



# COMMONWEALTH OF MASSACHUSETTS

## Executive Office of Housing and Livable Communities

### Moving to Work Program

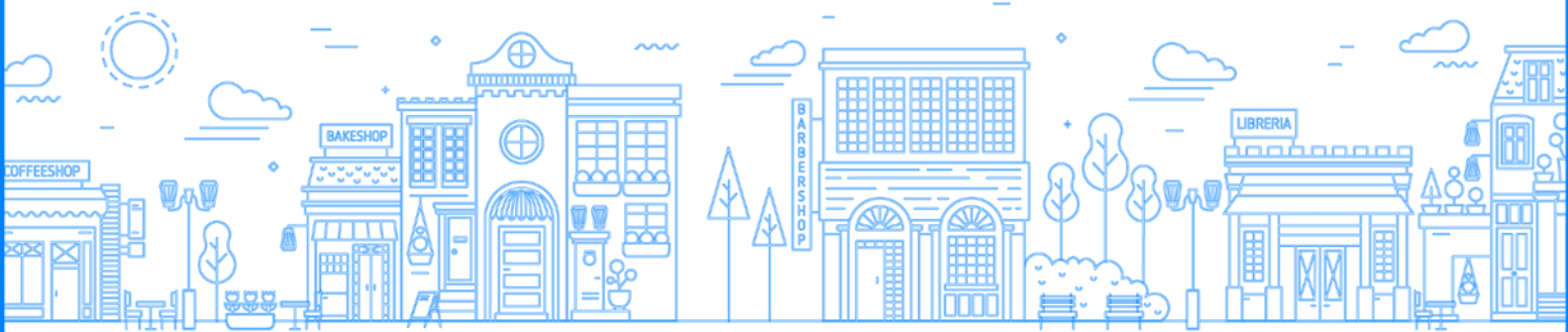
### Annual Report for Fiscal Year 2024

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and Urban Development

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## I. Introduction

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This Annual Report describes the Moving to Work (MTW) Program activities and accomplishments of the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) (f/k/a the Department of Housing and Community Development) during Fiscal Year 2024, i.e. the period from July 1, 2023 through June 30, 2024.

MTW is a demonstration program authorized by Congress, through which participating agencies are provided flexibility to waive certain statutes and federal regulations in order to design and test approaches for providing housing assistance that address one or more of the following MTW statutory objectives:

1. Reduce cost and achieve greater cost effectiveness in Federal expenditures;
2. Give incentives to families with children whose heads of household are either working, seeking work, or are participating in job training, educational or other programs that assist in obtaining employment and becoming economically self-sufficient; and,
3. Increase housing choices for low-income families.

EOHLC has been a participant in the MTW Program since 1999. The original small-scale pilot MTW initiative undertaken by EOHLC was expanded in 2008 to incorporate its entire statewide portfolio of tenant-based Housing Choice Vouchers, excluding certain special purpose voucher allocations for which EOHLC may apply MTW flexibilities pursuant to the US Department of Housing and Urban Development's (HUD) published guidance. The programs are administered by EOHLC in partnership with nine Regional Administering Agencies (RAAs), as noted in [Appendix A](#) and referenced throughout this Report.

EOHLC's participation in MTW is subject to the terms and conditions of its 2008 Amended and Restated MTW Agreement with HUD. The required form and content of the Annual Report are defined by HUD in HUD Form 50900 "Elements for the Annual MTW Plan and Annual MTW Report." For purposes of this document and the required submission to HUD, an "MTW activity" is defined as any activity that requires MTW flexibility to waive statutory or regulatory requirements. As required, this Annual Report focuses primarily on describing the outcomes of existing approved and implemented MTW activities.

### A. Overview of Short-Term Annual Goals and Objectives

In FY 2024, EOHLC provided rental assistance and related services to 20,998 MTW voucher households plus an additional 235 MTW households through its local non-traditional housing programs. An additional 1,772 households were served through the Veterans Affairs Supportive Housing (VASH), Mainstream 5, Family Unification Program (FUP) and Emergency Housing Voucher (EHV) programs. Further, as a direct result of MTW designation, EOHLC was also able to continue to administer a wide array of programs and initiatives that help low-income households find and retain housing and become more financially stable.

EOHLC implemented two important new policies during FY 2024 intended to help voucher holders more easily find suitable housing in Massachusetts' challenging rental market:

- **Security Deposit Assistance:** With the flexibility afforded by PIH Notice 2022-18, EOHLC began offering one-time security deposit assistance to MTW voucher holders moving to new units where

a security deposit is required. This policy became effective in September 2023, and from September to the end of the fiscal year in June, EOHLC provided security deposit assistance to over 1,300 voucher households.

- **Small Area Fair Market Rents:** Using MTW flexibilities (see Activity 2010-2), EOHLC adopted payment standards based on 120% of Small Area Fair Market Rents rather than Large Area Fair Market Rents effective March 1, 2024. From March to June 2024, over 900 HCV households leased up in a new unit. While it is too early to observe any significant changes, EOHLC will be conducting a deeper analysis of voucher data in the fall of 2024.

EOHLC also continues to support education and enforcement of fair housing laws through its MTW-funded **Fair Housing Initiative** (see Activity 2021-1) and its contract with the Fair Housing Alliance of Massachusetts (FHAM). During FY 2024, FHAM served 68 households through fair housing investigation and enforcement activities, reaching valuable settlements for many clients. In spring of 2024, FHAM launched an ad campaign on public transit across the state to educate the public about the illegality of voucher discrimination. Based on ridership, the campaign potentially reached over 1 million people; over 300 people scanned the informational QR codes included in the ads.

In FY 2024, EOHLC continued to leverage its MTW reserves to preserve and produce affordable housing (see Activity 2018-9). In the fall of 2023, EOHLC made new funding awards to housing authorities in Boston, Bridgewater, Haverhill, Medford, and Stoughton totaling \$34.7 million. The projects being funded in these communities will preserve 198 units of affordable housing and help create 142 net-new units.

Lastly, EOHLC continued to refine its portfolio of economic mobility programs. In FY 2024, the MTW-enhanced FSS program (see Activity 2012-5) served 987 participants. A total of 110 households graduated from the program, and 91% of those households graduated with escrow. As of June 30, 2024, there were 89 participants in the FSS Savings Match Homeownership Program, and these participants had saved a total of \$57,049 of their own funds, and earned a total of \$134,099 in match dollars. In FY 2024, three FSS households purchased a home. EOHLC also expanded the MassHire Career Partnership (MCP) program, which is supported through Single Fund Flexibility, to include one outreach specialist at each of the participating RAAs. These outreach specialists will help recruit voucher holders for MCP and other MTW programs. In FY 2024, EOHLC decided to discontinue the Moving to College program and A Better Life (ABL) program based on evidence from their pilot phases and EOHLC's strategic priorities moving forward.

## B. Overview of Long-Term Goals

Through its participation in the MTW program, EOHLC is able to support a variety of programs and policies that promote housing stability and economic security for thousands of participating low-income households, including families with children, seniors, and people with disabilities. The programmatic flexibility afforded by MTW continues to be an important component of the Commonwealth's overall housing strategy.

EOHLC has been highly focused in recent years on clarifying priorities for its MTW program and developing a strategy for spending down its MTW reserves in a way that reflects those priorities and is financially responsible. The focus areas for our work continue to be:

- Expanding housing choice for voucher holders;

- Increasing the preservation and production of affordable housing;
- Providing economic relief and asset-building opportunities to voucher holders; and
- Improving the voucher administration experience for tenants, landlords, and administering staff.

## II. General Operating Information

### A. Housing Stock Information

Through its Housing Choice Voucher (HCV) Program, EOHLC provides rental assistance to individuals, families, seniors, and persons with disabilities at properties owned by private or non-profit owners. EOHLC partners with a wide array of mission-driven, non-profit, and for-profit organizations to provide quality housing opportunities.

#### i. Actual New Project Based Vouchers

In FY 2024, EOHLC entered into Agreements and/or Housing Assistance Payments Contracts for 262 new project-based voucher units at 34 different developments under EOHLC's Project Based Voucher (PBV) program. A list of new PBV projects and summary descriptions is shown in Table 1 below.

**Table 1: Actual New Project Based Vouchers**

Property Name	City/Town	Number of Newly Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
135 Dudley Street	Boston	0	9	Committed	No	Mixed Housing
150 Centre Street at Shawmut Station	Boston	0	8	Committed	No	Family Housing
24 Webster Avenue	Somerville	0	8	Committed	No	Family Housing
25 Garvey Street	Everett	0	8	Committed	No	Family Housing
4th at Broadway	Chelsea	0	8	Committed	No	Family Housing
50 Oriol Drive	Worcester	0	8	Committed	No	Family Housing
737 Bridge Road (Prospect Place)	Northampton	0	8	Committed	No	Family Housing
775 Huntington	Boston	0	8	Committed	No	Family Housing
Baldwinville School Apartments	Templeton	0	8	Committed	No	Family Housing
Bartlett F5	Boston	0	8	Issued	No	Mixed Housing
Cheney Homes Apartments	Boston	0	8	Committed	No	Elderly Housing
Columbia Crossing	Boston	0	8	Committed	No	Family Housing
E+ Highland	Boston	0	8	Committed	No	Family Housing
Eastwalk Apartments (fka as Watson Place)	Braintree	0	8	Committed	No	Family Housing
Franklin Ridge Senior Housing	Franklin	0	8	Committed	No	Elderly Housing
Greenmont	Dracut	0	7	Committed	No	Elderly Housing
McDevitt Senior Homes	Boston	0	8	Committed	No	Elderly Housing
MVOC Poland and Streeter School	Winchendon	0	8	Committed	No	Mixed Housing

Property Name	City/Town	Number of Newly Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Residences at Lawrence Hill	Wellfleet	0	8	Committed	No	Family Housing
Residences at the Park	Athol	0	8	Committed	No	Family Housing
Residences at the Vault	Springfield	0	8	Committed	No	Family Housing
RiverLofts at Cable Mills	Williamstown	0	8	Committed	No	Family Housing
Sacred Heart (Cambridge)	Cambridge	0	8	Committed	No	Family Housing
Schoolhouse Apartments Rockland	Rockland	0	8	Committed	No	Elderly Housing
Southern Tier	Oak Bluffs	0	8	Committed	No	Family Housing
Talbot Commons II	Boston	0	8	Committed	No	Family Housing
The Exchange 4%	Salem	0	3	Committed	No	Family Housing
The Exchange 9%	Salem	0	8	Committed	No	Family Housing
Walnut Street 4%	Foxborough	0	8	Issued	No	Elderly Housing
Walnut Street 9%	Foxborough	0	8	Issued	No	Elderly Housing
WCG Homes	Worcester	0	8	Committed	No	Family Housing
West Newton Armory	Newton	0	8	Committed	No	Family Housing
Worcester Boys Club 4%	Worcester	0	8	Committed	No	Elderly Housing
Worcester Boys Club 9%	Worcester	0	3	Committed	No	Elderly Housing
<b>Total Newly Project-Based:</b>		<b>0</b>	<b>262</b>			

#### Differences between the Planned and Actual Number of Vouchers Newly Project-Based:

The 50900 requires reporting of planned and actual PBVs which will be either under AHAP or HAP during the Annual Plan fiscal year. EOHLC's PBVs are allocated through the state's competitive rental round and in concert with the award of Low Income Housing Tax Credits. Proposals are due in February of each year with funding announcements made in the spring. Given that EOHLC's MTW Plan is due to HUD prior to the award of PBV funding, EOHLC does not identify planned projects to be awarded PBVs. Further, of the awards made, EOHLC cannot determine which proposals will pass all screening thresholds and enter into AHAP or HAP contracts. Accordingly, EOHLC did not include planned new PBVs in the FY 2024 Plan; however, the table above includes the new PBVs which were committed or under AHAP or HAP by the end of FY 2024.

#### ii. *Actual Existing Project Based Vouchers*

Table 2 provides a list of existing PBV projects and summary descriptions, including information on actual unit counts at the end of the Plan Year. In addition to the 262 new PBV units added to EOHLC's PBV program in FY 2024, EOHLC also provided subsidies and oversight for 4,817 existing PBV units.



