sustainable development and community-wide neighborhood revitalization efforts.*
- *Streamline and reduce the cost of HHA operations.*
- *Leverage non-HUD resources to respond to the housing and related service needs of Holyoke's low-income households.*

The following are shorter term goals and objectives that are in support of HHA's long-term MTW vision. Progress towards these goals is more fully described in Section IV of the Report:

Resolve HCVP HAP funding issues to ensure that HHA is able to serve current and future low-income families with rental assistance. As previously noted, HHA is facing enormous financial challenges which are exacerbated by the current MTW Agreement funding formula, which essentially underfunds HHA's HAP funding relative to other non-MTW Public Housing Authorities nationwide. In FY 2016, HHA continued and accelerated discussions with HUD regarding options to resolve this issue, and will continue these discussions as needed in FY 2017. Unless this issue is favorably resolved, HHA may need to reduce the number of families served through HCVP.

Encourage employment and simplify program administration with Biennial Recertification and Streamlined Asset Certification Program for Public Housing and Housing Choice Voucher program households. To encourage adults to obtain employment and to simplify program administration, HHA modified its income recertification policy, moving from an annual process to a biennial process. In FY 2015, HHA received approval from HUD to modify the biennial recertification initiative including establishing a limit the number of voluntary interim recertifications that a family may complete between biennial recertifications. In tandem, HHA streamlined the recertification process by allowing residents to self-certify assets when the combined gross value of assets is less than \$50,000. The revised asset policies were initially implemented in May 2014. In FY 2015, the policies were applied to each client's first interim or regular recertification. HHA continued to apply these policies in FY 2016.

Provide training and jobs to residents through the Career Advancement Program ("CAP") in partnership with Holyoke Works, Holyoke Community College, Nuestras Raices and other community partner agencies. Through the CAP initiative, HHA provides residents with training and employment placement assistance through established HHA partner programs. Training and placement will focus on "green" jobs and other employment sectors for which there is documented demand for trained workers in the Holyoke area. To date, CAP participants have utilized services provided by both Holyoke Works and Holyoke Community College.

This initiative includes a "rent reform" component, i.e. employment income received by participating residents will be fully excluded from income calculations for the entire first year, and then will be gradually phased in. In FY 2015, HHA finalized program requirements, conducted outreach and information sessions for prospective Public Housing Program participants. Public Housing program control and treatment groups were established in FY 2015 and the first participants were enrolled. There are currently seven (7) CAP participants, two of which are experiencing 100% income disregard. During the upcoming year, HHA plans to recruit additional Public Housing Program participants. Due to HCV funding levels, HHA does not plan to recruit clients of the Housing Choice Voucher Program at this time.

Support neighborhood revitalization and Holyoke's Center City Vision Plan through targeting of Project Based Vouchers. The Center City Vision Plan focuses on revitalizing the Arts and Innovation District through a comprehensive transit-oriented redevelopment strategy. The City envisions creating a vibrant, sustainable downtown with a thriving arts and culture component and easy access to regional transit. Construction of the regional multi modal transit bus hub is completed, the City also completed a new train platform on the Amtrak Northeaster rail line, and started the redevelopment of existing former manufacturing and office buildings for retail and housing uses. HHA initially plans to target up to 30 Project Based Vouchers in order to encourage private investment and ensure the continued availability of affordable housing in this newly revitalized community. In FY 2016, HHA developed an RFP for PBV units in the Arts & Innovation district. HHA plans to issue the RFP and select a developer(s) in FY 2017. HHA will negotiate with the selected developer(s) on the number and type of units to receive project-based assistance. Implementation of this initiative will be based on the construction schedule of the selected developer.

Non-MTW Goals and Objectives

Non-MTW activities are defined by HUD as those activities that do not require MTW authority or flexibility to implement. In FY 2016, HHA continued to implement a broad array of housing management, maintenance and supportive services efforts including the Mod Rehab and Mod Rehab SRO programs that are not part of the MTW Demonstration and state-assisted public housing and leasing programs.

In December 2016, HHA completed the financial closing for the first phase of the redevelopment and conversion to project-based assistance under the Rental Assistance Demonstration (“RAD”) program of the Lyman Terrace family public housing development. The first phase involves redevelopment of 88 of a planned 167 total units. Phase II is scheduled for closing in FY 2017. As previously reported, HHA and its development partner have secured approximately \$25 million in Low Income Housing Tax Credits and other incentives from the Commonwealth of Massachusetts for this critically important project. In FY 2016, an additional \$4 million in MassWorks funds were awarded to support infrastructure costs at Lyman Terrace.

HHA applied for the following funding opportunities during FY 2016:

- **Family Self-Sufficiency (FSS)** - HHA applied for and received funding of \$96,424 for the FSS Coordinator position under both the Public Housing and Housing Choice Voucher Programs.
- **Other-** HHA continued to monitor federal, state, municipal, and private funding opportunities and applied for and received the following awards to support the goals of the MTW Demonstration, to support self-sufficiency for Holyoke:
 - HHA was awarded \$68,640 in CDBG funds through the City of Holyoke to construct a community playground at Beaudoin Village
 - HHA was awarded \$3,000 CDBG funds through the City of Holyoke for the Authority's FTHB Education program.
 - HHA was awarded \$4 million from Mass Works. The funds will be used for infrastructure work at Lyman Terrace.

II. General Housing Authority Operating Information

A. Housing Stock Information

New Housing Choice Vouchers that were Project-Based During the Fiscal Year

Property Name	Anticipated Number of New Vouchers to be Project-Based *	Actual Number of New Vouchers that were Project-Based	Description of Project
South Canal	127	0	4 story building with 8 zero-bedroom, 45 one-bedroom, 38 two-bedroom, 25 three-bedroom, 7 four-bedroom, and 4 five-bedroom units for families
Northeast Apartments	0	51	5 story building with 13 one-bedroom, 31 two bedroom, and 7 three-bedroom units for families
Holyoke Towers	0	54**	7 story building with 48 one-bedroom and 6 two-bedroom units for families

Anticipated Total Number of Project-Based Vouchers Committed at the End of the Fiscal Year *	Anticipated Total Number of Project-Based Vouchers Leased Up or Issued to a Potential Tenant at the End of the Fiscal Year *
229	218

Actual Total Number of Project-Based Vouchers Committed at the End of the Fiscal Year	Actual Total Number of Project-Based Vouchers Leased Up or Issued to a Potential Tenant at the End of the Fiscal Year
105	105

Anticipated Total Number of New Vouchers to be Project-Based *	Actual Total Number of New Vouchers that were Project-Based
127	0***

*From the Plan.

**Adjusted in FY 2015 Plan from 51 to 54.

***HHA anticipates that South Canal will come online in FY 2017.

Other Changes to the Housing Stock that Occurred during the Fiscal Year

HHA has applied for and has received a CHAP for the conversion of 167 housing units at Lyman Terrace. The financial closing occurred in December 2016 thus completing a RAD conversion of 88 of the 167 total units. HHA anticipates that the remaining 79 units will be converted to PBV in FY 2017.

General Description of Actual Capital Expenditures During the Plan Year

The table below provides a summary of the planned improvements, planned expenditures and actual expenditures for HHA’s Federal Public Housing developments during FY 2016. In addition, the following emergency repair expenditures were made:

- Boiler replacement at Toepfert Apartments: \$33,126; and
- AC replacement at Falcetti Towers: \$11,189.