**Table 2: Actual Existing Project Based Vouchers**

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
1005 Broadway	Chelsea	8	8	Leased	No	Family Housing
1060 Belmont Street	Watertown	7	7	Leased	No	Family and Elderly/Disabled Housing
108 Centre Street	Brookline	0	8	Issued	No	Elderly Housing
108 Newbury Street	Lawrence	4	4	Leased	No	Family Housing
109 Gilman Street	Somerville	1	1	Leased	No	Family Housing
1129 Dorchester Avenue	Boston	8	8	Leased	No	Family and Elderly/Disabled Housing
12 Russell Terrace	Arlington	2	2	Leased	No	Housing for homeless individuals
120 Washington St (fka 153 Green St Parcel A - 4%)	Worcester	3	3	Leased	No	Family Housing
120 Washington St (fka 153 Green St Parcel A - 9%)	Worcester	3	3	Leased	No	Family Housing
1201 River Street	Hyde Park	4	8	Committed	No	Elderly Housing
1202 Commonwealth Avenue	Boston	6	6	Leased	No	Housing for homeless individuals
1208 Parkway (fka Residences Off Baker)	Boston	8	8	Leased	No	Family Housing
126 Chandler Street	Worcester	7	7	Leased	No	Family Housing
1285-1291 Mass Avenue	Boston	4	4	Leased	No	Family Housing
132 Chestnut Hill Ave.	Boston	8	8	Leased	No	Elderly Housing
140 East Street	Great Barrington	2	2	Leased	No	Elderly/Disabled Housing
14-24 Roach Street	Boston	8	8	Leased	No	Family Housing
154-168 Eagle Street	Fall River	8	8	Leased	No	Family Housing
1599 Columbus Street	Boston	8	8	Committed	No	Family Housing
165 Winter Street	Haverhill	3	3	Leased	No	Family Housing
1-7 Piedmont Street	Worcester	3	3	Leased	No	Elderly/Disabled Housing
1740 Washington Street	Boston	8	8	Leased	No	Housing for homeless individuals
181 Chestnut Street	Chelsea	8	8	Leased	No	Family Housing
181 Washington Street	Somerville	8	8	Leased	No	Family Housing
189 Broadway/One Beach	Revere	8	8	Leased	No	Age-Restricted Housing (55+)
19 Hancock Street	Everett	3	3	Leased	No	Housing for homeless individuals

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
191-195 Bowdoin	Boston	8	8	Leased	No	Family Housing
2 Hardy Street	Beverly	6	6	Leased	No	Family Housing
2147 Washington Street	Boston	8	8	Committed	No	Family Housing
25 Amory Street - Jackson Square	Boston	8	8	Leased	No	Family Housing
25 Sixth Street	Chelsea	8	8	Committed	No	Family Housing
250 Centre Street	Boston	8	8	Leased	No	Family Housing
250 Gull Pond Road	Wellfleet	2	2	Leased	No	Family Housing
28 Mount Pleasant Street	Boston	2	2	Leased	No	Housing for homeless individuals
288 Harrison	Boston	8	8	Committed	No	Family Housing
32 Kent Street	Somerville	8	8	Leased	No	Family and Elderly/Disabled Housing
32 Old Ann Page Way	Provincetown	2	1	Leased	No	Family and Elderly/Disabled Housing
370 Essex Street	Lawrence	8	8	Leased	No	Family Housing
370 Harvard Street	Brookline	8	8	Leased	No	Elderly Housing
40A Nelson Avenue	Provincetown	3	3	Leased	No	Family Housing
430-436 Dudley Street	Boston	3	3	Leased	No	Housing for homeless individuals
447 Concord Road	Bedford	4	4	Leased	No	Family Housing
4-6 Ashland Street	Medford	3	3	Leased	No	Housing for homeless individuals
46-48 School Street	Northampton	2	2	Leased	No	Family Housing
470 Main Street	Fitchburg	7	7	Leased	No	Family and Elderly/Disabled Housing
48 Water Street	Wakefield	6	6	Leased	No	Housing for homeless individuals
48-64 Middlesex Street	Lowell	6	6	Leased	No	Family Housing
5 Benefit Street	Worcester	4	4	Leased	No	Family Housing
525 Beach Street	Revere	7	7	Leased	No	Family and Disabled Housing
555 Merrimack	Lowell	8	8	Leased	No	Family and Disabled Housing
57 Main Street	Lee	4	4	Leased	No	Family Housing
571 Revere Street	Revere	8	8	Leased	No	Family Housing
58 Harry Kemp Way	Provincetown	4	4	Leased	No	Family Housing
580 South Summer Street	Holyoke	12	12	Leased	No	Family Housing

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
6 Fort Street	Quincy	8	8	Leased	No	Family and Elderly/Disabled Housing
616 Third Street	Fall River	0	4	Leased	Yes	RAD Conversion
62 Packard Building A	Hudson	0	8	Issued	No	Family Housing
66 Hudson at One Greenway	Boston	8	8	Leased	No	Disabled Housing
718-724 Second Street	Fall River	0	6	Leased	Yes	RAD Conversion
75 Amory Avenue	Boston	8	8	Leased	No	Family Housing
75 Cross Street	Somerville	8	8	Leased	No	Supportive services
82 Green Street	Boston	10	10	Leased	No	Housing for homeless individuals
86 Dummer Street	Brookline	2	2	Leased	No	Family Housing
885C State Highway	Eastham	1	1	Leased	No	Family Housing
9 Leyland Street	Boston	8	8	Leased	No	Elderly Housing
9 May Street	Worcester	8	8	Leased	No	Family and Elderly/Disabled Housing
910 Main Street/Windrush	Great Barrington	8	8	Leased	No	Elderly Housing
950 Falmouth Road/LeClair Village	Mashpee	0	8	Issued	No	Family Housing
98 Essex	Haverhill	7	7	Leased	No	Family Housing
Acre High School Apartments	Lowell	8	8	Leased	No	Family and Elderly/Disabled Housing
Acushnet Commons	New Bedford	3	3	Leased	No	Family Housing
Aileron	Boston	0	8	Committed	No	Family Housing
Ames Privilege 2	Chicopee	4	4	Leased	No	Family Housing
Ames Shovel Works/Main and Oliver Streets	Easton	8	8	Leased	No	Family Housing
Amory Terrace/10 and 20 Amory Avenue	Boston	10	10	Leased	No	Family Housing
Amythyst Brook Apartments	Pelham	0	8	Issued	No	Family Housing
Anchor Point I	Beverly	8	8	Leased	No	Family Housing
Anchor Point Phase 2	Beverly	0	8	Issued	No	Family Housing
Appleton Mill Apartments	Holyoke	8	8	Committed	No	Elderly Housing
Armory Street Apartments	Worcester	1	1	Leased	No	Disabled Housing
Austin Corridor II	Worcester	5	5	Leased	No	Family Housing
Baker Brook Apartments (fka Lunenburg Senior Living)	Lunenburg	8	8	Leased	No	Family Housing
Baker Street	Foxboro	20	20	Leased	No	Family Housing

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Barnstable Family/Kimber Woods	W. Barnstable	7	7	Leased	No	Family Housing
Barnstable Senior/Lombard Farm	W. Barnstable	8	8	Leased	No	Elderly/Disabled Housing
Bartlett Station (Building A)	Boston	8	8	Leased	No	Family Housing
Baystate Place Apartments	Springfield	8	8	Leased	No	Family Housing
Bellingham Hill Family Homes	Chelsea	7	7	Leased	No	Supportive Housing
Benfield Farms	Carlisle	5	5	Leased	No	Elderly Housing
Bentley Apartments	Great Barrington	8	8	Leased	No	Family Housing
Berkshire Peak (fka Riverview Homes)	Pittsfield	8	8	Leased	No	Disabled Housing
Bethany Hill School	Framingham	10	10	Leased	No	Family Housing
Blanchard School	Uxbridge	6	6	Leased	No	Family Housing
Bliss School	Attleboro	8	8	Leased	No	Family Housing
Borinquen Apartments (fka Villa Borinquen)	Springfield	8	7	Leased	No	Family and Elderly/Disabled Housing
Bostwick Gardens	Great Barrington	8	8	Leased	No	Elderly Housing
Bowers Brook	Harvard	4	4	Leased	No	Elderly/Disabled Housing
Breezy Acres Expansion/Great Cove Community	Mashpee	8	8	Leased	No	Family Housing
Brewster Woods	Brewster	7	7	Leased	No	Family Housing
Bridgeview Center	Boston	8	8	Leased	No	Family and Disabled Housing
Briscoe Village	Beverly	8	8	Committed	No	Elderly Housing
Broadway Building	Metheun	4	4	leased	No	Family Housing
Brockton South TOD	Brockton	8	8	Committed	No	Family Housing
Brook Ave.	Boston	4	4	Leased	No	Family Housing
Burbank Gardens	Boston	8	8	Leased	No	Family Housing
Burbank Terrace	Boston	7	7	Committed	No	Family Housing
Cabot Housing	Beverly	8	8	Leased	No	SRO Housing
Cabot Street Homes	Beverly	8	8	Leased	No	Elderly/Disabled Housing
Canal Bluffs Phase I	Bourne	3	3	Leased	No	Family Housing
Canal Bluffs Phase II (Clay Pond Cove)	Bourne	8	8	Leased	No	Family Housing
Canal Bluffs Phase III (Highmeadows)	Bourne	7	7	Leased	No	Family Housing
Cape View Way	Bourne	0	6	Issued	No	Family Housing

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Capen Court	Somerville	8	8	Leased	No	Elderly/Disabled Housing
Capital Square Apartments	Arlington	8	8	Leased	No	Family Housing
Carpenters Glen	Taunton	8	8	Leased	No	Family Housing
Carter School	Leominster	8	8	Leased	No	Family Housing
Casa Familias Unidas	Boston	8	8	Leased	No	Supportive services
Central Building	Worcester	8	8	Leased	No	Mixed Housing
Chapin School Veterans Housing	Chicopee	43	43	Leased	No	Veterans Housing
Chestnut Crossing	Springfield	8	8	Leased	No	Moderate Rehabilitation
Chestnut Park Apartments	Holyoke	8	8	Leased	No	Family Housing
Chestnut Square Redevelopment	Lowell	8	8	Leased	No	Family Housing
Cloverleaf	North Truro	0	8	Committed	No	Family Housing
Cole Ave.	Williamstown	8	8	Leased	No	Family Housing
Colonel Lovell's Gate Apartments	Weymouth	44	44	Leased	No	Expiring Use – Family Housing
Commonwealth Apartments	Boston	88	88	Leased	No	Expiring Use – Family Housing
Conant Village	Danvers	15	13	Leased	No	Family Housing
Congress Street Residences	Salem	8	8	Leased	No	Family Housing
Conifer Hill Commons II	Danvers	8	8	Leased	No	Family Housing
Conifer Hill Commons Phase I	Danvers	8	8	Leased	No	Family Housing
Coolidge at Sudbury	Sudbury	8	8	Leased	No	Age-Restricted Housing (55+)
Coolidge at Sudbury Phase II	Sudbury	8	8	Leased	No	Family Housing
Coppersmith Village Apartments	Boston	8	8	Leased	No	Family Housing
Cordovan at Haverhill Station	Haverhill	8	8	Leased	No	Family Housing
Cottage Square	Easthampton	8	8	Leased	No	Family Housing
Counting House Lofts	Lowell	6	6	Leased	No	Family Housing
Cumberland Homes Apartments/Cumberland and Dwight	Springfield	8	8	Leased	No	Family Housing
Cutler Heights	Holliston	7	7	Leased	No	Family and Elderly/Disabled Housing
Dalton Apartments	Pittsfield	8	8	Leased	No	Family Housing
Depot Crossing	Wareham	8	8	Leased	No	Family Housing
Depot Village I	Hanson	5	5	Leased	No	Family Housing

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Doe House	Boston	5	5	Leased	No	Housing for homeless individuals
Downing Square Broadway Initiative	Arlington	3	3	Leased	No	Family Housing
Duck Mill/Union Crossing Phase II	Lawrence	8	8	Leased	No	Family Housing
Eagle Mill Phase I	Lee	8	8	Committed	No	Family Housing
Earle Street	Northampton	15	15	Leased	No	Family Housing
East Howard Street/Veterans Housing	Quincy	8	8	Leased	No	Supportive Housing for veterans
Edmands House	Framingham	59	59	Leased	No	Expiring Use – Family Housing
Elias Brookings Apartments	Springfield	8	8	Leased	No	Family Housing
Elizabeth Brook Apartments	Stow	0	8	Issued	No	Elderly Housing
Elizabeth Stone House (fka Washington Westminster House)	Boston	8	8	Leased	No	Family Housing
Elm Place 4%	Swampscott	0	4	Issued	No	Family Housing
Elm Place 9%	Swampscott	0	8	Issued	No	Family Housing
Firehouse Place	Hamilton	4	4	Leased	No	Family and Elderly/Disabled Housing
First Lowell	Lowell	30	30	Leased	No	Expiring Use – Family Housing
Fitchburg Arts Academy/62 Academy Street	Fitchburg	0	8	Issued	No	Family Housing
Fitchburg Place	Fitchburg	8	8	Leased	No	Elderly/Disabled Housing
Fitchburg Yarn Mill	Fitchburg	8	8	Leased	No	Family Housing
Forest Springs	Great Barrington	5	5	Leased	No	Family Housing
Founders Court/979 Falmouth Rd	Hyannis	2	2	Leased	No	Family Housing
Four Corners Plaza	Boston	8	8	Committed	no	Family Housing
Freedom Village	W. Boylston	6	6	Leased	No	Family and Elderly/Disabled Housing
Gateway Residences on Washington	Lynn	8	8	Leased	No	Family Housing
Gerson Building	Haverhill	8	8	Leased	No	Family and Veterans Housing
Glen Brook Way	Medway	8	8	Leased	No	Family Housing
Glen Brook Way Phase 2	Medway	8	8	Leased	No	Family Housing
Golda Meir House Expansion	Newton	20	20	Leased	No	Elderly Housing

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Goshen Senior Housing	Goshen	6	6	Leased	No	Elderly Housing
Grand Street Commons	Worcester	8	8	Leased	No	Family Housing
Grandfamilies House	Boston	8	8	Leased	No	Supportive services
Granite Street Crossing	Rockport	8	8	Leased	No	Family Housing
Granite Street Housing	Quincy	5	5	Leased	No	Supportive services
Greater Four Corners Stabilization - Pilot	Boston	2	2	Leased	No	Family Housing
Hadley Building	Worcester	8	7	Leased	No	Family Housing
Harbor and Lafayette Homes	Salem	4	4	Leased	No	Moderate Rehabilitation
Harbor Cove/63 Washington Avenue	Chelsea	24	24	Leased	No	Supportive services
Harbor Village	Gloucester	8	8	Leased	No	Family Housing
Hattie Kelton (fka General Heath Square Apartments)	Boston	8	8	Leased	No	Family Housing
Hayes Building	Haverhill	4	4	Leased	No	Elderly/Disabled Housing
Haywood House	Newton	8	8	Leased	No	Elderly Housing
Hearth at Four Corners	Boston	8	8	Leased	No	Elderly Housing
Hearth at Olmstead Green	Boston	15	15	Leased	No	Elderly/Disabled Housing
Herring Brook Hill (River Street)	Norwell	8	4	Leased	No	Elderly Housing
High Rock Homes	Needham	8	8	Leased	No	Family Housing
Highland Terrace	Chelsea	8	8	Leased	No	Family and Elderly/Disabled Housing
Highland Village	Ware	110	110	Leased	Yes	RAD Conversion (Rent Supp) - Family Housing
Hillcrest Acres	Attleboro	8	8	Committed	No	Family Housing
Hillside Avenue	Great Barrington	5	5	Leased	No	Family and Elderly/Disabled Housing
Hillside Village	Ware	16	16	Leased	No	Family Housing
Holbrook Center Senior Housing	Holbrook	8	8	LEASED	No	Elderly Housing
Holcroft Park Apartments	Beverly	8	8	Leased	No	Family and Elderly/Disabled Housing
Holcroft Park Homes Phase II	Beverly	8	8	Leased	No	Family and Elderly/Disabled Housing
Holtzer Park	Boston	8	8	Leased	No	Family Housing
Holyoke Farms Apartments	Holyoke	8	8	Leased	No	Family Housing
Home Together	Gloucester	4	4	Leased	No	Family Housing

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Hope in Action	Lawrence & Methuen	49	49	Leased	Yes	RAD Conversion (Rent Supp) - Family Housing
Housing Corporation of Arlington - Scattered Sites	Arlington	4	4	Leased	No	Family Housing
Indigo Block	Boston	8	8	Leased	No	Family Housing
Ingraham Place	New Bedford	8	8	Leased	No	Supportive services
Island Creek North/Age Restricted	Duxbury	8	8	Leased	No	Age-Restricted Housing (55+)
Island Creek North/Age Unrestricted	Duxbury	8	8	Leased	No	Mixed Housing
Island Parkside Phase 1	LAWRENCE	8	8	Leased	No	Family Housing
Island Parkside Phase 2	Lawrence	8	8	Leased	No	Family Housing
Ivory Keys Apartments	Leominster	8	8	Leased	No	Family Housing
Jackson Commons	Boston	8	8	Leased	No	Family Housing
Janus Highlands	Chelsea	8	8	Leased	No	Family Housing
Jewel Crossing	North Attleboro	8	8	Leased	No	Family Housing
John J Meany Senior	Gloucester	8	8	Committed	No	Elderly Housing
Julia Bancroft	Auburn	8	8	Leased	No	Elderly Housing
Kaszanek House/22 Charles	Malden	8	8	Leased	No	Housing for homeless individuals
Kendrigan Place	Quincy	8	8	Leased	No	Family Housing
Kennedy Building Apartments	Hanover	4	4	Leased	No	Family Housing
Kensington Court at Lakeville Station	Lakeville	8	8	Leased	No	Family Housing
KGH Phase 4	Worcester	5	5	Leased	No	Family and Elderly/Disabled Housing
King Street	Northampton	5	5	Leased	No	Supportive services
Kings Landing	Brewster	78	78	Leased	No	Expiring Use – Family Housing
King's Lynne Apartments	Lynn	176	176	Leased	No	Family Housing
Knitting Mill Apartments	Fall River	8	8	Leased	No	Elderly Housing
Knox I	Springfield	8	8	Leased	No	Family Housing
Knox Residence II	Springfield	8	6	Leased	No	Family Housing
Lafayette Housing	Salem	8	8	Leased	No	Family Housing
Lawson Green Apartments	Scituate	8	8	Leased	No	Elderly Housing
Leland House	Waltham	0	8	Issued	No	Elderly Housing
Lenox Schoolhouse	Lenox	4	4	Leased	No	Age-Restricted Housing (55+)



Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Library Commons	Holyoke	5	5	Leased	No	Family Housing
Library Commons 2	Holyoke	0	8	Committed	No	Family Housing
Lighthouses	Salem	8	8	Leased	No	Family Housing
Lincoln Hotel	Salem	63	62	Leased	No	Family Housing
Lincoln School	Brockton	0	8	Issued	No	Elderly Housing
Little Pond Place	Falmouth	4	4	Leased	No	Family Housing
Littleton Drive Family	Wareham	0	8	Issued	No	Family Housing
Littleton Drive Senior	Wareham	8	8	Committed	No	Elderly Housing
Loft @ 30 Pines (fka Heywood Wakefield 4)	Gardner	8	8	Leased	No	Family Housing
Loring Towers	Salem	146	140	Leased	No	Expiring Use – Family Housing
Lower Winter Street	Quincy	8	8	Leased	No	Housing for homeless individuals
Ludlow Mill	Ludlow	8	8	Leased	No	Age-Restricted Housing (55+)
Lydia Square Apartments	Rockland	8	8	Leased	No	Elderly Housing
Malden Mills Phase II	Lawrence	7	7	Leased	No	Family Housing
Manomet Phase II/Cliftex Phase II	New Bedford	8	8	Leased	No	Elderly Housing
Maple Woods	Wenham	8	8	Leased	No	Elderly/Disabled Housing
Maribay Apartments	Springfield	0	16	Leased	Yes	Family Housing
Marion Village Estates/Front Street/Route 105	Marion	8	8	Leased	No	Family Housing
Marshall Place Apartments	Watertown	8	8	Leased	No	Elderly/Disabled Housing
Mary Stone	Auburn	8	8	Leased	No	Elderly Housing
Mashpee Village Phase II	Mashpee	8	8	Leased	No	Family Housing
Mashpee Wampanoag Village	Mashpee	8	8	Leased	No	Family Housing
Mason Square Apartments II	Springfield	8	8	Leased	No	Family Housing
Mattapan Station 4%	Boston	6	6	Leased	No	Family Housing
Mattapan Station 9%	Boston	2	2	Leased	No	Family Housing
Mayhew Court	Hopkinton	12	12	Leased	No	Family Housing
McCarthy Village/Whittlesey Village	Acton	12	12	Leased	No	Family Housing
McElwain School Apartments	Bridgewater	8	8	Leased	No	Family Housing
McManus Manor	Acton	0	8	Committed	No	Elderly Housing

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Meadows Apartments (Westfield Hotel)	Westfield	5	5	Leased	No	Supportive services
Melpet/Route 134 Community Housing	Dennis	7	7	Leased	No	Family Housing
Merrimack Place	Haverhill	8	8	Committed	No	Elderly Housing
Middlebury Arms	Middleboro	49	49	Leased	No	Expiring Use – Family Housing
Mildred Hailey Building 1A	Boston	4	4	Committed	No	Family Housing
Mildred Hailey Building 1B	Boston	4	4	Committed	No	Family Housing
Mill 8 Apartments	Ludlow	8	8	Committed	No	Elderly Housing
Montello Welcome Home	Brockton	8	8	Leased	No	Supportive Housing for homeless individuals
Montello Welcome Home II	Brockton	8	8	Leased	No	Supportive Housing for homeless individuals
Moran Square Redevelopment	Fitchburg	8	5	Leased	No	Family Housing
Morgan Woods/Pennywise Path	Edgartown	6	6	Leased	No	Family Housing
Moseley Apartments	Westfield	6	6	Leased	No	Family Housing
Noquochoke Village	Westport	8	8	Leased	No	Family Housing
North Bellingham Veterans	Chelsea	8	8	Leased	No	Supportive Housing for veterans
North Square at the Mill District	Amherst	8	8	Leased	No	Family Housing
North Village II	Webster	134	134	Leased	Yes	RAD Conversion (Rent Supp) - Family Housing
Northampton Lumber Yard Apartments	Northampton	8	8	Leased	No	Family Housing
Ocean Shores	Marshfield	8	8	Leased	No	Elderly/Disabled Housing
Old High School Commons	Acton	6	6	Leased	No	Family and Elderly/Disabled Housing
Olmsted Green Affordable Rental IV	Boston	8	8	Leased	No	Family Housing
Olmsted Green Mixed Income	Boston	8	8	Leased	No	Family Housing
Olympia Oaks	Amherst	8	8	Leased	No	Family Housing
Orleans Cape Cod Five	Orleans	0	8	Issued	No	Family Housing
Oscar Romero	New Bedford	8	8	Leased	No	Family and Elderly/Disabled Housing

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Outing Park I	Springfield	94	94	Leased	Yes	RAD Conversion (Mod Rehab) - Family Housing
Outing Park II	Springfield	81	81	Leased	Yes	RAD Conversion (Mod Rehab) - Family Housing
Oxford Ping on 3-4 Ping Street	Boston	4	4	Leased	No	Disabled Housing
PAC 10 Lofts Phase II	Lawrence	8	8	Committed	No	Family and Disabled Housing
Paige Apartments	Lowell	8	8	Leased	No	Supportive Housing
Palmer Cove	Salem	6	6	Leased	No	Family and Elderly/Disabled Housing
Paradise Pond Apartments	Northampton	8	8	Leased	No	Family Housing
Parcel 25 Phase 1A	Boston	8	8	Leased	No	Family Housing
Parcel 25 Phase 2	Boston	8	8	Leased	No	Family Housing
Parcel 8 & 9 Hamilton Canal District	Lowell	8	8	Leased	No	Family Housing
Pelham House	Newton	3	3	Leased	No	Elderly/Disabled Housing
Pilot Grove Apartments II	Stow	7	7	Leased	No	Family Housing
Pine Woods	Stockbridge	5	5	Leased	No	Family and Elderly/Disabled Housing
Plaza Apartments	South Hadley	8	8	Committed	No	Family Housing
Powderhouse Village	Ipswich	8	8	Leased	No	Elderly/Disabled Housing
Prichard Academy	Fitchburg	2	2	Leased	No	Family Housing
Prospect Estates	Webster	0	8	Issued	No	Family Housing
Prospect Hill	Westfield	4	4	Leased	No	Family Housing
Puerta de la Esperanza	Holyoke	27	27	Leased	No	Family Housing
Putnam Green	Cambridge	8	8	Leased	No	Family Housing
Reed House Annex	Westfield	8	8	Leased	No	Supportive services
Renwood-PWA Ltd. Part./158 Walnut Avenue	Boston	8	8	Leased	No	Supportive services
Renwood-PWA Ltd. Part./36 Edgewood Street	Boston	3	3	Leased	No	Supportive services
Renwood-PWA Ltd. Part./526 Mass. Avenue	Boston	7	7	Leased	No	Supportive services
Residences at Brighton Marine	Boston	8	8	Leased	No	Family and Veterans Housing
Residences at Fairmount Station	Boston	6	6	Leased	No	Family Housing
Residences at Salisbury Square	Salisbury	8	8	Leased	No	Family Housing

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Residences at Stonybrook Phase I	Westford	4	4	Leased	No	Family Housing
Residences at Stonybrook Phase II	Westford	8	8	Leased	No	Family Housing
Reviviendo	Lawrence	3	3	Leased	No	Housing for homeless individuals
Rice Silk Mill	Pittsfield	5	5	Leased	No	Family Housing
Robert Hill Way Senior Apartments	Ashland	8	8	Leased	No	Elderly Housing
Rosewood Way Townhouses	Agawam	8	8	Committed	No	Family Housing
RTH Riverway	Boston	8	8	Leased	No	Disabled Housing
Ruggles Assisted Living	Roxbury	35	35	Leased	No	Supportive services
Sacred Heart	Lawrence	8	8	Leased	No	Elderly/Disabled Housing
Salem Harbor	Salem	4	4	Leased	No	Family Housing
Salem Heights	Salem	72	72	Leased	No	Family Housing
Salem Point LP	Salem	7	7	Leased	No	Family Housing
Salem Schools	Salem	0	8	Issued	No	Elderly Housing
Sally's Way	Truro	4	4	Leased	No	Family Housing
Sanford Apartments	Westfield	5	5	Leased	No	Family Housing
Saunders School Apartments	Lawrence	16	16	Leased	No	Supportive services
Scranton Main	Falmouth	0	8	Issued	No	Elderly Housing
Senior Residences at Machon	Swampscott	8	8	Leased	No	Age-Restricted Housing (55+)
Shoe Shop Place	Middleborough	5	5	Leased	No	Family Housing
Simon C. Fireman Expansion	Randolph	8	8	Leased	No	Elderly Housing
Sitkowski School	Webster	8	8	Leased	No	Elderly Housing
Southbridge Mills	Southbridge	5	5	Leased	No	Family Housing
Southgate Place	Worcester	6	6	Leased	No	Family and Elderly/Disabled Housing
Spencer Green	Chelsea	8	8	Leased	No	Family and Elderly/Disabled Housing
Spencer Row	Chelsea	8	8	Leased	No	Family and Elderly/Disabled Housing
Spring Gate	Rockland	181	181	Leased	Yes	RAD Conversion (Rent Supp) - Family Housing
Spring Hill	Springfield	37	37	Leased	Yes	RAD Conversion (Rent Supp) - Family Housing
Spring Meadows	Springfield	52	52	Leased	No	Expiring Use – Family Housing