Public Housing Development	Planned Improvements	Planned Expenditures for FY 2016	Actual Expenditures for FY 2016
Beaudoin Village	Safety & Security Grant including security cameras, lightning and landscaping	\$169,090	\$130,053
	Roof Replacement	\$50,000	\$11,200
	Main & Lateral Sewer Cleaning	\$13,000	\$12,596
	Landscaping	\$9,999	\$3,900
	Parking Lot	\$0	\$37,633
Falcetti Towers	AC Replacement	\$0	\$11,189
Rosary Towers	Common Area Floors and Community Room Upgrades	\$75,000	\$148,824
	Kitchen Upgrades	\$495,000	\$188,834
	Concrete Balcony & Band Repair	\$0	\$208,323
	Sidewalk & Curb Replacement	\$0	\$3,400
Toepfert Apts.	Floor Replacement	\$9,999	\$1,300
	Boiler Replacement	\$0	\$33,126
	Tree Trimming and Sidewalk Repairs	\$5,000	\$8,595

Overview of Other Housing Owned and/or Managed by HHA at Fiscal Year End

Housing Program*	Total Units	Overview of the Program
State Funded	72	State funded Public Housing
State Funded	147	MRVP Project Based
State Funded	26	MRV Mobile
Non-MTW HUD Funded	100	Section 8 MOD
Non-MTW HUD Funded	14	SRO Chapin Mansion
State Funded	15	AHVP

Total Other Housing Owned and/or Managed	374	

**Select Housing Program from: Tax Credit, State Funded, Locally Funded, Market Rate, Non-MTW HUD Funded, Managing Developments for other Non-MTW Public Housing Authorities or other*

If Other, please describe:

N/A

HHH Owned Housing Stock

Federal Public Housing Development	Number of Units
Beaudoin Village, 40 Leary Drive	217
Beaudry-Boucher Apartments, 68 Cabot Street	34
Churchill Homes I, 334 Elm Street	50
Churchill Homes II, 334 Elm Street	50
Coughlin Apartments, 300 Walnut Street	54
Falcetti Towers Apartments, 475 Maple Street	85
Lyman Terrace, 5 Hampden Street	79
Ramos Units, Scattered Site	9
Rosary Towers, 21 Bowers Street	100
Toepfert Apartments, 22 North Summer Street	93
Zielinski Apartments, 70 Walnut Street	62
Total	833

B. Leasing Information

Actual Number of Households Served at the End of the Fiscal Year

Housing Program:	Numbers of Households Served*	
	Planned	Actual
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Property-Based Assistance Programs **	0	0
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Tenant-Based Assistance Programs **	0	0
Port-In Vouchers (not absorbed)	N/A	26
Total Projected & Actual Households Served	0	26

* Calculated by dividing the planned/actual number of unit months occupied/leased by 12.

** In instances when a Local, Non-Traditional program provides a certain subsidy level but does not specify a number of units/Households Served, the PHA should estimate the number of Households served.

Housing Program:	Unit Months Occupied/Leased****	
	Planned	Actual
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Property-Based Assistance Programs ***	0	0
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Tenant-Based Assistance Programs ***	0	0
Port-In Vouchers (not absorbed)	N/A	312
Total Projected & Annual Units Months Occupied/Leased	0	312

*** In instances when a local, non-traditional program provides a certain subsidy level but does not specify a number of units/Households Served, the PHA should estimate the number of households served.

**** Unit Months Occupied/Leased is the total number of months the housing PHA has occupied/leased units, according to unit category during the year.

There are no differences between planned and actual households served.

	Average Number of Households Served Per Month	Total Number of Households Served During the Year
Households Served through Local Non-Traditional Services Only	0	0

Reporting Compliance with Statutory MTW Requirements: 75% of Families Assisted are Very Low-Income

Fiscal Year:	2011	2012	2013	2014	2015	2016
Total Number of Local, Non-Traditional MTW Households Assisted	N/A	N/A	N/A	N/A	N/A	N/A
Number of Local, Non-Traditional MTW Households with Incomes Below 50% of Area Median Income	N/A	N/A	N/A	N/A	N/A	N/A
Percentage of Local, Non-Traditional MTW Households with Incomes Below 50% of Area Median Income	N/A	N/A	N/A	N/A	N/A	N/A

Reporting Compliance with Statutory MTW Requirements - Maintain Comparable Mix

Baseline for the Mix of Family Sizes Served					
Family Size:	Occupied Number of Public Housing units by Household Size when PHA Entered MTW *	Utilized Number of Section 8 Vouchers by Household Size when PHA Entered MTW **	Non-MTW Adjustments to the Distribution of Household Sizes ***	Baseline Number of Household Sizes to be Maintained	Baseline Percentages of Family Sizes to be Maintained
1 Person	407	488	0	895	44%
2 Person	186	265	0	451	22%
3 Person	172	183	0	355	17%
4 Person	92	123	0	215	11%
5 Person	37	51	0	88	4%
6+ Person	14	17	0	31	2%
Totals	908	1,127	0	2,035	100%

*Data as of September 2013

**Data as of March 2014 – closest data available to date HHA entered MTW. Data does not include Enhanced Vouchers.

***“Non-MTW adjustments to the distribution of family sizes” are defined as factors that are outside the control of the PHA. Acceptable “non-MTW adjustments” include, but are not limited to, demographic changes in the community’s population. If the PHA includes non-MTW adjustments, HUD expects the explanations of the factors to be thorough and to include information substantiating the numbers used.

Explanation for Baseline Adjustments to the Distribution of Household Sizes Utilized

N/A

Mix of Families Served

	1 Person	2 Person	3 Person	4 Person	5 Person	6+ Person	Totals
Baseline Percentages of Household Sizes to be Maintained	44%	22%	17%	11%	4%	2%	100%
Number of Households Served by Family Size this Fiscal Year	897	428	331	199	71	25	1,951
Percentages of Households Served by Household Size this Fiscal Year	46%	22%	17%	10%	4%	1%	100%
Percentage Change*	5%	0%	0%	-9%	0%	-50%	0%

*Percentage change is calculated using HUD’s formula from the 50900 Excel template.

Justification and Explanation for Family Size Variation of Over 5% from the Baseline Percentages

There are typical variations in households served by household size based on waiting list turnover.

Description of any Issues Related to Leasing of Public Housing, Housing Choice Vouchers or Local, Non-Traditional Units and Solutions at Fiscal Year End

Housing Program	Description of Leasing Issues and Solutions
Public Housing	Leasing projections were impacted by Lyman Terrace redevelopment schedule.

Number of Households Transitioned to Self-Sufficiency by Fiscal Year End

Activity Name/#	Number of Households Transitioned	Agency Definition of Self Sufficiency
Family Self-Sufficiency (FSS) Program – Public Housing*	6 public housing participants graduated from the FSS Program and reached self-sufficiency, including 4 homebuyers**	See below
Family Self-Sufficiency (FSS) Program – Section 8*	5 Section 8 participants graduated from the FSS Program and reached self-sufficiency, including 2 homebuyers**	See below
Other – Section 8*	6 Section 8 participants reached self sufficiency**	See below

* Note that the FSS Program is not an MTW activity. FSS participants are not eligible for participation in the Career Advancement Program and therefore are not included in metric SS #8. The number provided here should match the outcome reported where metric SS #8 is used.

** Per HUD guidance, the number provided here should match the outcome reported where metric SS #8 is used. However, the only activity that includes metric SS #8 is the Career Advancement Program (CAP), which is open only to public housing clients and is not part of FSS. Thus, this number will not match the outcome reported for metric SS #8 under CAP.

Households Duplicated Across Activities/Definitions	0
ANNUAL TOTAL NUMBER OF HOUSEHOLDS TRANSITIONED TO SELF SUFFICIENCY	17

HHA recognizes the challenges its clients face in obtaining self-sufficiency. The high cost of housing and obstacles to earning a living wage make the objective of self-sufficiency difficult to attain. HHA has adopted the definition of self-sufficiency listed below for the activities that have the statutory objective of self-sufficiency and/or for which HHA is required to report on Standard Metric SS #8 (Households Transitioned to Self-Sufficiency). The overarching definition for the families in these activities is a voluntary termination of housing assistance, as well as other forms of government assistance. The criteria generally used to identify these individuals are:

- Voluntary termination of housing assistance;
- Total household income of 80% of AMI or greater at time of termination; and

- Total household income from other forms of government assistance (TANF, cash aid, etc.) of \$0 at time of termination.

C. Wait List Information

Wait List Information at Fiscal Year End

Housing Program(s) *	Wait List Type **	Number of Households on Wait List	Wait List Open, Partially Open or Closed ***	Was the Wait List Opened During the Fiscal Year
Federal MTW Public Housing	Merged (excluding Churchill Homes)	1,539	Closed	No
Federal MTW Public Housing (Churchill Homes)	Site-Based	123	Partially Open	Yes
Housing Choice Voucher	Other 1	164,332	Open	Yes
Housing Choice Voucher	Other 2	4,322	Open	Yes

* *Select Housing Program: Federal MTW Public Housing Units; Federal MTW Housing Choice Voucher Program; Federal non-MTW Housing Choice Voucher Units; Tenant-Based Local, Non-Traditional MTW Housing Assistance Program; Project-Based Local, Non-Traditional MTW Housing Assistance Program; and Combined Tenant-Based and Project-Based Local, Non-Traditional MTW Housing Assistance Program.*

** *Select Wait List Types: Community-Wide, Site-Based, Merged (Combined Public Housing or Voucher Wait List), Program Specific (Limited by HUD or Local PHA Rules to Certain Categories of Households which are Described in the Rules for Program Participation), None (If the Program is a New Wait List, Not an Existing Wait List), or Other (Please Provide a Brief Description of this Wait List Type).*

*** *For Partially Open Wait Lists, provide a description of the populations for which the waiting list is open.*

If partially open waiting list, please describe:

Churchill Homes' waiting list was open only to applicants in 40%-60% income tiers during the 2016 Fiscal Year.

If Local, Non-Traditional Program, please describe:

Not applicable

If Other Wait List Type, please describe:

Other 1: Housing Choice Voucher – The Holyoke Housing Authority participates in the MassNAHRO Centralized HCV waiting list. This list indicates the Statewide HCV waiting list of participating Public Housing Authorities.

Other 2: Housing Choice Voucher – The Holyoke Housing Authority participates in the MassNAHRO Centralized HCV waiting list. This list indicates the HCV applicants who have residency preference.

If there are any changes to the organizational structure of the wait list or policy changes regarding the wait list, provide a narrative detailing these changes.

HHA did not make any changes to the organizational structure of the wait list or policy changes regarding the wait list during the fiscal year.

III. Proposed MTW Activities

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

IV. Approved MTW Activities

This section provides HUD-required information detailing previously approved MTW activities.

A. Implemented Activities

2013-1: Biennial Recertifications

1. Description/Impact:

HHA has used its MTW Authority to recertify clients in both the Housing Choice Voucher Program and the Public Housing Program on a biennial schedule. The documentation requirements for the recertification process are time consuming and burdensome, and generally, tenant rents do not vary greatly from year to year. By moving to a biennial recertification schedule, HHA was able to reallocate staff resources to other program areas and staff has more time to ensure income reviews are accurate and thorough.

The biennial recertification initiative was first proposed in HHA's MTW Year 1 Annual Plan submitted to HUD in May 2013 and was implemented by HHA in FY 2014. In FY 2015, HHA received approval from HUD to modify the biennial recertification initiative and include a limitation on the number of voluntary interim recertifications a family may complete between biennial recertifications to two (2). Required interim recertifications (i.e. for changes in family composition or otherwise required by HHA) do not count against the limit. Elderly and disabled households are exempt from this provision and will be able to complete an interim recertification at any time. Zero-income households and households on minimum rent will continue to be subject to annual or more frequent recertification requirements. In addition, clients participating in the Career Advancement Program may be subject to additional interim reporting requirements described in the applicable section of the MTW Plan and/or implementing policies/procedures. This initiative is designed to maintain the administrative efficiencies gained by completing regular recertifications every other year.

In FY 2016, HHA continued to implement this activity, resulting in increased agency cost savings and staff time savings.

2. Changes to Benchmarks, Baseline, and Metrics:

The "Average Tenant Rent Share in HCV" baseline under CE#5: Increase in Agency Rental Revenue has been updated due to a calculation error. The metrics for this MTW activity include public housing and HCV clients; however, the Churchill Homes public housing development is managed by a third-party and HHA does not have easy access to the managing company's data systems. As such, the metrics do not currently include the residents at Churchill Homes. HAA anticipates integration of these two systems by the close of FY 2017 and will update the baselines and benchmarks accordingly. Benchmarks and outcomes are reported below.

<i>CE #1: Agency Cost Savings</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?

Total cost of task in dollars (decrease).	<p>Recertifications performed in FY 2013: 1,887</p> <p>Time per recertification: 105 minutes</p> <p>Time spent on recertifications in FY 13: 3,302 hours</p> <p>Interims performed in FY 13: 1,321</p> <p>Time per interim: 45 min.</p> <p>Time spent on interims in FY 13: 991 hours</p> <p>Total time spent on interims and recertifications: 4,293 hours</p> <p>Average hourly wage for staff: \$23.87</p> <p>Total cost in FY 2013: \$102,474</p>	<p>Estimated number of recertifications performed in FY 16: 1,290</p> <p>Time per recertification: 85 minutes</p> <p>Time spent on recertifications in FY 16: 1,827 hours</p> <p>Estimated number of interims performed in FY 16: 1,293</p> <p>Time per interim: 45 minutes</p> <p>Anticipated time spent on interims: 970 hours</p> <p>Total time spent on interims and recertifications: 2,797 hours</p> <p>Average hourly wage for staff: \$24.11</p> <p>Total cost after implementation of activity: \$67,436</p>	<p>Recertifications performed in FY 16: 1,094</p> <p>Time per recertification: 85 minutes</p> <p>Time spent on recertifications in FY 16: 1,550 hours</p> <p>Interims performed in FY 16: 966</p> <p>Time per interim: 45 minutes</p> <p>Time spent on interims in FY 16: 725 hours</p> <p>Total time spent on interims and recertifications: 2,275 hours</p> <p>Average hourly wage for staff: \$25.81</p> <p>Total cost after implementation of activity: \$58,718</p>	<p>Yes. The hourly wage for staff was increased and resulted in additional cost. However, due to lower than expected recertification activity, HHA achieved the benchmark.</p>
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CE #2: Staff Time Savings

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	<p>Recertifications performed in FY 2013: 1,887</p> <p>Time per recertification: 105 minutes</p>	<p>Estimated number of recertifications performed in FY16: 1,290</p> <p>Time per recertification: 85 minutes</p>	<p>Recertifications performed in FY 16: 1,094</p> <p>Time per recertification: 85 minutes</p>	<p>Yes, HHA achieved the benchmark. HHA experienced lower than expected recertification activity.</p>

	<p>Time spent on recertifications in FY 13: 3,302 hours</p> <p>Interims performed in FY 13: 1,321</p> <p>Time per interim: 45 minutes</p> <p>Time spent on interims in FY 13: 991 hours</p> <p>Total time spent on interims and recertifications prior to implementation of activity: 4,293 hours</p>	<p>Time spent on recertifications in FY16: 1,827 hours</p> <p>Estimated number of interims performed in FY16: 1,293</p> <p>Time per interim: 45 minutes</p> <p>Anticipated time spent on interims: 970 hours</p> <p>Anticipated time spent on interims and recertifications after implementation of activity: 2,797 hours</p>	<p>Time spent on recertifications in FY 16: 1,550 hours</p> <p>Interims performed in FY 16: 966</p> <p>Time per interim: 45 minutes</p> <p>Time spent on interims in FY 16: 725 hours</p> <p>Total time spent on interims and recertifications: 2,275 hours</p>	
<i>CE #5: Increase in Agency Rental Revenue*</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase).	<p>Average tenant rent share in HCV: \$347</p> <p>Average tenant rent share in public housing: \$315</p>	<p>Average tenant rent share in HCV: \$350</p> <p>Average tenant rent share in public housing: \$321</p>	<p>Average tenant rent share in HCV: \$353</p> <p>Average tenant rent share in public housing: \$312</p>	<p>Yes, HHA achieved the benchmark for HCV; however, HHA does not believe it is applicable in the context of this activity.</p>
*HUD is requiring the use of this metric; however, HHA does not believe it is applicable in the context of this MTW activity.				

2013-2: Revised Asset Policies

1. Description/Impact:

Holyoke Housing Authority has used its MTW Authority to revise the requirements for the verification, calculation, and inclusion of asset income. Verifying and calculating assets is a time consuming process, and clients rarely have enough assets to impact the final rent determination.

In order to streamline the recertification process, HHA made three revisions to the existing asset policy:

- **Self-Certification of Assets** - Clients are permitted to self-certify all assets, when the family's combined market asset value is less than or equal to \$50,000. For families whose market value of their assets is greater than \$50,000, asset verification is subject to standard HUD verification requirements. HHA determines asset value using market, rather than cash value.
- **Calculation of Asset Income** - When determining asset income, HHA uses the market value of the asset and imputes asset income using HHA's established passbook savings rate.
- **Exclusion of Asset Income** - All asset income below \$500 is excluded.