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Squantum Gardens I	Quincy	39	39	Leased	No	Elderly/Disabled Housing
Squantum Gardens II	Quincy	0	5	Leased	No	Elderly housing
Squirrelwood	Cambridge	2	2	Leased	No	Family Housing
St. Joseph's Apartments	Lowell	4	4	Leased	No	Family Housing
St. Joseph's Redevelopment	Salem	8	8	Leased	No	Family and Disabled Housing
St. Polycarp - Phase I	Somerville	8	8	Leased	No	Family and Elderly/Disabled Housing
St. Polycarp - Phase II	Somerville	8	8	Leased	No	Family Housing
St. Polycarp - Phase III	Somerville	8	8	Leased	No	Family and Disabled Housing
St. Therese Condo I	Everett	8	8	Leased	No	Elderly Housing
St. Therese Condo II	Everett	8	8	Leased	No	Elderly Housing
Stable Path Residences	Provincetown	5	5	Leased	No	Family Housing
Stage Coach Residences	Centerville	6	6	Leased	No	Family and Disabled Housing
Sterling Lofts/Mechanic Mill	Attleboro	8	8	Leased	No	Family Housing
Steven's Corner	North Andover	8	8	Leased	No	Family and Elderly/Disabled Housing
Stone Mill Apartments	Lawrence	8	8	Committed	No	Family Housing
Sudbury Duplexes	Sudbury	11	11	Leased	No	Family Housing
Summerhill Glen	Maynard	89	89	Leased	No	Expiring Use – Family Housing
Sycamore on Main	Brockton	8	8	Leased	No	Family Housing
Tapley Court	Springfield	8	8	Leased	No	Family and Elderly/Disabled Housing
Tavernier Place	Acton	7	7	LEASED	No	Elderly Housing
Tenney Place Phase I	Haverhill	8	8	Leased	No	Family Housing
Tenney Place Phase II	Haverhill	8	8	Leased	No	Family Housing
Terrapin Ridge	Sandwich	8	8	Leased	No	Family Housing
Thankful Chase	Harwich	5	5	Leased	No	Family and Elderly/Disabled Housing
The Coolidge	Watertown	4	4	Leased	No	Elderly/Disabled Housing
The Flats at 22	Chelsea	5	5	Leased	No	Family and Disabled Housing
The Kendall	Chicopee	8	8	Leased	No	SRO Housing
The Point at Hills Farm - 9%	Shrewsbury	0	8	Issued	No	Family Housing
The Pryde	Hyde Park	8	8	Leased	No	Elderly Housing

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
The Residences at Yarmouth Gardens	Yarmouth	8	8	Leased	No	Family Housing
The Sirk Building Limited	Lowell	8	8	Leased	No	Family Housing
Ticoma Green Workforce Housing	Nantucket	8	8	Committed	No	Family Housing
TILL Building	Chelsea	5	5	Leased	No	Family Housing
Tri-Town Landing I	Lunenburg	8	8	Leased	No	Family Housing
Tri-Town Landing II	Lunenburg	8	8	Leased	No	Family Housing
Tri-Town Landing III	Lunenburg	8	8	Leased	No	Family Housing
Twelve Summer Street	Manchester-by-the-Sea	4	4	Leased	No	Family Housing
Union Block	Taunton	0	4	Issued	No	Family Housing
Union Crossing	Lawrence	8	8	Leased	No	Family Housing
Union Street Lofts	New Bedford	5	5	Leased	No	Family Housing
Unity House	Lowell	8	8	Leased	No	Family Housing
Unquity House	Milton	139	139	Leased	Yes	RAD Conversion (Rent Supp) - Elderly Housing
Veteran's Supportive Housing/1323 Broadway Street	Somerville	7	7	Leased	No	Supportive Housing for homeless veterans
Veterans Park Apartments/Schoolhouse Green	E. Falmouth	8	8	Leased	No	Elderly/Disabled Housing
Village at 815 Main	Wareham	5	5	Leased	No	Family Housing
Village at Hospital Hill	Northampton	8	8	Leased	No	Elderly/Disabled Housing
Village at Hospital Hill II	Northampton	8	8	Leased	No	Elderly/Disabled Housing
Village at Lincoln Park	Dartmouth	3	3	Leased	No	Family Housing
Village at Lincoln Park Senior	Dartmouth	8	8	Leased	No	Elderly Housing
Village at Nauset Green (fka Campbell-Purcell)	Eastham	8	8	Leased	No	Family Housing
Village Center/Haydenville	Williamsburg & Chesterfield	6	6	Leased	No	Family Housing
Village Green Phase I	Barnstable	6	6	Leased	No	Family Housing
Village Green Phase II	Barnstable	8	8	Leased	No	Family Housing
Voces de Esperanza (fka 48 & 52 Franklin St & 348 Chestnut St)	Holyoke	24	24	Leased	No	Family Housing
Wadleigh House	Haverhill	7	7	Leased	No	Supportive services

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Wamsutta Apartments Historic Millwork Housing	New Bedford	0	8	Issued	No	Elderly Housing
Washington Square	Lynn	8	8	Leased	No	Family and Elderly/Disabled Housing
Washington Street SRO	Malden	4	6	Leased	No	Rehab of SRO facility (three-story building) preference for disabled
Water Mill (formely Whitney Carriage)	Leominster	8	8	Leased	No	Family and Elderly/Disabled Housing
Wells School Apartments	Southbridge	8	8	Leased	No	Age-Restricted Housing (55+)
Westhampton Senior	Westhampton	3	3	Leased	No	Elderly/Disabled Housing
Westhampton Woods/Senior Housing-Phase II	Westhampton	2	2	Leased	No	Elderly Housing
Westminster Senior Residence	Westminster	0	8	Issued	No	Elderly Housing
Westport Village Apartments	Westport	12	12	Leased	No	Elderly/Disabled Housing
Whipple School Annex	Ipswich	8	8	Leased	No	Elderly/Disabled Housing
White Terrace	Pittsfield	0	8	Issued	No	Family Housing
Wilber School	Sharon	8	8	Leased	No	Family Housing
Wilkins Glen	Medfield	82	82	Leased	No	Expiring Use – Family Housing
Winter Gardens	Quincy	6	6	Leased	No	Family and Elderly/Disabled Housing
Winter Street	Haverhill	13	13	Leased	No	Family Housing
Winthrop Apartments	Winthrop	8	8	Leased	No	Elderly Housing
Woodcove Phase I	Wareham	8	8	Committed	No	Family Housing
Woodland Cove II	Wareham	8	8	Committed	No	Family Housing
Woods at Wareham	Wareham	19	19	Leased	No	Expiring Use – Family Housing
Worcester Loomworks 2	Worcester	8	8	Leased	No	Family Housing
Yarmouth Green	Yarmouth	7	7	Leased	No	Family Housing
YMCA - Pittsfield	Pittsfield	30	30	Leased	No	Elderly/Disabled Housing
YWCA Fina House	Lawrence	7	7	Leased	No	Family Housing
YWCA Hillside	Newburyport	2	2	Leased	No	Housing for homeless individuals
YWCA Market Street	Newburyport	4	4	Leased	No	Family Housing
YWCA Residences at Ingalls Court	Methuen	0	8	Issued	No	Elderly Housing

Property Name	City/Town	Number of Existing Project-Based		Status at End of FY 2024	RAD?	Description of Project
		Planned*	Actual			
Zelma Lacey Mishawum	Boston	20	20	Leased	No	Supportive services
<b>Total Existing Project-Based:</b>		<b>4,595</b>	<b>4,817</b>			

#### Differences between the Planned and Actual Existing Number of Vouchers Project Based:

Please note the following updates from what was listed in the FY 2024 MTW Plan:

- Loring Towers I and II were combined
- YWCA Hillside was added to listing, not previously listed
- Removed duplicate entries for the following sites: 12-14 Roach, Broadway Building, Campbell-Purcell, Downtown Brockton TOD, Four Corners Plaza, Mechanic Mill, and Parcel 8 & 9
- Other sites may have had changes in planned or actual number of units due to units being added or removed from the contract(s) during the fiscal year.

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

This section is required by HUD. EOHLC does not own or manage any federally funded public housing.

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

This section is required by HUD. EOHLC does not own or manage federally funded public housing nor does it receive public housing capital funds from HUD.

## B. Leasing Information

### i. *Actual Number of Households Served*

Table 3 below provides information only on MTW households that EOHLC served during FY 2024. In total, EOHLC served 20,998 households through its HCV MTW program and 235 households in EOHLC's Local Non-Traditional Programs.

**Table 3: Actual Number of Households Served**

Number of Households Served Through:	Number of Unit Months Occupied or Leased	Number of Unit Months Occupied or Leased	Number of Households Served	Number of Households Served
	Planned	Actual	Planned	Actual
MTW Public Housing Units Leased	0	0	0	0
MTW HCV Utilized	251,232	251,975	20,936	20,998
Local, Non-Traditional: Tenant-Based	1,032	1,206	86	101
Local, Non-Traditional: Property-Based	1,716	1,605	143	134



Number of Households Served Through:	Number of Unit Months Occupied or Leased	Number of Unit Months Occupied or Leased	Number of Households Served	Number of Households Served
	Planned	Actual	Planned	Actual
Local, Non-Traditional: Homeownership	0	0	0	0
<b>Planned and Actual Totals</b>	<b>253,980</b>	<b>254,786</b>	<b>21,165</b>	<b>21,233</b>

**Differences between the planned and actual households served:**

The Affordable Housing Preservation and Development Fund, a property-based Local, Non-Traditional Housing Program, served fewer households than planned due to the turnover of tenants in units and an unanticipated delay in newly-constructed units coming online.

HUD requires that all MTW agencies submit Tables 4 and 5 below, which report on local, non-traditional housing and services, i.e. housing units and/or supportive services that utilize MTW funds but are not public housing or HCV-related.

**Table 4: Local, Non-Traditional Housing Programs**

Local, Non-Traditional Category	MTW Activity	Number of Unit Months Occupied or Leased	Number of Unit Months Occupied or Leased	Number of Households Served	Number of Households Served
		Planned	Actual	Planned	Actual
Tenant-Based	Family Economic Stability (FES) Program, Activity 2000-1	468	492	39	41
Tenant-Based	Youth Transition to Success Program (YTTSP), Activity 2011-5	252	420	21	35
Tenant-Based	Expanding Housing Opportunities: Relocation Assistance, Activity 2018-1	300	282	25	24
Tenant-Based	Residential Assistance for Families in Transition (RAFT)/ERMA, Activity 2018-2	0	0	0	0
Tenant-Based	Massachusetts Student Housing Security Pilot, Activity 2020-1	12	12	1	1
Property-Based	Affordable Housing Preservation and Development Fund, Activity 2018-9	1,716	1,605	143	134

Local, Non-Traditional Category	MTW Activity	Number of Unit Months Occupied or Leased	Number of Unit Months Occupied or Leased	Number of Households Served	Number of Households Served
		Planned	Actual	Planned	Actual
Homeownership	N/A	0	0	0	0
Planned and Actual Totals		2,748	2,811	229	235

**Table 5: Local, Non-Traditional Service Programs**

Households Receiving Local, Non-Traditional Services Only	Average Number of Households Per Month	Total Number of Households in the Plan Year
A Better Life Program Model	33	392

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

Housing Program	Description of Actual Leasing Issues and Solutions
MTW Public Housing	N/A
MTW Housing Choice Voucher	EOHLC experienced ongoing issues with unit availability, increasing rents, and low vacancy rates across the state. HCV participants are increasingly disadvantaged when searching for housing due to difficulty navigating the leasing process, discrimination from landlords, landlord unfamiliarity with the program, and difficulty finding appropriately sized units.
Local, Non-Traditional – FES	Enrollment in FES was paused during the fiscal year as EOHLC worked to evaluate the program and determine its future.
Local, Non-Traditional – YTTSP	N/A
Local, Non-Traditional – Expanding Housing Opportunities – Relocation Assistance	In Table 4, EOHLC is only counting households that were relocated to private market-rate units and are receiving an ongoing rent subsidy. The Unit Months Leased were lower than anticipated due to one of these households exiting public housing during FY 2024 and no longer needing assistance.
Local Non-Traditional – RAFT/ERMA	When additional, more flexible federal and state resources became available for emergency rental and mortgage assistance in 2021, the ERMA program became underutilized. EOHLC decided to terminate the ERMA program effective December 31, 2021. The RAFT/ERMA activity is being closed out as part of this report.
Local Non-Traditional – Massachusetts Student Housing Security Pilot	EOHLC committed scholarship funding for 20 students, and awards were made to 16 students during the course of FY 2022. Recruitment and enrollment challenges at the college level prevented full enrollment. Most participating students reached the end of their two-year housing scholarship during FY 2023. Only one student was still being served in FY 2024, and they reached the end of their two-year housing scholarship in the winter of FY 2024.

Housing Program	Description of Actual Leasing Issues and Solutions
Local Non-Traditional – Affordable Housing Preservation and Development Fund	For the purposes of determining the number of households served for this activity, EOHLC calculated the total number of unit months leased for the properties at which construction is complete and divided by 12. Some units were delayed in coming online post-construction. Others turned over during the fiscal year.

## C. Waiting List Information

### i. Actual Waiting List Information

**Table 6: Waiting List Information at Fiscal Year End**

Waiting List Name	Description	Number of Households on Waiting List	Waiting List Status	Was the Waiting List Opened During the Plan Year?
Federal MTW Housing Choice Voucher Program, Federal Non-MTW Housing Choice Voucher Units	Other	55,579	Open	No
Tenant-Based Local Non-Traditional MTW Housing Assistance Program: FES	Other	188	Open	No

### Description of waiting lists categorized as “other”:

Federal MTW HCV MTW and Non-MTW Waiting List:	All of EOHLC’s Section 8 programs (including MTW and Non-MTW vouchers) use a regional, centrally managed wait list with the exception of Project Based developments, which utilize owner-managed waiting lists.
Local Non-Traditional Waiting List:	The Tenant-Based Local Non-Traditional MTW Housing Assistance Program is the Family Economic Stability (FES) Program. The waitlist for this program is managed by Metro Housing Boston. Applicants must meet certain requirements such as working at least part-time, participating in a full-time job training program, or imminently becoming employed (i.e., have offer letter or in negotiations with employer).