This activity was first proposed in HHA's MTW Year 1 Annual Plan submitted to HUD in May 2013. HHA developed policies and procedures regarding the revised asset policies. HHA educated clients and trained staff on the new asset requirements in the first quarter of FY 2014. The policies were implemented in May of 2014 and during FY 2015 were applied to each client's first interim or regular recertification. In FY 2016, HHA continued to implement this activity, resulting in increased agency cost savings and staff time savings.

In HHA's FY 2017 Annual Plan submitted to HUD in December 2016, HHA proposed excluding asset income where the combined market asset value is less than or equal to \$50,000. This proposed policy is consistent with HHA's existing policy on Self-Certification of Assets.

2. Changes to Benchmarks, Baseline, and Metrics:

The "Average Tenant Rent Share in HCV" baseline under CE#5: Increase in Agency Rental Revenue has been updated due to a calculation error. The metrics for this MTW activity include public housing and HCV clients; however, the Churchill Homes public housing development is managed by a third-party and HHA does not have easy access to the managing company's data systems. As such, the metrics do not currently include the residents at Churchill Homes. HAA anticipates integration of these two systems by the close of FY 2017 and will update the baselines and benchmarks accordingly. Benchmarks and outcomes are reported below.

<i>CE #1: Agency Cost Savings</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	HCV households with assets: 229 PH households with assets: 411	HCV households with asset over \$50,000: 1	HCV households with assets over \$50,000: 1	Yes, there were 2 households with assets over \$50,000.

	Time per asset verification: 20 minutes Total time spent verifying assets: 213 hours Average hourly staff wage: \$23.87 Total cost to verify assets prior to implementation of activity: \$5,084	PH households with assets over \$50,000: 1 Time per asset verification: 20 minutes Average hourly wage for staff: \$24.11 Total cost after implementation of activity: \$16.07	PH households with assets over \$50,000: 1 Time per asset verification: 20 minutes Average hourly wage for staff: \$25.81 Total cost after implementation of activity: \$17.21	
CE #2: Staff Time Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	HCV households with assets: 229 PH households with assets: 411 Time per asset verification: 20 minutes Total time spent verifying assets: 213 hours	HCV households with asset over \$50,000: 1 PH households with assets over \$50,000: 1 Time per asset verification: 20 minutes Total time spent after implementation of activity: 40 minutes	HCV households with assets over \$50,000: 1 PH households with assets over \$50,000: 1 Time per asset verification: 20 minutes Total time spent after implementation of activity: 40 minutes	Yes, there were 2 households with assets over \$50,000.
CE #3: Decrease in Error Rate of Task Execution				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease).	HHA quality control samples demonstrate that 0% of files have asset related errors.	HHA anticipates the number of files with asset related errors will be less than 5%.	<5% error rate	Yes, the number of files with asset related errors was less than 5%.
CE #5: Increase in Agency Rental Revenue*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?

Rental revenue in dollars (increase).	Average tenant rent share in HCV: \$347 Average tenant rent share in public housing: \$315	Average tenant rent share in HCV: \$350 Average tenant rent share in public housing: \$321	Average tenant rent share in HCV: \$353 Average tenant rent share in public housing: \$312	Yes, HHA achieved the benchmark for HCV; however, HHA does not believe it is applicable in the context of this activity.
<i>*HUD is requiring the use of this metric; however, HHA does not believe it is applicable in the context of this MTW activity.</i>				

2013-3: Career Advancement Program

1. Description/Impact

HHA has used its MTW Authority to partner with local non-profit and educational institutions to develop the Career Advancement Program (CAP). CAP participants can participate in a number of programs, including HiSET prep, job readiness, job training, certificate programs, and college. Additionally, the participants receive case management support and self-sufficiency support from HHA. The goal of this activity is to encourage HHA clients to improve their long-term employment prospects, to increase the number of HHA clients with earned income, and to increase the savings of program participants.

HHA offers an incremental income disregard for all clients who have graduated from an approved professional development program and who have obtained employment. This disregard is open to any HHA Public Housing or HCV client who participates in the CAP initiative and completes all of the requirements. To be eligible for participation, the head of household must be capable of working and household income must be below 30% of Area Median Income (AMI). All clients must meet eligibility requirements of the partner program they choose, which in some cases may limit participation to clients who are currently unemployed. HHA will divide clients into a control and treatment group for purposes of its rent reform study. The control group will not be eligible for this income disregard.

Once HHA has verified that the client participating in CAP successfully completed an approved job training program, the individual's income disregard will be structured as follows:

- 100% of the individual's earned income less the client's prequalifying earned income will be disregarded for the first twelve months following graduation from the program.
- 75% of the individual's earned income less the client's prequalifying earned income will be disregarded for the second twelve months following graduation from the program.
- 50% of the individual's earned income less the client's prequalifying earned income will be disregarded for the third twelve months following graduation from the program.
- 25% of the individual's earned income less the client's prequalifying earned income will be disregarded for the fourth twelve months following graduation from the program.
- After the final twelve months at the 25% disregard level, the individual's rent and income calculation will be in accordance with standard HHA rent and income calculation policies. There will be no earned income disregard.

This activity was first proposed in HHA's MTW Year 1 Annual Plan submitted to HUD in May of 2013. Final HUD approval was received by HHA on September 24, 2013. During FY 2014 HHA began the planning process and prepared policies for CAP. During FY 2015 HHA worked with its evaluation partner to further refine the eligibility criteria and metrics used to tract the effectiveness of CAP and to begin implementation of the program for Public Housing Program households. Each public housing household, which met CAP eligibility criteria, was placed in either the control group or treatment group based on a random assignment. During the summer of 2015, HHA began recruiting eligible public housing households from the treatment group and enrolled five (5) individuals by the end of 2016. CAP currently has seven (7) participants.

As noted in HHA’s FY17 MTW Plan, the CAP program as proposed was intended to serve both HHA Public Housing and HCV clients. During the implementation process, it became evident that the structure and environment of HHA Public Housing is more conducive to the success of participants in CAP. On-site supportive services ensure that participants have the resources they need to be successful in the program, and enable simplified tracking of control and treatment groups. Currently, only Public Housing clients participate.

As outlined in HHA’s FY 2017 MTW Plan, HHA has identified eligible families who will be targeted for participation in FY17. Despite best efforts to reach out to eligible participants both in person and by mail, CAP continues to suffer from low enrollment numbers. Only a fraction of current participants are benefiting from CAP’s income disregard, and HHA believes that the majority of participants recruited may find greater benefit in FSS as it related to income increases. In light of these challenges, HHA will be conducting a reevaluation of CAP in FY 2017 to determine the long-term viability of this activity.

2. Changes to Benchmarks, Baseline, and Metrics:

HHA revised baselines and benchmarks for both treatment and control groups in the FY 2015 Annual Report. Benchmarks set reflect anticipated results at the end of the disregard period. HHA does not currently have any HCV CAP participants and intends to serve only public housing clients moving forward.

Please also note, the Churchill Homes public housing development is managed by a third-party and the data is not maintained in HHA’s data systems. As such, the universe for this MTW activity does not currently include the residents at Churchill Homes.

<i>SS #1: Increase in Household Income</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
<i>Control Group</i>				
Average earned income of households affected by this policy in dollars (increase).	PH - Average earned income: \$7,875	PH - Average earned income: \$7,875	PH – Average earned income \$8,174	Yes, there was an increase in mean earned income for the control group.
<i>Treatment Group</i>				
Average earned income of households affected by this policy in dollars (increase).	PH - Average earned income: \$7,907	PH - Average earned income: \$7,907	PH – Average earned income \$9,322	Yes, there was an increase in mean earned income for the treatment group.
<i>SS #2: Increase in Household Savings</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
<i>Control Group</i>				
Average amount of savings/escrow of households affected by this policy in dollars (increase).	PH – Average savings/escrow balance: \$137	PH – Average savings/escrow balance: \$137	PH – Average savings/escrow balance: \$44	No, there was a decrease in the average amount of savings/escrow

(5) Unemployed	<p>program: 2% of PH</p> <p>(4) PH - Are enrolled in job training program: 2</p> <p>Are enrolled in job training program: 1% of PH</p> <p>(5) Public Housing - Are unemployed: 73</p> <p>Are unemployed: 48% of PH</p>	<p>program: 2% of PH</p> <p>(4) PH - Are enrolled in job training program: 2</p> <p>Are enrolled in job training program: 1% of PH</p> <p>(5) Public Housing - Are unemployed: 73</p> <p>Are unemployed: 48% of PH</p>	<p>program: 2% of PH</p> <p>(4) PH - Are enrolled in job training program: 4</p> <p>Are enrolled in job training program: 3% of PH</p> <p>(5) PH – Are unemployed: 64</p> <p>Are unemployed: 40% of PH</p> <p>(6) Other: Not applicable</p>	
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*HHA does not track full-time employment vs. part-time employment.

**HHA does not track this information for the control group.

SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Control Group				
Number of households receiving TANF assistance (decrease).	PH – Number of households receiving TANF: 32	PH – Number of households receiving TANF: 32	PH – Number of households receiving TANF: 17	Yes, there was a reduction in the number of control group families receiving TANF.
Treatment Group				
Number of households receiving TANF assistance (decrease).	PH – Number of households receiving TANF: 37	PH – Number of households receiving TANF: 37	PH – Number of households receiving TANF: 24	Yes, there was a reduction in the number of treatment group families receiving TANF.

SS #5: Households Assisted by Services that Increase Self-Sufficiency

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Control Group				
Number of households receiving services aimed to increase self-sufficiency (Increase).	PH - Number of households receiving services to increase self-sufficiency*	PH - Number of households receiving services to increase self-sufficiency*	PH – Number of households receiving services to increase self-sufficiency*	N/A, as the control group does not receive these services.

Treatment Group				
Number of households receiving services aimed to increase self-sufficiency (Increase).	PH - Number of households receiving services to increase self-sufficiency: 0	PH - Number of households receiving services to increase self-sufficiency: 0	PH – Number of households receiving services to increase self-sufficiency: 8	Yes, there was an increase in the number of treatment group families receiving services.
<i>*HHA does not track this information for the control group.</i>				
SS #6: Reducing Per Unit Subsidy Cost for Participating Households*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Control Group				
Average amount of Section 8 and/or 9 subsidy per household affected by this policy in dollars (decrease).	There were no HCV participants in the program.	There were no HCV participants in the program.	N/A – See Changes to Benchmarks, Baselines, Metrics Above	N/A – See Changes to Benchmarks, Baselines, Metrics Above
Treatment Group				
Average amount of Section 8 and/or 9 subsidy per household affected by this policy in dollars (decrease).	There were no HCV participants in the program.	There were no HCV participants in the program.	N/A – See Changes to Benchmarks, Baselines, Metrics Above	N/A – See Changes to Benchmarks, Baselines, Metrics Above
<i>*HUD is requiring the use of this metric; however, HHA does not believe it is applicable in the context of this MTW activity.</i>				
SS #7: Increase in Agency Rental Revenue*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Control Group				
PHA rental revenue in dollars (increase).	PH – HHA rental revenue: \$290	PH-HHA rental revenue: \$290	PH – HHA rental revenue: \$272	No, there was a decrease in agency rental revenue.
Treatment Group				
PHA rental revenue in dollars (increase).	PH – HHA rental revenue: \$309	PH – HHA rental revenue: \$309	PH – HHA rental revenue: \$319	Yes, there was an increase in average agency rental revenue.
<i>*HUD is requiring the use of this metric; however, HHA does not believe it is applicable in the context of this MTW activity. HHA is using TTP for this metric.</i>				
SS #8: Households Transitioned to Self-Sufficiency				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Control Group				
Number of Households	PH - Number of households	PH - Number of households	PH - Number of households	N/A – See Changes to

transitioned to self-sufficiency (increase).	transitioned to self-sufficiency: 0 FSS participants are not eligible for participation in the Career Advancement Program and therefore are not included in this metric.	transitioned to self-sufficiency: 0 FSS participants are not eligible for participation in the Career Advancement Program and therefore are not included in this metric.	transitioned to self-sufficiency: 0 FSS participants are not eligible for participation in the Career Advancement Program and therefore are not included in this metric.	Benchmarks, Baselines, Metrics Above
<i>Treatment Group</i>				
Number of Households transitioned to self-sufficiency (increase).	PH - Number of households transitioned to self-sufficiency: 0 FSS participants are not eligible for participation in the Career Advancement Program and therefore are not included in this metric.	PH - Number of households transitioned to self-sufficiency: 0 FSS participants are not eligible for participation in the Career Advancement Program and therefore are not included in this metric.	PH - Number of households transitioned to self-sufficiency: 0 FSS participants are not eligible for participation in the Career Advancement Program and therefore are not included in this metric.	N/A – See Changes to Benchmarks, Baselines, Metrics Above

2015-2: Rent Reasonableness

1. Description/Impact

HHA eliminated the requirement to re-determine reasonable rent if there is a 5% decrease in the published Fair Market Rent (FMR) in effect 60 days before the contract anniversary date as compared to the FMR in effect 1 year before the contract anniversary. HHA continues to complete a reasonable rent determination when a unit is placed under HAP contract for the first time, when an owner requests a contract rent adjustment, and at any other time HHA deems it necessary. As rent increases will continue to be allowed during the lease-prescribed time periods, HHA assumes that owners will request a rent increase within market fluctuations as warranted. Therefore, HHA believes that reasonable rent determinations will continue to be made with regular frequency.

Generally, a 5% or greater decrease in the published FMR compared to the FMR in effect 1 year before is not typical in the Holyoke area. Although infrequent, when this does occur, it places a significant administrative burden on HHA staff who must conduct reasonable rent determinations. Staff may also need to renegotiate rents and if negotiations are unsuccessful, tenants will be required to move, which will further increase the administrative burden on staff and place an onerous burden on tenants. The savings generated from this initiative are realized only when the FMRs decrease by 5% or more. Between FY 2015 and FY 2016 the FMR for the Holyoke area increased. As such, HHA would not have had to re-determine reasonable rent in FY 2016.

This activity was first proposed in HHA's FY 2015 Annual Plan and was implemented by HHA in FY 2015 upon approval by HUD. HHA continued to implement this activity in FY 2016. However, as the FMR increased in FY 2016, the authority was not utilized.

2. Changes to Benchmarks, Baseline, and Metrics

Since the FMR increased from FY 2015 to FY 2016, there was no time savings associated with this activity.

<i>CE #1: Agency Cost Savings</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	Number of HCV units leased in FY 2015: 1,203 Time to complete RR: 15 minutes Staff Hourly Wage: \$23.87 Cost to re-determine RR in FY15 if 5% decrease in	\$0	\$0	Since the FMR increased, there was no savings realized for this activity.

	published FMR: \$7,179			
CE #2: Staff Time Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	Number of HCV units leased in FY 2015: 1,203 Time to complete Reasonable Rent: 15 minutes Time spent to re-determine reasonable rent in FY 15 if 5% decrease in published FMR: 301 hours	\$0	\$0	Since the FMR increased, there was no savings realized for this activity.

2015-3: PBV Rent Reasonableness

1. Description/Impact

Under this initiative HHA modified the requirement for conducting rent reasonableness for re-determined rents under the Project Based Voucher (PBV) program. Note that no change was implemented to the existing policy for determining initial rents, i.e. initial PBV rents will continue to be determined in conformance with the provisions of 24 CFR 983.301 through 983.305 as applicable.

Under the new policy, re-determined rents to owners of PBV units, *except for certain tax credit units as defined in 983.501(c)*, shall not exceed the lowest of the reasonable rent or the rent requested by owner. This policy change eliminated consideration of the then current Fair Market Rent (FMR) limits when re-determining PBV rents. HHA also eliminated the requirement at 983.303(b) to re-determine the reasonable rents for PBV units whenever there is a five percent or greater decrease in the published FMR in effect sixty days before the contract anniversary as compared with the FMR in effect one year before the contract anniversary.

Affordable housing developers use the PBV commitment to secure project funding and project lenders assume rent trending when underwriting projects; therefore, this policy change helps to ensure the long-term viability and affordability of PBV developments while also promoting housing choice.

This activity was first proposed in HHA's FY 2015 and was implemented by HHA in FY 2015 upon approval by HUD. HHA continued to implement this activity in FY 2016. However, as the FMR increased in FY 2016, the authority was not utilized.