### Describe any duplication of applicants across waiting lists:

The individuals on the Local Non-Traditional Waiting List for the FES program may also be on the Federal HCV Waiting List.
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### ii. Actual Changes to Waiting List in the Plan Year

Waiting List Name	Description of Actual Changes to Waiting List
No Changes	No Changes

## D. Information on Statutory Objectives and Requirements

Under the MTW Agreement between EOHLC and HUD, EOHLC is required to meet certain statutory objectives and other requirements, and to report on them in the MTW Annual Report. The tables below provide the required information.

### i. 75% of Families Assisted are Very Low Income

**Table 7: Local Non-Traditional Households and Income Levels**

Income Level	Number of Local, Non-Traditional Households Admitted in the Plan Year
80% - 50% Area Median Income	0
49% - 30% Area Median Income	5
Below 30% Area Median Income	5
Total Local, Non-Traditional Households Admitted	10

### ii. Maintain Comparable Mix

**Table 8: Baseline Mix of Family Sizes Served (upon entry to MTW)**

Family Size	Occupied Public Housing Units	Utilized HCVs	Non-MTW Adjustments*	Baseline Mix Number	Baseline Mix Percentages
1 Person	NA	6,170	0	6,170	31%
2 People	NA	4,694	0	4,694	24%
3 People	NA	4,323	0	4,323	22%
4 People	NA	2,673	0	2,673	14%
5 People	NA	1,223	0	1,223	6%
6+ People	NA	664	0	664	3%
<b>Total</b>	<b>NA</b>	<b>19,747</b>	<b>0</b>	<b>19,747</b>	<b>100%</b>

\*“Non-MTW Adjustments” are defined as factors that are outside the control of the MTW PHA and/or unrelated to the MTW PHA’s local MTW program.

**Describe the justification for any “Non-MTW Adjustments” given above:**

N/A
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**Table 9: Mix of Family Sizes Served (in Plan Year)**

Family Size	Baseline Mix Percentage	Number of Households Served in Plan Year*	Percentage of Households Served in Plan Year	Percentage Change from Baseline Year to Current Plan Year
1 Person	31%	9,889	43%	12%
2 People	24%	5,676	25%	1%

Family Size	Baseline Mix Percentage	Number of Households Served in Plan Year*	Percentage of Households Served in Plan Year	Percentage Change from Baseline Year to Current Plan Year
3 People	22%	3,828	17%	-5%
4 People	14%	2,193	10%	-4%
5 People	6%	914	4%	-2%
6+ People	3%	504	2%	-1%
<b>Totals</b>	<b>100%</b>	<b>23,004</b>		

*\*Note that the actual number of households served as shown on Table 9 above may differ from the amount shown in Table 3 due to HUD's requirement for calculating Table 3.*

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

The percentage of families in 1 BR units has increased since the baseline year as a result of families aging in place.

The variance in households served shown in Tables 3 and 9 is due in part to the methodology used to populate each table. Table 3 represents the total number of unit months leased divided by 12, and therefore is an average of total households served; whereas Table 9 represents all households that have been served through the fiscal year.

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

**Table 10: Transition to Self-Sufficiency**

MTW Activity Name and Number	Number of Households Transitioned to Self-Sufficiency*	MTW PHA Local Definition of Self-Sufficiency
Family Economic Stability (FES) Program, Activity 2000-1	2	Participants who graduate from the program.
Youth Transition to Success Program (YTTSP), Activity 2011-5	7	Participants who graduate and complete the program.
Family Self-Sufficiency (FSS) Program Enhancements, Activity 2012-5	110	Participants who graduate from the program.
A Better Life Program Model, Activity 2018-5	247	Participants who are working at least 35 hours per week.
Massachusetts Student Housing Security Pilot, 2020-1	1	Participants who complete their two-year involvement in the EOHLC-funded scholarship program and continue their post-secondary education.
	0	Households Duplicated Across MTW Activities
	<b>367</b>	<b>Total Households Transitioned to Self-Sufficiency</b>

MTW Activity Name and Number	Number of Households Transitioned to Self-Sufficiency*	MTW PHA Local Definition of Self-Sufficiency
<i>*Figures should match the outcome reported for all activities where the goal of increased self-sufficiency is used in Section IV of this Annual MTW Report.</i>		

### III. Proposed MTW Activities

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

## IV. Approved MTW Activities

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This section of the Annual Report summarizes and provides a status update on MTW activities that have been previously approved by HUD and implemented by EOHLC. As required, this section also includes summary information on MTW activities that have not yet been implemented, activities placed on hold by EOHLC, and closed out activities.

EOHLC has updated the metrics in the approved activities to reflect HUD's guidance that MTW PHAs are required to track all applicable "Standard HUD Metrics" under each implicated statutory objective for each MTW activity. Accordingly, standard metrics which EOHLC determined were not applicable to the identified statutory objective were removed.

### A. Implemented Activities

#### Activity 2000-1: Family Economic Stability (FES) Program

##### **Plan Year Approved, Implemented, Amended**

Approved FY 2000 and implemented FY 2001.

##### **Description/Update**

FES is an assistance model which provides a fixed annual stipend for five years to eligible families, regardless of future income or family composition changes. Within certain guidelines, participants exercise considerable decision-making in the utilization of the funds. Case management and program coordination is provided by Metro Housing|Boston staff. Participants may select any housing unit, which they deem affordable and appropriate for their needs, and which passes a Housing Quality Standards inspection. The FES Program also assists participants in reaching goals related to increasing earned income, progressing in their careers, improving credit and financial literacy skills, increasing their asset base, and developing a three-year housing stability plan.

Eligibility for the FES Program is targeted to low-income working families who meet the following criteria:

- Are committed to maintaining employment and agree to provide information to assess the effectiveness of the program; and,
- Are working at least part-time, are imminently employed, or are enrolled in a full-time job-training program.
- At voucher issuance, household income must be sufficient to ensure that the tenant share of rent, with the subsidy, is no more than 40% of the monthly income.

FES provides participants with a "flat subsidy" that is not tied to household income. When a participant increases their earned income, their rent subsidy will not decrease. Conversely, if participants lose their jobs, their subsidy will not increase. FES staff and participants work closely to manage employment stability to avoid sudden loss of income. Participants are supported in their housing search and selection



to determine the most affordable unit based on family size and counseled to consider the challenges of a flat subsidy when selecting potential housing.

#### Program Extensions

EOHLC, on a case-by-case basis, may extend the rental subsidy for an additional six months following a loss of earned income as a result of an economic/health emergency as declared by the Governor or his/her designee.

#### Hardship Policy

Households meeting the conditions outlined below may apply for a hardship. All the hardship criteria below relate to hardships caused by an economic/health emergency as declared by the Governor or his/her designee and are only applicable during such emergencies.

- **Subsidy:** In the event of job loss, and a resulting rent burden greater than 40% of household income, participants may request to have their subsidy temporarily returned to their enrollment subsidy level. EOHLC will review and approve these requests in consultation with Metro Housing|Boston.
- **Support Funds:** EOHLC waives the policy prohibiting the use of support funds for rent share in the event of job loss. Note: in order to maintain the availability of flexible support funds to meet other needs, all other available financial supports will be reviewed before releasing support funds.
- **Escrow Funds:** EOHLC allows the use of accrued escrow funds to make payments for essential expenses such as rent or utility payments, including internet access if enrolled in online classes. Note: in order to maintain the availability of escrow funds to maintain an asset base, all other available financial supports will be reviewed before releasing escrow funds.

#### **Impact**

In FY 2024, the FES Program continued to assist participants in reaching goals related to increasing earned income, progressing in their careers, improving credit and financial literacy skills, increasing their asset base, and developing a three-year housing stability plan.

The FES Program had 41 participating families during the fiscal year. Two participants graduated during FY 2024 and purchased a home.

One of the graduates, “IC,” ended participation in FES nearly a year earlier than anticipated with an annual income of approximately \$151,000 – more than double the salary she was making at the start of her time in FES. She was able to make such financial strides by combining a full-time job with full-time military service. IC also increased her credit score by nearly 20 points.

“I was comfortable for the first three years [of FES]. The voucher alleviated a lot of stress,” IC said. “Once the fourth year came, I felt an extra push to figure it out. I feel that this is a great program for people who know what they want.”

“AM,” a second-year FES participant, experienced some hardship during the fiscal year. She underwent surgery that required her to take time off work, impacting her ability to pay her bills and reducing her credit score. However, the FES subsidy allowed her to remain housed. When she was cleared to return to

work, she realized that, in order to catch up on her bills, she would need a higher salary than the approximately \$26,000 she was making at an airline. AM interviewed for Amtrak and was hired full-time as an assistant conductor with a salary of \$65,000 per year. AM credits the FES Program for keeping her housed while she was healing and working to change careers.

Participant “AS” exited the FES Program early because she became eligible for a HCVP voucher. AS, who was working as a teacher’s aide at the start of her participation in the FES Program, leveraged the stability the program provided to her household to return to school to get her bachelor’s degree in early childhood education. In 2023, she was offered a teaching position during the summer months and, at the end of that summer, was offered a full-time position with a salary of \$80,000 per year

### Actual Non-Significant Changes

No non-significant changes were made during FY 2024. FES enrollment remained paused for the duration of the fiscal year as EOHLC worked to determine the impact of the program, the viability of a time-limited flat subsidy program in a high-cost housing market, and whether the model could or should be expanded to other regions in the state.

After a rigorous analysis of data and outcomes, EOHLC ultimately decided to sunset the FES Program. While all current FES participants will continue to receive assistance until their subsidy ends, EOHLC does not plan to enroll any new participants going forward.

### Actual Changes to Metrics/Data Collection

Metrics have been updated to reflect the anticipated outcomes in FY 2024.

### Metrics

SS #1: Increase in Household Income				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average earned income of households affected by this policy in dollars (increase).	\$18,937	\$30,000	\$47,708	Yes
SS #2: Increase in Household Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average amount of <b>escrow</b> of households affected by this policy in dollars (increase).	\$0.00	\$1,150	\$948	No
Average amount of <b>savings</b> of households affected by this policy in dollars (increase).	\$0.00	\$2,500	\$3,115	Yes

*Metrics continue on next page.*

SS #3: Increase in Positive Outcomes in Employment Status				
Unit of Measurement	Baseline*	Benchmark	Outcome	Benchmark Achieved?
Unemployed	1 participant	8 participants	3 participants	Yes
	1% of participants	16% of participants	7% of participants	
Employed Part-Time or Full-Time	50 participants	42 participants	38 participants	Yes
	99% of participants	84% of participants	93% participants	
Enrolled in an Educational Program or Job Training	0 participants	4 participants	4 participants	Yes
	0% of participants	8% of participants	10% participants	
SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving TANF assistance (decrease).	4 households in FY 2015	7 households	5 households	Yes
SS #5: Households Assisted by Services that Increase Self Sufficiency				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase).	0 households	50 households	41 households	No
SS #8: Households Transitioned to Self Sufficiency*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self-sufficiency (increase).	0 households	6 households	2 households	No
*Self-sufficiency is defined as graduation from the FES Program.				

### Actual Significant Changes

No significant changes were made.

### Challenges in Achieving Benchmarks & Possible Strategies

FES enrollment remained paused for the duration of the fiscal year as EOHLC worked to determine the impact of the program, the viability of a time-limited flat subsidy program in a high-cost housing market, and whether the model could or should be expanded to other regions in the state.

After a rigorous analysis of data and outcomes, EOHLC ultimately decided to sunset the FES Program. HLC will continue to support the remaining participants until the completion of their five-year subsidies or

withdrawal/exit from the program. It is anticipated that the final FES participant will complete the program in FY 2029.

It was challenging for EOHLC to meet its benchmark for the increase in escrow funds per household as most current participants are not yet at the point in the program when escrow funds are accrued, which occurs during years four and five. Similarly, fewer households were transitioned to self-sufficiency, as a number of participants have voluntarily withdrawn from the program due to extenuating circumstances and/or access to other housing opportunities.

## Activity 2010-2: Payment Standard Exceptions

### **Plan Year Approved, Implemented, Amended**

Approved and implemented FY 2010, amended FY 2024.

### **Description/Update**

Under this MTW initiative, EOHLC is authorized to approve any documented and reasonable exception to payment standards as a reasonable accommodation for HCV households with disabled household members without HUD approval.

This policy is utilized without regard to the percentage increase requested over the payment standard. Generally, EOHLC will not impose a limit on the number of exception payment standards; however, EOHLC reserves the right to limit the number of payment standard exceptions when and if budgetary issues arise.

EOHLC will continue to utilize its MTW authority to approve payment standard exceptions without prior HUD approval. EOHLC does not anticipate any significant changes to the volume of requests and outcomes for reasonable accommodation payment standard exceptions in FY 2024.

In FY2024, EOHLC received approval to use MTW flexibility, as authorized in Attachment C, Section D.2.a of the Amended and Restated MTW Agreement, to adopt reasonable payment standards that may differ from the currently mandated program requirements in the 1937 Act and its implementing regulations. This may include setting EOHLC's HCV payment standards based on certain percentages of HUD's Small Area Fair Market Rents to align with current local rental markets, to increase voucher utilization, and to expand housing choice.

### **Impact**

During FY2024, EOHLC updated its HCV payment standards to reflect 120% of Small Area Fair Market Rents rather than 120% of Large Area Fair Market Rents. As mentioned above, the goal of this policy change was to better align payment standards with local rental markets, to increase voucher utilization, and to expand housing choice for voucher holders. The new SAFMR-based payment standards went into effect in March 2024. From March to June 2024, 1,110 HCV households leased up in a new unit.

In FY 2024, EOHLC received seven requests for reasonable accommodation (RA) payment standard (PS) exceptions. EOHLC approved all seven requests and six of these households were able to locate and lease units using their voucher as a result. EOHLC's updated payment standards provide disabled households with greater flexibility in locating units and ultimately reduces the number of requests for RA payment standards.