2. Changes to Benchmarks, Baseline, and Metrics

Since the FMR increased from FY 2015 to FY 2016, there was no time savings associated with this activity.

<i>CE #1: Agency Cost Savings</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	Number of PBV developments receiving assistance leased in FY 2015: 2 Time to complete Reasonable Rent: 30 min. Staff Hourly Wage: \$23.87 Cost to re-determine reasonable rent in	\$0	\$0	Since the FMR increased, there was no savings realized for this activity.

<i>CE #1: Agency Cost Savings</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
	FY 15 if 5% decrease in published FMR: \$23.87			
<i>CE #2: Staff Time Savings</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	<p>Number of PBV developments receiving assistance leased in FY 2015: 2</p> <p>Time to complete Reasonable Rent: 30 min.</p> <p>Time spent to re-determine reasonable rent in FY 15 if 5% decrease in published FMR: 1 hour</p>	\$0	\$0	Since the FMR increased, there was no savings realized for this activity.

2015-4: Preservation after Conservation (formerly Project-Basing Enhanced Vouchers)

1. Description/Impact

HHA has preserved the long term affordability of expiring use properties by project-basing Enhanced and Tenant Protection vouchers for up to a 15 year extendable term. Households that reside in a preservation eligible project as of the conversion date are be given the choice between an Enhanced or Tenant Protection voucher or a Project-Based Voucher. Prior to the conversion date, HHA meets with tenants to explain the advantages/disadvantages and the impact of an Enhanced Voucher vs. a Project-Based Voucher so the tenants can make informed decisions. When a household opts for an Enhanced or Tenant Protection Voucher, HHA may apply MTW operating flexibilities (i.e. Biennial Recertification and Inspections; Revised Asset Policies) to the Voucher provided the operating flexibilities do not infringe on the enhanced nature of the Voucher. The only Enhanced Voucher provision which will apply to tenants selecting the Project-Based option is the initial income eligibility requirement.

For tenants that are over-house as of the conversion date and elect to receive a Project-Based Voucher, HHA may waive the subsidy policy provided there is at least one household member per bedroom. Tenants may also request a reasonable accommodation if applicable.

HHA may waive 24 CFR 983.56 in its entirety including the 25% per building/project which will allow for every eligible household in a preservation eligible project to elect to receive a Project-Based Voucher. Additionally, should a household that elects to receive an Enhanced or Tenant Protection Voucher move from the property, HHA may add the unit to the Project-Based HAP Contract at any time during the term of the HAP contract.

This activity was included as an amendment to HHA's FY 2014 MTW Annual Plan, which was approved by HUD in January 2015 and was implemented by HHA in FY 2015. HHA continued to implement this activity in FY 2016; however, the units HHA had anticipated project-basing did not come online in FY 2016. HHA anticipates that these units will come online in FY 2017.

2. Changes to Benchmarks, Baseline, and Metrics

Benchmarks and outcomes are reported below.

<i>HC #2: Units of Housing Preserved</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0 units	127 units	0 units	No; the 127 units that HHA had anticipated to project-base did not come online in FY 2016.

Activity 2016-1: Modified Project-Based Voucher Program

1. Description of MTW Initiative

Preserving affordable housing and expanding the supply of units continues to be a major objective of HHA. In connection with HHA’s Preservation after Conservation MTW Activity and other PBV activities undertaken by HHA, has implemented the following activities:

- HHA may elect to unit-base 100 percent (100%) of the dwelling units in any PBV project or development provided that the development meets the applicable MTW Site and Neighborhood Standards.
- HHA will not provide a mobile tenant-based voucher to PBV participants except when the participant has requested and been granted a reasonable accommodation transfer; or, has requested and been determined eligible for a VAWA transfer; or, has requested and been determined eligible for an emergency transfer. HHA will not permit a family member to be added to a PBV household if the new member would result in the family being under-housed except in the case of birth, court-ordered custody, marriage or live-in aides.
- HHA will allow for units to be added to a PBV HAP Contract at any time during the term of the HAP Contract if HHA determines that such addition will support the goals of promoting neighborhood revitalization, avoiding tenant displacement and/or ensuring long-term affordability. The anniversary and expiration dates of the HAP Contract term for the PBV units originally placed under contract and the new units added to the contract will remain consistent. HHA envisions that this flexibility will be applied infrequently and only as necessary to support the above-listed goals. HHA will follow any applicable non-MTW provisions related to subsidy layering, Field Office approval or other applicable HUD requirements.
- HHA may select its own units to receive project-based assistance without a competitive process. Such units will be subject to subsidy layering requirements. HHA may project-base assistance at properties other than public housing properties owned directly or indirectly by HHA, including those owned by HHA affiliates or instrumentalities. HHA acknowledges the guidance provided by HUD in PIH Notice 2015-15(HA) and will continue to adhere to the requirements set forth in the Notice unless or until HHA receives HUD approval to waive said requirements.

HHA continued to implement this activity in FY 2017,

2. Changes to Baselines, Benchmarks & Metrics

HUD requires HHA to utilize standard metrics CE#1, CE#2 and HC#4; however, as noted below, HHA does not believe these metrics are applicable to the proposed activity. HHA has included HC#1 as a local metric as the activity is designed to create or preserve housing units. The outcome of HC#1 is included below.

<i>CE #1: Agency Cost Savings*</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?

Total cost of task in dollars (decrease).	\$0.00	\$0.00	\$0.00	HHA does not believe it is applicable in this context of this MTW activity as this activity is not anticipated to result in cost savings.
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**HUD is requiring the use of this metric; however, HHA does not believe it is applicable in this context of this MTW activity as this activity is not anticipated to result in cost savings.*

CE #2: Staff Time Savings*

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	0	0	0	HHA does not believe it is applicable in this context of this MTW activity as this activity is not anticipated to result in staff time savings.

**HUD is requiring the use of this metric; however, HHA does not believe it is applicable in this context of this MTW activity as this activity is not anticipated to result in staff time savings.*

HC #4: Displacement Prevention*

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households at or below 80% AMI that would lose assistance or need to move (decrease). If units reach a specific type of household, give that type in this box.	0 units	0 Units	0 units	HHA does not believe it is applicable in this context of this MTW activity as this activity is not designed as a displacement prevention initiative.

**HUD is requiring the use of this metric; however, HHA does not believe it is applicable in this context of this MTW activity as this activity is not designed as a displacement prevention initiative.*

HC #1: Additional Units of Housing Made Available*

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
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<p>Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase). If units reach a specific type of household, give that type in this box.</p>	<p>0 units</p>	<p>229 units</p>	<p>105 units</p>	<p>No; the 127 units that HHA had anticipated to project-base did not come online in FY 2016.</p>
<p><i>*HHA is incorporating this standard metric as a local metric.</i></p>				

B. Not Yet Implemented Activities

2013-4: Neighborhood Revitalization

1. Description and Update of Approved Activity

Holyoke Housing Authority used its MTW Authority to set-aside project based vouchers to be targeted at new or renovated developments in Holyoke's Arts & Innovation District. In August 2009, the City of Holyoke began the implementation of the Holyoke Center City Vision Plan, the transit-oriented redevelopment plan for Center City and its surrounding neighborhoods. The revitalization of Holyoke's Arts & Innovation district is an essential component to this plan, and HHA's commitment of thirty project-based units to the area will help ensure that affordable housing is a central component of the area's revitalization.

HHA may waive the requirement limiting the number of PBV units in a project to 25% of the total number of units in that project. Additionally, HHA may allow PBV sites to develop their own tenant selection plans, provided the plans receive HHA approval and are consistent with the goals of the city's transformation plan.

Lastly, HHA will waive or revise the requirement that HHA offer tenant-based rental assistance to clients after one-year of occupancy in the assisted unit. HHA believes this is necessary to ensure the PBVs are serving the intended purpose of revitalizing the Arts & Innovation District and are not being used as a means of obtaining tenant-based vouchers. This limitation will not apply to households seeking to move due to domestic violence under VAWA and/or as a reasonable accommodation for a person with a disability.

The goal of this activity is to promote development in the Art's & Innovation District which will allow low-income households to move to a new or rehabilitated unit in a neighborhood of opportunity. HHA will initially set aside thirty project-based vouchers for this activity; however, this number may be revised in future years depending on the success of this activity. HHA will award project-based contracts as the city's transformation plan progresses and as new units come on line in the area.

This activity was first proposed in HHA's MTW Year 1 Annual Plan submitted to HUD in May 2013. Final HUD approval was received in September 2013. This activity has been delayed and was not implemented during FY 2016; however, in FY 2016, HHA developed an RFP and in FY 2017 plans to issue an RFP for PBV units in the Arts & Innovation district and select a developer(s). HHA will negotiate with the selected developer(s) on the number and type of units to receive project-based assistance. Implementation of this initiative will be based on the construction schedule of the selected developer.

2015-1: Rent Simplification

1. Description and Update of Approved Activity

HHA's rent simplification activity as proposed included the following components.

- Use the Payment Standard in effect at the effective date of the regular recertification regardless of any change in the Payment Standard. (HCV Program only)
- Exclude all Full-time student income for household members other than the Head, Spouse or Co-Head. (Public Housing and HCV)
- Eliminate the adult full time student deduction. (Public Housing and HCV)

Since approval, HHA has modified this activity and will no longer exclude all Full-time student income for household members other than the Head Spouse or Co-Head nor eliminate the adult full time student deduction. HHA analysis demonstrated that the agency cost of programming additional software changes outweighed the overall client and agency benefit.

This activity was first proposed in HHA's MTW FY 2015. In August of 2015, HHA received approval from HUD to proceed with the Rent Simplification initiatives; however, HHA has not implemented this activity since it requires customization of HHA's software system. In FY 2017, HHA will train staff and modify policies and procedures in order to implement this activity prior to the end of FY 2017.

C. Activities on Hold

Not applicable.

D. Closed Out Activities

2013-5: Biennial HQS Inspections

This activity was first proposed in HHA's MTW Year 1 Annual Plan submitted to HUD in May of 2013. Final HUD approval was received by HHA on September 24, 2013. In FY 14, HHA closed out this activity as an MTW initiative due to the 2014 Appropriations Act which allows HHA to transition to a biennial inspection schedule without MTW authority.

V. Sources and Uses of MTW Funds

A. Sources and Uses of MTW Funds

HHA submitted unaudited and audited information in the prescribed FDS format through HUD's Financial Assessment System (FASPHA).

Activities Using Only Single Fund Flexibility

HHA did not use single fund flexibility for broader use purposes during FY 2016.

B. Local Asset Management Plan

Has the PHA allocated costs within statute during the plan year?	Yes
Has the PHA implemented a local asset management plan (LAMP)?	No
Has the PHA provided a LAMP in the appendix?	No

VI. Administrative

A. General description of any HUD reviews, audits, or physical inspection issues that require the agency to take action to address the issue.

In FY 2016, HHA did not receive any HUD review, audit or physical inspection issues that would require HHA to take action to address the issue.

B. Results of latest PHA-directed evaluations of the demonstration, as applicable.

See Appendix B for a report on HHA's Career Advancement Program (CAP).

Detailed MTW Block Grant Evaluation

During FY 2016, HHA continued to work with the evaluator to track and report on the baseline and benchmark cost savings metrics that are discussed and reported on above in the Approved MTW Activities section of the Report. With respect to single fund flexibility, to date, HHA has not utilized MTW Block Grant flexibility, i.e. Public Housing Operating Fund, Capital Fund and HCVP HAP funds have been used for the original program purposes and there have been no internal transfers for other authorized MTW activities. HHA's ability to utilize single fund flexibility is severely constrained due to the funding formula issue previously noted.

C. Certifications of MTW Statutory Requirements

See the attached certification regarding the statutory requirements in Appendix A.

Appendix A

The Holyoke Housing Authority ("HHA") hereby certifies that between the periods of January 1, 2016 and December 31, 2016, HHA met the following three MTW statutory requirements of:

- 1) Assuring that at least seventy-five (75) percent of the families assisted by JTHA are very low-income;
- 2) Continuing to assist substantially the same total number of eligible low-income families as would have been served had the amounts not been combined; and
- 3) Maintaining a comparable mix of families (by family size) are served, as would have been provided had the amounts not been used under the demonstration.


Holyoke Housing Authority

MA005
PHA Number/HHA Code

I hereby certify that all the information stated herein is true and accurate.

Matthew Mainville
Name of Authorized Official

Executive Director
Title


Signature

3/21/17
Date

Holyoke Housing Authority

2016 Moving to Work Annual Report

Appendix B

Holyoke Housing Authority Moving to Work Career Advancement Program (CAP)

2017 Evaluation Report

Michael Krezmien, PhD.

Karen Harrington, MEd.

Recruitment and Enrollment

In 2016, the Holyoke Housing Authority (HHA) expanded the recruitment of CAP participants. Staff convened meetings at HHA meeting spaces and provided refreshments to encourage attendance. These meetings resulted in the recruitment of individuals discussed here. It was determined that these meetings were not the most effective process for recruitment. The HHA created flyers, and handed and mailed these out to eligible residents. The materials were refined with input from the evaluator to make them easier to understand and simpler. By the end of 2016, the HHA had recruited and enrolled eight CAP participants. This was slightly below the target of 10 participants established by the HHA.

For 2017, the HHA and the evaluator identified a better set of metrics for recruitment based on feedback of the CAP participants from 2016, and from a review of data of the treatment group. Specifically, we learned that the primary interest in the CAP program came from individuals who were working and were interested in increasing their income at work or who were interested in changing their jobs. This finding was different from the initial belief that the primary beneficiaries of the CAP program would be individuals who did not have a work history. Consequently, for 2017, the evaluator will work with the HHA to identify individuals who are working, whose income is below 30% AMI, and who would be interested in using CAP to save money with a goal of self-sufficiency. This is a robust target group, and we believe that the HHA will be able to exceed the goal of 23 additional CAP participants from Public Housing in 2017.

Impact of CAP on Participants

We examined the impact of CAP on the CAP participants through a review of the data of CAP participants, and through an interview process with CAP participants. Of the seven CAP participants, four were employed during their CAP participation. However, two of those became unemployed at some time during 2017, so that only three were employed at the end of the year. Three of the CAP participants were involved in an education program, and four were involved in a job training program. Only one CAP participant was both not employed *and* not enrolled in an education or job training program. One of the CAP participants was injured during the 2017 year, and is hoping to enroll in a CNA program when recovered.

The mean income of the CAP participants was \$13,103. This was higher than the mean income for the treatment groups as a whole (\$9,322) and for the comparison group (\$8,174). This is especially important considering that one of the CAP participants sustained an injury and was out of work, one was on maternity leave for five months and earned no income during that period, and one was out of work because the client served had died. The mean savings for the CAP participants was \$270. This was lower than expected, but three of the CAP participants stopped working for part of the period. One from an injury one because of a layoff (the client being served died), and one because she took maternity leave. We believe that had those events not occurred, that savings would have been substantially higher. None of the CAP participants (0%) received TANF, a major difference from the comparison group and the treatment group. The total tenant payment for the group was \$233. This is lower than both groups. However, because the goal of the CAP program was to disregard income when calculating rent payments, the lower number shows a success of the CAP program in Year 1, when the income disregard is 100%. Over time, the TTP should increase until the CAP participants successfully exits into home ownership.

We interviewed four of the CAP participants using an interview guide. The questions were designed to determine the impact of the CAP program from the perspective of the stakeholders.

Reasons For Enrolling in CAP. The CAP participants consistently reported that the purpose to enroll in CAP was to save money. Each of the participants reported saving toward buying a home as a primary

goal. Each identified the value of being able to increase earning without having additional earnings going to rent as a critical element of the program. Each reported the support of HHA staff as a reason to enroll in CAP.

Two quotes from CAP participants highlight the reasons for enrolling in CAP

“I’m still in school and I wouldn’t be able to pay for my books and other things if my rent had gone up.”

“I had been enrolled in another program before, when I was young but I didn’t really understand it so didn’t follow through with it. So now with this program I have to put the money away by myself.”