### **Actual Non-Significant Changes**

As mentioned above, EOHLC implemented new payment standards based on Small Area Fair Market Rents in March 2024.

### **Actual Changes to Metrics/Data Collection**

Metrics have been updated to reflect the latest modification to this activity. In addition to including the number of households approved for a payment standard exception as a reasonable accommodation, the benchmark and outcome also includes all households that leased up in a new unit (including new admissions and relocations) after the shift to SAFMR-based payment standards.

## Metrics

HC #5: Increase in Resident Mobility*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0 households	200 households	1,116 households	Yes
<i>*These metrics include the total annual number of households that lease up in a new unit (including new admissions and relocations), as well as the number of households that submit payment standard exception requests that are granted as a reasonable accommodation.</i>				

## Actual Significant Changes

No significant changes were made.

## Challenges in Achieving Benchmarks & Possible Strategies

None.

## Activity 2010-4: Development of Local Forms

### **Plan Year Approved, Implemented, Amended**

Approved FY 2010, implemented FY 2013, amended FY 2024.

### **Description/Update**

Under this initiative, EOHLC develops local versions of forms, as needed, to streamline processing, utilize “plain language,” address MTW policies, and address local housing market features. New forms are rolled out to RAA contractors as they are completed.

To date, EOHLC has developed an addendum to the PBV HAP contract to reflect EOHLC’s MTW policies, a local version of the FSS Contract of Participation (COP) and Individual Training and Service Plan (ITSP), and a local version of the Privacy Act and Release Form.

In FY 2024, EOHLC anticipates finalizing and implementing local versions of the Request for Tenancy Approval, the HCV Tenancy Addendum, the Project Based Tenancy Addendum, and PBV Statement of Family Responsibility to reflect differences between the provisions in the documents and EOHLC’s MTW policies. While the new forms do not result in agency savings, the new forms more accurately reflect EOHLC’s MTW program and policies.

EOHLC will continue to look for new ways to streamline processing and enable greater staff efficiency while maintaining required data elements and transparency.

### **Impact**

Due to time constraints and competing priorities, EOHLC did not complete local versions of the HCV Tenancy Addendum, the Project Based Tenancy Addendum, or PBV Statement of Family Responsibility in FY 2024. However, EOHLC updated Form HUD-9886 for all voucher programs to align with HOTMA in January 2025. This form will now be signed once during the lifetime of a tenancy. Household members that turn 18 years old and new adults added to the household will be required to sign the form as well.

### **Actual Non-Significant Changes**

No non-significant changes were made in FY 2024.

### **Actual Changes to Metrics/Data Collection**

No changes to metrics or data collection methods were made.

### **Metrics**

Please see table on next page.

<b>CE #1: Agency Cost Savings</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total cost of task in dollars (decrease).	<b>Total Cost Prior to Implementation:</b> \$243,302  <b>Number of Assisted Households:</b> 22,351  <b>Total Time per Form:</b> 0.5 hours  <b>Avg. Hourly Rate:</b> \$21.77	<b>Total Cost:</b> \$119,178  <b>Number of Assisted Households:</b> 20,936  <b>Total Time per Form:</b> 0.25 hours  <b>Avg. Hourly Rate:</b> \$22.77	<b>Total Cost:</b> \$130,950  <b>Number of Assisted Households:</b> 23,004*  <b>Total Time per Form:</b> 0.25 hours  <b>Avg. Hourly Rate:</b> \$22.77	Yes  Although the total cost exceeds the benchmark, this is because the total number of assisted households is higher than anticipated. Cost savings were still achieved.
<i>*Represents the number of households served as reported in Table 9. Note that the actual number of households served as shown in Table 9 may differ from the amount shown in Table 3 due to HUD's requirement for calculating Table 3.</i>				
<b>CE #2: Staff Time Savings</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total time to complete the task in staff hours (decrease).	<b>Total staff time required prior to implementation:</b> 11,176 hours  <b>Number of Assisted Households:</b> 22,351  <b>Total Time per Form:</b> 0.5 hours	<b>Total staff time required after implementation:</b> 5,234 hours  <b>Number of Assisted Households:</b> 20,936  <b>Total Time per Form:</b> 0.25 hours	<b>Total staff time required after implementation:</b> 5,751 hours  <b>Number of Assisted Households:</b> 23,004*  <b>Total Time per Form:</b> 0.25 hours	Yes  Although the total staff time exceeds the benchmark, this is because the total number of assisted households is higher than anticipated. Time savings were still achieved.
<i>*Represents the number of households served as reported in Table 9. Note that the actual number of households served as shown in Table 9 may differ from the number shown in Table 3 due to HUD's requirement for calculating Table 3.</i>				

#### **Actual Significant Changes**

No significant changes were made.

#### **Challenges in Achieving Benchmarks & Possible Strategies**

None.



## Activity 2011-2: Supporting Neighborhood Opportunity in Massachusetts (SNO Mass)

(Formerly Your Choice Program & Opportunity Neighborhoods)

### **Plan Year Approved, Implemented, Amended**

Approved FY 2011 and implemented FY 2020.

### **Description/Update**

Under this initiative, EOHLC established the Supporting Neighborhood Opportunity in Massachusetts (SNO Mass) Program. The purpose of EOHLC's SNO Mass MTW initiative is to provide significant supports and encouragement to existing voucher participants and/or new voucher holders who wish to move to areas with empirically documented high-quality schools, healthy environments, and other opportunities. These communities have historically been "off-limits" to voucher holders due to market and administrative restrictions. Through SNO Mass, EOHLC is increasing housing choice for its voucher holders.

Existing participants and/or voucher holders interested in moving into opportunity neighborhoods are provided with counseling both before and after the move through the participating RAAs. Participating households are eligible to receive up to \$4,500 for allowable pre- and post-move expenses to assist families with accessing services and educational and extracurricular activities for their children in their new neighborhood.

SNO Mass is offered at all RAAs statewide with SNO Mass Mobility Specialists available at each RAA. Mobility Specialists complete family assessments to determine priorities and establish a housing plan that meets each family's needs. Once families are situated in their new neighborhoods, Mobility Specialists remain engaged for two years to provide post-move counseling. In FY 2024, EOHLC will continue to focus on support for existing voucher holders; however, the program may be expanded in future fiscal years to offer services to new voucher holders. EOHLC anticipates providing program orientation to 145 interested households in FY 2024 and providing counseling to 120 households. EOHLC's goal is to enroll and engage 90 households in housing search and ultimately move or lease up 55 households in identified opportunity neighborhoods.

### **Impact**

In FY 2024, SNO Mass continued to operate statewide, following the program's expansion in FY 2021. EOHLC works closely with the RAAs to address and resolve any programmatic challenges and continues to develop policy changes that address the current rental market trends and help families overcome barriers when looking to relocate to Opportunity Areas. In FY 2024, SNO Mass updated the Participant Financial Assistance policy to increase the amount of funds per eligible family. In addition, SNO Mass updated the Landlord Financial Incentive policy to increase the amount of funds for participating property owners.

In FY 2024, the RAAs provided program orientations to 174 interested households, provided housing counseling to 162 households, and enrolled and engaged 125 additional households in housing search. Of these households, 54 successfully leased a unit in an Opportunity Area.

### **Actual Non-Significant Changes**

No non-significant changes were made.

## Actual Changes to Metrics/Data Collection

Metrics were updated to reflect anticipated outcomes in FY 2024.

### Metrics

HC #5: Increase in Resident Mobility				
Unit of Measurement	Baseline	Benchmark*	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0 households	55 households	54 households	No
<i>*While RAAs planned to provide orientation to 145 households, EOHLIC expected only 55 households would move/lease up a unit in a better neighborhood as a result of the program.</i>				
HC #7: Households Assisted by Services that Increase Housing Choice				
Unit of Measurement	Baseline	Benchmark*	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase housing choice (increase).	0 households	145 households	162 households	Yes
<i>*RAAs expected to provide orientation to 145 households.</i>				

### Actual Significant Changes

No significant changes were made.

### Challenges in Achieving Benchmarks & Possible Strategies

In FY 2024, the benchmark for lease-ups in Opportunity Areas (HC #5) was not met by only one move. The shortage of affordable rental units in Opportunity Areas remains a challenge in facilitating more SNO Mass moves. In addition, the acquired knowledge of individual challenges following a successful move has resulted in more intense housing counseling and housing search efforts to assist households with unforeseen challenges when looking to relocate in designated Opportunity Areas. One main focus is continuous training in current Fair Housing and Housing Discrimination Laws to support staff and households with such challenges during the pre-move and post-move phases of the program.

Other challenges may have also occurred during the lease-up process and prevented some lease-ups from being completed. One example of a SNO Mass move that was in process but did not result in a successful outcome was the change of circumstances of one property owner's out-of-state relocation. Another example involved an HQS inspection that required a costly replacement of a heating system, and the property owner did not have the financial means to replace it. While the impact of the program on individual families remains positive, achieving larger-scale change has been difficult.

## Activity 2011-4: Multi-Year Recertifications

(Formerly Biennial Recertification Process)

### Plan Year Approved, Implemented, Amended

- Biennial Recert and Limit on Interim Recerts: Approved FY 2011; implemented and modified FY 2012.
- Triennial Recert: Approved FY 2020 and implemented FY 2021.

### Description/Update

Under this initiative, the following recertification policies apply:

- Triennial recertifications for elderly/disabled households with fixed income only (SS/SSI/pension);
- Annual recertification for zero-income households; and
- Biennial recertifications for all other MTW households.
- Any household that believes they would benefit from an annual recertification may request an annual income recertification. If a household has requested and is approved for an annual recertification frequency, EOHLC will allow one voluntary interim recertification between annual recertifications.

The following policies apply to interim recertifications:

- Limit on voluntary interim recertifications: the number of voluntary interim recertifications that an MTW family may complete between regular biennial recertifications is two (2).
- Required interim recertifications do not count against the limit.

The following households are exempt from this provision and are able to complete an interim recertification at any time: elderly and disabled households, households that live in an Expiring Use project on the conversion date and select a PBV, households participating in the SNO Mass program, and FSS households.

### Hardship

During a state of economic/health/natural disaster emergency declared by the Governor or his/her designee, EOHLC may temporarily lift the limit on voluntary interim rent reductions for non-exempt families.

### Impact

EOHLC continues to benefit from overall cost and time savings for processing biennial and triennial recertifications. As families generally do not have to report increases in income between biennial and triennial recertifications, this activity also has a positive financial impact for families.

### Actual Non-Significant Changes

No non-significant changes were made.

### Actual Changes to Metrics/Data Collection

No changes to metrics or data collection methods were made.

### Metrics

CE #2: Staff Time Savings*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	<b>Total Time Spent on Activity Prior to Implementation:</b> 50,745 hours  <b>Number of vouchers:</b> 20,298  <b>Time per Recertification:</b> 2.5 hours	<b>Anticipated Total Time Spent on Activity in FY23:</b> 19,431 hours  <b>Anticipated Number of Recertifications:</b> 8,636  <b>Time per Recertification:</b> 2.25 hours	<b>Total Time Spent on Activity in FY23:</b> 18,099 hours  <b>Actual Number of Recertifications:</b> 8,044  <b>Time per Recertification:</b> 2.25 hours	Yes
*Accounts for time savings from Biennial/Triennial Recertifications and Rent Simplification.				

### Actual Significant Changes

No significant changes were made.

### Challenges in Achieving Benchmarks & Possible Strategies

None.

## Activity 2011-5: Youth Transition to Success Program (YTTSP)

### **Plan Year Approved, Implemented, Amended**

Approved FY 2011 and implemented FY 2013. Amended in FY 2021.

### **Description/Update**

EOHLC initially designed and implemented a time-limited program, the Youth Transition to Success Program (YTTSP), to provide continued support to and build upon the successes of youth currently participating in its Family Unification - Aging Out of Foster Care Program that were facing the expiration of their subsidy. As the demand for FUP vouchers has continued to grow, EOHLC has expanded YTTSP throughout the years. YTTSP now provides subsidies and support to a broader group of youth, which includes FUP AOP referrals and “College” referrals from the Department of Children and Families (DCF).

YTTSP participants receive:

- A flat rental subsidy that holds steady for the first two years and then steps down annually by 15% for the final three years;
- A matched savings account up to \$800/year;
- An annual support budget of \$500 for expenses related to sustaining employment and meeting educational goals; and,
- Case management services.

Where DCF services are required for participation in this program, participation in the program ends when DCF services end.

The following outlines eligibility requirements:

### **FUP AOP Referrals:**

- Referred by DCF;
- Participated in FUP AOP for no less than 18 months;
- Employed for at least 12 hours per week;
- Enrolled in an education or training program at the time of referral. This includes individuals who are currently enrolled in a GED program as well as those who have completed nine (9) college level credits, but who may not have completed a full year of college;
- Participant in good standing under FUP AOP, including no tenancy violations and current on rent;
- Income eligible for the HCV Program; and,
- Meet other EOHLC eligibility screening requirements.

### **College Referrals:**

- Referred by DCF;

- Enrolled in a full-time or part-time moving to full-time post-secondary degree or Associate's Degree program at the time of referral. This includes individuals who have completed nine (9) college level credits, but who may not have completed a full year of college;
- Income eligible for the HCV Program; and,
- Meet other EOHLC eligibility screening requirements.

**Other Agency Referrals:**

- Enrolled in a full-time designated employment program;
- Income eligible for the HCV Program; and,
- Meet other EOHLC eligibility screening requirements.
- Note: These types of referrals were accepted in 2018-2019. Participants received a 5-year flat rent subsidy. All of those subsidies ended during FY 2024. It is not expected that referrals of this type will be accepted going forward.