Training and Education Programs. There was a range of responses regarding educational training. Two of the interviewees had jobs when they enrolled in the program. Their goals were to save money through CAP. Two were enrolled in education programs. One completed a nursing degree (RN), and started a second degree (Bachelor of Science in Nursing). The participant reported that CAP has been critical for enabling her to meet her monthly expenses and allowing her to save money during the period of expensive education. Two of the CAP participants reported that they wish to enroll in a CNA program as soon as possible. One was unable to because of an injury that has prevented her from working. The other participant identified the high cost of the program (\$1,000) as a barrier. Another participant started a HiSET program. This was initially a positive step, but the CAP participant stopped because she was required to retake the entire test even though she had passed two section. She was referred to a career center, but there has been no follow-up contact from that agency. We identified that there may be a need for a system of outreach to support more difficult to serve CAP participants. The participant who struggled had a number of issues including a lack of consistent contact information. Subsequently, the identified failures of programs to respond to the client may have been related to an inability to reach the participant by phone. It appears that self-direction is a critical skill for CAP success, so we will work with the HHA to identify ways to improve self-direction of participants.

One participant’s quote highlights the value and impact that the CAP program has on individuals. This participant completed an RN program, and then was supported by HHA to apply and enroll in a bachelors nursing program (BSN).

“Yes, I’m working towards my BSN. I got my RN degree (through an Associate degree program) but then found out that a lot of hospitals require a BSN so I decided to take the two more years and get it.”

Another participant identified a desire to get training, but stated clear barriers to that training.

“Yes, I already know that I want to go to Career Point for CNA but I need to get the funding. It costs \$1000 for the training even though it only takes like 5 weeks to go through it.”

Employment and Employment Support. Two of the CAP participants are currently employed. All four were employed during their CAP participation in 2017. Each of the participants has benefited from CAP with respect to employment, although to differing degrees. It appears that self-direction is critical for benefitting the most from CAP. HHA’s role is substantial, but it appears that many of the referred organizations may not provide the level of support needed. For instance, one person withdrew from a HiSET program because of an issue with test results. That individual was referred to another organization, but that organization has not followed up. This is potentially related to the CAP participant’s contact availability. We struggled to get a hold of the participant, and HHA had struggled with accurate phone or

other contact information. Regardless, it appears that greater coordination between some of the CAP participants and the support organizations is required, but it is unclear how HHA can facilitate this. In order to be effective for the group that CAP could be beneficial for, there is a need for the individuals to demonstrate more self-directed control of their circumstances. One process will be an identification of high needs CAP participants, and a bi-weekly check-in with the organizations and CAP participants who are struggling in an attempt to keep CAP participants engaged in ongoing self-monitoring and to develop self-determination.

Opinions About CAP. There was unanimous support of the program and for the HHA staff. The program has been regarded as successful, and two of the participants have observed substantive benefits from the program. The participants point to the capacity to save money, get support from HHA staff, and to participate in education as benefits. The single criticism of the program came from a participant who appeared to have limited self-direction. Finding ways to support individuals who are not self-motivated or self-directed will be a primary goal for 2017.

Two CAP participants remarked on the benefits and support of CAP.

“I feel really good about it. They are helping me to put money aside and they explained it all to me. I’m still learning how the whole thing works. I would definitely recommend it to anyone. It is especially good for single parents.”

“The people are very supportive.”

Benefits of CAP. The participants all stated that support from the HHA staff was a primary benefit of being in the program. Even the single participant who has struggled with maintaining contact and with maintaining involvement in the prescribed program reported that the staff could always be counted on. Three of the participants pointed out that the rent savings was a major benefit. The savings in rent was critical to putting aside money and saving towards a future goal. Three of the four identified support from the HHA staff in budgeting and setting aside money as a benefit. This was even the case with one individual who was injured and out of work, but still focused on the savings process as a means of weathering the unemployment period. All four indicated that the program contributed to savings for a home. Even the two who were out of work identified this as a benefit of the program.

Three CAP participants provided statements about the benefits of CAP. These ranged from impacts of the program, to the specialized support received from HHA staff as part of the program.

“It helps me to manage my money and stabilize my necessities. They talked with me about different ways to save money and about how to buy a house. I feel like I can count on them (the HHA staff) if I need help.”

“It really truly helped me get the BSN which is required by so many places to get a job. It meant that I could continue school. And Justine helped me write my resume and cover letter for the Elms Nursing program – and it worked. I got in! I am going to take the homeowner classes in September after I graduate.”

“Everything. They’ve been informative about so much and they check in to see how I’m going. It’s really helpful that rent doesn’t go up, since I’m not working.”

Savings. Two of the four participants were able to save money. One participant, who is enrolled in a bachelor’s program for nursing, has been able to put nearly \$2,000 into savings, despite the costs of her education. All four indicated that the program would support saving money, and that the HHA staff

supported their savings through advice and guidance in setting up a bank account and budgeting. Each reported that they would use funds to save for the purchase of a home.

Two CAP participants remarked on the savings possibilities of CAP and the long-term impact of that savings. When asked if they have been able to save money while enrolled in the program, participants responded:

“Yes. Not a lot, but some and I will use it towards the down payment on my house.”

“Yes. I hope to be able to buy a house in probably 3 years.”

Quantitative Findings

SS#1

The comparison group had a mean earned income of \$8,174 and the treatment group had a mean earned income of \$9,322. We tested the difference between the Treatment Group and the Control Group using an Independent Samples t-test. When the Treatment Group was compared to the Control Group, there was no significant difference for Earned Income in 2016 ($F = 2.274$, $p = .133$) or for Change in Earned income from 2015 to 2016 ($F = 1.43$, $p = .233$). However, part of the problem with the analyses is that a substantial proportion of each group had no earned income in 2015 or 2016. An Independent Samples t-Test was conducted to compare differences between the treatment group and the control group, but limited the analyses to those households with earned income. There were no differences between the treatment and the control group on Earned income for 2016 ($F = 1.174$, $p = .280$). There was a significant difference between the treatment group and the control group in the Change in Earned Income from 2015 to 2016 ($F = 4.175$, $p = 0.043$). This suggests that, among individuals earning wages, the treatment group earned significantly more wages in 2016 than in 2015 as compared to the control group.

SS#2.

The treatment group had a mean savings of \$552, while the comparison group had a mean savings of \$44. We tested the difference between the Treatment Group and the Control Group using an Independent Samples t-test. When I compared the treatment group to the control group, there was a significant difference for Average savings balance in 2016 ($F = 6.898$, $p = .009$).

Summary of Findings

The HHA CAP program is beneficial to the CAP participants, and has a meaningful impact on the treatment groups with regards to income and savings. The CAP participants experienced a number of positive outcomes, and had a positive response to the program. The HHA staff were clearly the critical element of the program. All of the interviewed participants were effusive in their praise for the support and effort of the HHA staff. The HHA staff supported the participants through referrals, direct advice, writing of letters and resumes, setting up of bank accounts, and guidance on savings and self-sufficiency. We believe that getting an increase in the number of CAP participants in 2017 will result in substantially greater impacts on the participants and on the HHA. There are three primary challenges confronting the HHA in 2017.

Recruitment. The first is recruitment. The HHA missed the target of 10 CAP participants in 2017. They need to add at least another 13 participants in 2017. After a year of evaluation and examination of the quantitative and qualitative data, we have determined that a different recruiting process is necessary. Based on data from CAP participants, and a review of the data of all CAP eligible participants, it appears

that households with working individuals with income below 30% of AMI should be the target of recruitment. Each of the CAP participants who benefitted from CAP fit this profile. It is clear that self-direction and motivation are primary components of benefiting from CAP, and the evaluator will work with the HHA to identify the residents to target for recruitment. We have learned that the greatest incentive for CAP participants is the income disregard, the associated freeze in rent, and the capacity to put aside money. Although some of the CAP participants reported education and training as benefits, it appeared that those benefits were secondary to the income disregard and its subsequent impact on savings.

Education and Training Programs. It was difficult to get feedback from education and training programs consistent with the evaluation goals because of issues of confidentiality. Consequently, we were unable to identify the effective components or effective programs for referrals for 2017. In 2017, we intend to develop a closer relationship with the programs and to establish a release of information form that will allow the programs to share information directly with the evaluator.

Support for Less Self-Directed CAP Participants. The CAP participants who are self-directed and self-regulated benefit the most from CAP. For 2017, we will work with HHA to identify CAP participants who need greater levels of support. The evaluator will interview the participants and the HHA staff to identify potential supports and solutions to keep CAP participants actively engaged in job training, education, job searches, and savings in a more consistent manner. We believe that a targeted response may alter the actions of less self-directed CAP participants and lead to positive outcomes for these residents.