Beginning in FY 2023, EOHLC provided graduating YTTSP and College Track participants with an option to extend the existing subsidy for six months to provide time to search for and obtain employment. In this way, graduating participants are provided with a short-term financial “cushion” on their way to economic self-sufficiency. Additionally, EOHLC adjusted the flat rental subsidies provided to YTTSP participants to reflect 120% of the applicable Fair Market Rent.

The YTTSP/College Track Model embodies a holistic approach to fostering success among its participants, integrating key pillars that are instrumental in nurturing personal growth and academic achievement:

1. **Weekly Meetings with Adolescent Outreach Workers:** Regular engagement through weekly meetings with Adolescent Outreach Workers serves as a cornerstone of support and guidance. This consistent interaction provides a valuable platform for mentorship, personalized assistance, and encouragement, fostering a sense of belonging and accountability within the community.
2. **Budgeting and Fiscal Literacy:** Equipping participants with essential financial knowledge and skills empowers them to navigate economic challenges effectively. By promoting budgeting and fiscal literacy, the program instills responsible financial habits and cultivates a sense of financial independence, enabling individuals to make informed decisions and plan for their future with confidence.
3. **Life Skill Development:** Beyond academic excellence, the program prioritizes the cultivation of essential life skills essential for personal and professional success. Through targeted life skill development initiatives, participants acquire valuable competencies such as communication, time management, problem-solving, and resilience, equipping them with the tools needed to navigate diverse challenges and thrive in various aspects of their lives.
4. **Post-Secondary Education and Degree Attainment:** With a steadfast commitment to fostering educational attainment and career advancement, the program empowers participants to pursue post-secondary education and attain degrees. By providing access to resources, guidance, and

support throughout the academic journey, the program facilitates the realization of academic aspirations, opening doors to diverse opportunities and pathways for personal and professional growth.

By integrating these success factors into its model, the YTTSP/College Track program not only empowers participants to achieve academic success but also nurtures their holistic development, preparing them to excel academically, financially, and personally.

During periods of economic/health/natural disaster emergencies as declared by the Governor or his/her designee, the following activity changes will be in effect:

#### Program Extensions

- Any participant who is scheduled to graduate from the program during the six-month period starting from the Governor's declaration of emergency will be eligible to receive rental subsidy for an additional six months from their planned graduation date. EOHLC may consider longer extensions if necessary, to allow participants to complete their educational program.

#### Employment Requirements

- Employment requirements are suspended (but not requirements to pay tenant share of rent) if a participant experiences a job loss or reduction in hours as a result of the emergency. In the event that third party verification is not available, EOHLC will process the change using a self-certification and will follow up with third party verification and confirmation from DCF staff.

#### College Enrollment/Job Training Enrollment

- If a current participant can document that they are unable to meet online enrollment requirements of their educational institution, and/or the enrollment requirements of their job training program, EOHLC will waive enrollment in an education or job training program as a requirement for ongoing participation until the next semester after the declared emergency has been lifted. If in-person classes resume earlier, this waiver will end.
- In the event that third party verification of education/training enrollment status is not available, EOHLC will process the enrollment using a self-certification and will follow up with third party verification and confirmation from DCF staff.

#### Hardship Policy

- Subsidy: In the event of job loss, participants may request in writing to have their subsidy returned to their enrollment subsidy level. In the event that third party verification is not available, EOHLC will process the change using a self-certification and will follow up with third party verification and confirmation from DCF staff.
- Subsidy: Until the state of Emergency is lifted, rent subsidies will not be reduced in Years Three and Four.

- **Support Funds:** EOHLC will waive the policy prohibiting the use of support funds for rent share, in the event of job loss. Note: in order to maintain the availability of flexible support funds to meet other needs, all other available financial supports will be reviewed before releasing support funds.
- **Escrow Funds:** EOHLC will allow the use of accrued escrow funds to make payments for essential expenses such as rent and utility payments, including internet access if enrolled in online classes. Note: in order to maintain the availability of escrow funds to maintain an asset base, all other available financial supports will be reviewed before releasing escrow funds.

EOHLC continues to review program eligibility requirements, subsidies, and incentives and may modify such program features in order to better serve program participants and enhance efforts for self-sufficiency. Any such modifications will be included in future MTW plans.

### **Impact**

During FY 2024, a total of 35 participants were served as part of this activity.

The following are YTTSP participant success stories from FY 2024:

- A.S. graduated with a Bachelor of Arts in Political Science in May 2024 with a concentration in international politics and a minor in legal studies from the University of Massachusetts Dartmouth. She was a member of the national political science honor society, a cum laude graduate, and a first-generation college graduate. She worked a full-time job as a shift manager caring for foster care youth who are disabled, and completed an internship with the Bureau of Alcohol, Tobacco, Firearms and Explosives. Most recently, she moved to Connecticut and is employed full-time as a police dispatcher.
- T.G. graduated from Salem State University with a Bachelor's in Social Work. She went on to get her Master's in Social Work (MSW), and she is currently a supervisor for an adult service agency in Beverly. She saved enough money, with the Department's assistance during COVID, to pay for her Master's program in full prior to exiting from the YTTSP Program.
- K.L. graduated from Salem State University with a Bachelor's in Social Work. She was able to save enough money during her enrollment in the YTTSP Program for a down payment to purchase a home. She and her long-term boyfriend bought a house this year. She is enrolled in the MSW program at Boston University, and she was hired this year by DCF as a social worker.

### **Actual Non-Significant Changes**

No non-significant changes were made.

### **Actual Changes to Metrics/Data Collection**

Metrics were updated to reflect the anticipated outcomes in FY 2024.

### **Metrics**

Please see table on next page.



CE #4: Increase in Resources Leveraged				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Amount of funds leveraged in dollars (increase).	\$0.00	\$380,000*	\$452,000	Yes
*This number is tied to the number of participants				
SS #1: Increase in Household Income				
Unit of Measurement	Baseline	Benchmark*	Outcome*	Benchmark Achieved?
Average earned income of households affected by this policy in dollars (increase).	\$9,492 for current YTTSP participants at time of enrollment	\$35,000	\$45,219	Yes
*Benchmark and outcome reflect only those participants from other agency referrals.				
SS #2: Increase in Household Savings				
Unit of Measurement	Baseline	Benchmark*	Outcome*	Benchmark Achieved?
Average amount of savings/escrow of households affected by this policy in dollars (increase).	\$0	\$1,500	\$6,082	Yes
*The benchmark and outcome reflect only FUP AOP and College Track referrals.				
SS #3: Increase in Positive Outcomes in Employment Status				
Unit of Measurement	Baseline	Benchmark*	Outcome*	Benchmark Achieved?
Unemployed	0 participants	3 participants (out of 10 total)	0 participants (out of 8 total)	Yes
	0% of participants	30% of participants	0% of participants	
Employed Part-Time or Full-Time	7 participants	7 participants (out of 10 total)	8 participants (out of 8 total)	Yes
	100% of participants	70% of participants	100% of participants	
Enrolled in an Educational Program or Job Training	7 participants	17 participants (out of 20 total)	25 participants (out of 27 total)	Yes
	100% of participants	85% of participants	92% of participants	
*For employment and unemployment, benchmark and outcome reflect only those participants from other agency referrals. For education and job training, the benchmark and outcome reflect only FUP AOP and College Track referrals.				

<b><i>SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)</i></b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households receiving TANF assistance (decrease).	0 households	4 households	1 household	Yes
<b><i>SS #5: Households Assisted by Services that Increase Self Sufficiency</i></b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households receiving services aimed to increase self-sufficiency (increase).	0 households	30 households	35 households	Yes
<b><i>SS #8: Households Transitioned to Self Sufficiency*</i></b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households transitioned to self-sufficiency (increase).	0 households	8 households	7 households	No
<i>*Self-sufficiency is defined as graduation from the YTTS Program.</i>				

#### **Actual Significant Changes**

No significant changes were made.

#### **Challenges in Achieving Benchmarks & Possible Strategies**

EOHLC anticipated an additional graduation in FY24 that did not occur, which prevented us from reaching our benchmark for SS #8: Households Transitioned to Self-Sufficiency.

## Activity 2012-1: MTW Utility Allowances

### Plan Year Approved, Implemented, Amended

UAP \$25 or less

- Approved FY 2012
- Implemented FY 2012

Simplified UA Schedule – Heat only

- Approved FY 2014
- Implemented FY 2014

Other Electricity

- Approved FY 2016
- Implemented FY 2017

Discretionary Periodic UA Review

- Approved FY 2019
- Implemented FY 2019

Introduction of UAs for Cooking and Hot Water

- Approved FY 2023
- Implemented FY 2023

### Description/Update

Under this initiative, EOHLC established a simplified Utility Allowance (UA) schedule and eliminated Utility Allowance Payments under \$25. In FY 2014, EOHLC designed a UA model that eliminated all utility allowances except for heat. However, in FY 2017, in response to concerns about rising electricity costs, EOHLC implemented a revision to the UA model to include a utility allowance for other electricity. In addition, under this activity, EOHLC modified its UA policy to reflect discretionary periodic review of HCV utility allowance schedules to determine if adjustments are required. Annual updates are no longer required.

In FY 2023, EOHLC revised the UA model to introduce allowances for cooking fuel and hot water. EOHLC maintains UA schedules for tenant-paid heat, other electricity, cooking fuel, and hot water that are based upon normal consumption by energy-conscious households as well as by unit size. EOHLC's UA schedules do not vary by geographical area or building type. Utility allowances for any other tenant-paid utilities are not provided. EOHLC determines reasonable accommodations for utilities on a case-by-case basis.

## Impact

The total number of households who received a utility allowance in FY 2024 increased by 8% from the prior year. The average utility allowance for households who received a utility allowance during FY 2024 was \$148.

In FY 2024, EOHLC received two reasonable accommodation requests for an additional utility allowance, and both were approved.

## Actual Non-Significant Changes

No non-significant changes were made.

## Actual Changes to Metrics/Data Collection

Metrics have been updated to reflect the changes in MTW utility allowances.

## Metrics

<b>CE #1: Agency Cost Savings*</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total cost of task in dollars (decrease).	\$31,476,912	\$37,611,396	\$34,131,504	Yes
<i>*Represents total utility allowances with additional UAs added back.</i>				
<b>CE #2: Staff Time Savings</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total time to complete the task in staff hours (decrease).	<b>Total staff time prior to implementation:</b> 2,256 hours  <b>Time required to calculate UA:</b> 8 minutes  <b>Number of UAs calculated in FY 13:</b> 16,919	<b>Anticipated total staff time after implementation:</b> 1,433 hours  <b>Time required to calculate UA:</b> 5 minutes  <b>Anticipated number of UAs:</b> 17,195	<b>Total staff time after implementation:</b> 1,597 hours  <b>Time required to calculate UA:</b> 5 minutes  <b>Actual number of UAs:</b> 19,163	Yes  Although the total staff time exceeds the benchmark, this is because the total number of UAs is higher than anticipated. Cost savings were still achieved.
<b>CE #3: Decrease in Error Rate of Task Execution</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Average error rate in completing a task as a percentage (decrease).	10%	7%	8%	No

<b>CE #5: Increase in Agency Rental Revenue*</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total household contributions towards housing assistance (increase).	\$382 per household in FY 2014	\$323 per household	\$399 per household	Yes
<i>*EOHLC does not have any rental revenue and has been instructed by HUD to report on Average Tenant Rent to Owner.</i>				

### **Actual Significant Changes**

No significant changes were made.

### **Challenges in Achieving Benchmarks & Possible Strategies**

Although the error rate remains above established benchmarks, the error rate decreased from 10% in FY 2022 to 8% in FY 2024, indicating progress towards meeting the benchmark. This is particularly notable given the many changes made to utility allowances in recent years.

## Activity 2012-4: Expiring Use Preservation Initiative

### Plan Year Approved, Implemented, Amended

Approved FY 2012 and implemented FY 2013.

### Description/Update

This initiative was designed to preserve the long-term affordability of expiring use properties. EOHLC will make use of the resources provided by HUD in the form of Enhanced and Tenant Protection Vouchers to continue the affordability of the units in these projects by converting eligible units immediately to Project-Based Units with a 15-year affordability period.

Since its approval, this initiative has been modified so that MTW flexibilities may extend to units converted to PBV under RAD. Additionally, EOHLC modified the income eligibility requirements for tenants who occupy units at the time of a RAD conversion to the PBV program.

### Impact

In FY 2024, EOHLC added no additional developments to its RAD and expiring use inventory. To date, EOHLC has 11 expiring use contracts with a total of 730 units under HAP contract. Additionally, EOHLC has completed 11 Rental Assistance Demonstration (RAD) conversion projects and currently provides a subsidy for 851 units under this program.

### Actual Non-Significant Changes

No non-significant changes were made.

### Actual Changes to Metrics/Data Collection

No changes to metrics or data collection methods were made.

### Metrics

HC #2: Units of Housing Preserved				
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 housing units	1,371 housing units*	1,581 housing units	Yes
<i>*Previously EOHLC had included only Expiring Use units when setting benchmarks and determining outcomes for this metric. This figure includes all RAD and Expiring Use units, and EOHLC will continue to use this methodology going forward.</i>				

### Actual Significant Changes

No significant changes were made.

### Challenges in Achieving Benchmarks & Possible Strategies

The determination of award of RAD and expiring use contracts is a HUD determination. As such, EOHLC does not control the ebb and flow of units in this activity.

## Activity 2012-5: Family Self Sufficiency Program Enhancements

### **Plan Year Approved, Implemented, Amended**

Approved FY 2012 and implemented FY 2013.

### **Description/Update**

EOHLC uses MTW funds to enhance the existing Family Self-Sufficiency (FSS) Program. These features will encourage participation and successful completion of the program. Features include, but are not limited to:

- Providing matched savings for clients who would otherwise be ineligible for the escrow component of FSS due to their level of earned income at the time they join the program (Savings Match Homeownership Program, SMHP);
- Providing flexible funds for expenses that would otherwise present barriers and thus prevent participants from maintaining or starting employment and/or enrolling in education or job training; and,
- Establishing a \$5,000 incentive payment for FSS graduates that choose to withdraw from the HCV Program within 2 years of completion of the FSS Program and who purchase homes.

In November of 2013, EOHLC also began providing “gap” funding to address financial barriers to employment and increase long-term economic capacity by providing participants with incentives to complete education and training programs before entering the workforce.

In January 2014, EOHLC implemented revisions to the enhanced FSS program including:

- Placement of an absolute cap on the amount of escrow regardless of prior FSS participation at any of EOHLC’s RAAs statewide. The cap, which may be periodically reviewed and updated at EOHLC’s discretion, will be set at \$25,000 per household. Education and job training incentive payments provided under the FSS program will be counted toward the escrow cap. Homeownership incentive payments, Jump Start awards, and earned interest are not applied to the escrow cap.

To encourage the goal of homeownership for applicable households in the FSS Program, EOHLC obtained approval to modify its current FSS Program to allow certain households to define a path to homeownership by utilizing individualized homeownership education, financial coaching, required workshops, and a modified savings/escrow component. EOHLC continues to offer the previously approved goal-specific incentive payments as well as the matched savings homeownership incentive. This component of EOHLC’s FSS program provides higher income households with the opportunity to supplement the traditional escrow model with an EOHLC match of individual savings. In this way EOHLC is able to assist more families to realize the goal of homeownership.

EOHLC has implemented local versions of the FSS Contract of Participation (COP) and Individual Training and Services Plan (ITSP). The local versions of the COP and ITSP allow EOHLC to reflect MTW program requirements and incentives for FSS participants. While EOHLC continues to maintain local versions of the forms, the FSS Final Rule requirements were incorporated into both forms in FY 2023.

In FY 2024, EOHLC proposed and implemented the following modifications to its MTW FSS program and related policies except where noted otherwise:

- Term of the CoP: EOHLC will continue to utilize a 5-year term on all FSS CoPs, with the effective date of the CoP to be the first day of the month following the date the contract is executed (rather than the first reexamination of income after the CoP execution date) and the initial expiration date to be five years from the first day of the month following CoP execution. This will enable participants to enroll and begin escrowing more quickly and will provide greater clarity on the start and end dates for the 5-year term of the contract.
- Mandatory Goals: EOHLC has established the following additional mandatory goals for all FSS participants, as applicable:
  - For participants enrolled in the Savings Match Homeownership Program, graduation will also be incumbent on the participant completing five homeownership-focused workshops.
  - All other FSS participants will be required to complete a financial budgeting workshop as a condition of graduation from FSS.
  - All FSS participants are required to maintain quarterly communication with the FSS Case Manager throughout the term of the CoP.
- Preliminary Escrow Credit: EOHLC proposed to modify the calculation of preliminary escrow credit to reflect 30% of the growth in monthly earned income without consideration of the growth in monthly rent. This will allow households to escrow based on the increase in their earned income, regardless of whether or not there has been a change in TTP. EOHLC conducted an impact analysis to determine the projected impact of this change on household escrow. The change is projected to result in an overall increase in participant escrow amounts, and EOHLC has budgeted funding to accommodate these changes. EOHLC decided to delay the implementation of this activity, so it was not implemented in FY 2024.
- Maximum Escrow Amount: EOHLC has modified the FSS escrow credit calculation to remove the maximum escrow amount, which caps the escrow at the lower of the Payment Standard or Gross Rent minus the Baseline Rent. This will streamline the calculation of escrow and provides participants with greater opportunity to increase their escrow.
- As part of its FY 2025 MTW Plan, EOHLC received approval to remove the \$25,000 cap on escrow. EOHLC will resume allowing participants to escrow above the cap effective September 1, 2024.

### **Impact**

In FY 2024, 279 households joined the FSS Program, and 110 households graduated. Notable FY 2024 achievements include:

- 100 households graduated from the program with escrow funds (91% of all graduates).
- 149 households were enrolled in education/training programs.
- 3 households purchased a home.



Homeownership continues to be a primary goal for many FSS households. EOHLC implemented the FSS Homeownership Track in FY 2022 to provide focused, high-quality support and education for FSS participants with the goal of preparing for homeownership. EOHLC provided additional funding to hire staff to recruit, enroll, and coach both new participants and existing FSS participants (already under contract) interested in more intensive support to help reach their goals. At the close of FY 2024, 276 participants were enrolled in the FSS Homeownership Track. EOHLC provided 3 FSS graduating households with a \$5,000 homeownership incentive payment in FY 2024. In addition, FSS “gap” funds continued to be critical in enabling FSS households facing financial hardship to maintain employment and educational enrollment on their path towards homeownership and self-sufficiency.

The FSS Homeownership program includes a Savings Match option for higher income FSS families who may not accumulate significant escrow, but who are able to save their own funds. EOHLC will match those savings 3:1, up to a maximum of \$12,000, for use as a down payment or closing costs. Participants in SMHP will be able to accrue escrow in the event that their earned income increases. As of June 30, 2024, there were 89 participants in SMHP, with 38 new enrollees in FY 2024. At the close of FY 2024, these participants had saved a total of \$57,049 of their own funds, and earned a total of \$134,099 in match dollars. The average household income of FSS SMHP participants is \$50,861, a significantly higher income population than EOHLC has enrolled in the past.

FSS Homeownership participants are actively engaged in preparing for homeownership – attending HUD-certified First Time Homebuyer classes either in-house or at other agencies, learning about affordable homeownership opportunities in their communities and across the state, and addressing credit and debt issues that may restrict their purchasing power. These workshops play an important role in the FSS program by providing in-depth high-quality sessions that build skills, address credit and debt issues, and create connections between participants who are on a shared path to a long-term goal. These workshops are required for SMHP participants, and they are optional but strongly encouraged for all participants working towards homeownership as a future goal. Since the program was created, more than 500 workshops of all types have been completed, and 50 SMHP participants have completed HUD-certified First Time Homebuyer classes; 28 participants have completed all required workshops, and 57 have completed an average of 4 required workshops.

In FY 2024, FSS participants also continued to have access to professional employment and education planning resources: MassHire Career Partnerships (MCP) and the Credential to Career (C2C) Workshop Series. The former is a partnership between EOHLC and the Executive Office of Labor and Workforce Development (EOLWD) and local Workforce Investment Boards. The latter is a training series offered by One Family Inc., a non-profit with extensive experience working with our shared target populations. All of EOHLC’s employment programs provide participants with one-on-one coaching and career planning, accelerated access to training programs, and flexible funding for expenses related to their employment and training goals.

Some of the FSS success stories for FY 2024 are summarized below:

- Participant “A” joined the FSS program in 2021 and since then, she has been all-in on her journey to self-sufficiency. “A” is not only an active participant, she is a proactive participant, leaning on the program and its resources to help guide her. Upon FSS enrollment, “A” had just begun courses

at a local community college. She utilized FSS funds to purchase a laptop for educational purposes. In December 2023, she graduated with an associate’s degree in human services. “A” then chose to pursue a bachelor’s degree, and in May 2024 she enrolled in Southern New Hampshire University’s accelerated online learning program. During her time as a student, “A” not only remained employed, but earned two promotions, increased her yearly earnings by roughly \$30,000, and received Employee of the Year! She has increased her credit score, purchased a vehicle, advocates for the FSS program, is a member of our PCC, maintains contact with a financial counselor at RCAP to advance her financial wellness and attends FSS-offered workshops when able. She is on track to graduate from the FSS program in 2026, and thanks to the flexibility of the program, she will be encouraged to reenroll with a concentration on homeownership education.

- Participant “R” first started working with FSS in 2015. Two of her children have chronic lifelong health conditions, which forced her to drop out of college years ago. Frustrated that she never finished her Bachelor’s degree, she set her sights on completing it. However, her children’s health conditions still made it very difficult for her to devote much time to her personal goals. She could only work part-time and attend classes part-time. Yet, she stuck with it, and did what she could, and successfully graduated FSS for the first time in 2020. She then immediately re-enrolled and continued to work towards her Bachelor’s. In May 2024, “R” accomplished her goal and completed her Bachelor’s degree. She is now doing case management work full-time making \$46,800/ year.

#### Actual Non-Significant Changes

No non-significant changes were made.

#### Actual Changes to Metrics/Data Collection

Metrics have been updated to reflect anticipated outcomes in FY 2024.

#### Metrics

<i><b>SS #1: Increase in Household Income*</b></i>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Average earned income of households affected by this policy in dollars (increase).	\$20,554	\$26,500	\$36,368	Yes
<i>*Represents average earned income for work-able households</i>				
<i><b>SS #2: Increase in Household Savings</b></i>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Average amount of <b>escrow</b> of households affected by this policy in dollars (increase).	\$0.00	\$4,700	\$6,878	Yes

SS #3: Increase in Positive Outcomes in Employment Status*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Unemployed	501 participants	219 participants	227 participants (out of 807)	Yes
	57% of participants	32% of participants	28% of participants	
Employed Part-Time or Full-Time	372 participants	465 participants	580 participants (out of 807)	Yes
	43% of participants	68% of participants	72% of participants	
*Represents work-able households only.				
SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving TANF assistance (decrease).	162 households	70 households (8% of households)	112 households (11% of households)	No
SS #5: Households Assisted by Services that Increase Self-Sufficiency				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase).	0	825 households	987 households	Yes
SS #6: Reducing Per Unit Subsidy Costs for Participating Households				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average amount of Section 8 subsidy per household affected by this policy in dollars (decrease).	\$931 in FY 2014	\$1,252	\$1,618	Yes  While the amount of subsidy per household has increased, this is likely due to increases to contract rent which results in increases to subsidy amounts. Tenant contribution towards rent has increased, which decreases the amount of HAP subsidy paid per household.

<b>SS #7: Increase in Agency Rental Revenue*</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total Household contributions towards housing assistance (increase).	\$388 FY 2014	\$550	\$600	Yes
<i>*Represents Average Tenant Rent to Owner.</i>				
<b>SS #8: Households Transitioned to Self Sufficiency*</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households transitioned to self-sufficiency (increase).	0 households	126 households	110 households	No
<i>*Self-sufficiency is defined as graduation from the FSS program.</i>				

#### **Actual Significant Changes**

No significant changes were made.

#### **Challenges in Achieving Benchmarks & Possible Strategies**

The number and percentage of FSS households receiving TANF was higher than anticipated. This may be driven by new enrollees in the program. No FSS graduates are still receiving TANF at graduation.

Graduations were lower than expected due to a higher-than-anticipated number of extensions. This could have been driven by job market interruptions during the COVID-19 crisis, and challenges with re-entering the workforce.

## Activity 2015-1: Rent Simplification

### Plan Year Approved, Implemented, Amended

Approved FY 2012; Implemented FY 2012; Modified FY 2016 and FY 2023.

### Description/Update

In FY 2012, HUD approved EOHLC's Rent Simplification activity. The components of rent simplification that are currently in effect are as follows:

- Minimum Rent of \$50;
- Exclusion of all Full-Time Student Income;
- Streamlined Earned Income Disregard;
- Streamlined Asset Verification and Calculation;
- Application of the Payment Standard in effect on the effective date of the regular recertification, regardless of any change in the Payment Standard from year to year;
- Application of the Payment Standard used at the last regular recertification during an interim recertification with the following exception:
  - Where households on biennial and triennial recertification cycles have interim recertifications related to increases in contract rents, EOHLC will apply the payment standard in effect at the time of the interim recertification. Where the payment standard in effect at the time of the applicable interim recertification reflects a decrease when compared to the payment standard applied at the last regular recertification, EOHLC will not update the payment standard at the interim recertification and will wait until the next regular recertification to update the payment standard.
- Streamlined approach for calculation of unreimbursed medical expenses by using the prior year's paid, unreimbursed medical expenses plus prospective medical insurance premiums. Over-the-counter medications must be accompanied by a physician's prescription and paid receipt.
- Exclusion of 100% of income received from EOHLC reviewed and approved guaranteed income programs which is paid to support financial stability and economic equality.
- \$5,000 exclusion of earned income for working families (implemented FY 2023).

EOHLC will implement this previously approved provision in FY 2025:

- Revised Mixed Families rent formula where families with mixed immigration eligibility status will pay an additional 10% of TTP regardless of the number of family members without citizenship or eligible immigration status.

EOHLC has not yet implemented this previously approved provision:

- The income disregard for households with children who returned to the unit after completing two- or four-year post-secondary degree or accredited technical school programs.

## Impact

In FY 2024, EOHLC continued implementation of the Earned Income Exclusion for Working Families. The exclusion is applied to qualifying households at their regular recertification. A total of 4,934 households benefited from the Earned Income Exclusion in FY 2024. Additional households are expected to benefit from the Earned Income Exclusion in FY 2025 at the time of households' regular recertification. In FY 2025, EOHLC will review outcomes from the initial two-year pilot period of this exclusion and make a determination about whether to continue or discontinue the income exclusion.

EOHLC did not implement the mixed family rent formula in FY 2024. However, guidance has been issued to the RAAs, and the change will take effect on September 1, 2024.

EOHLC continued to experience time and cost savings in FY 2024 as a result of the biennial/triennial recertifications component of this activity.

## Actual Non-Significant Changes

EOHLC previously had a component of this activity involving streamlining the Earned Income Disregard (EID). However, EOHLC stopped enrolling families in EID effective January 1, 2024, per HOTMA guidance, so that component of this activity is no longer relevant.

## Actual Changes to Metrics/Data Collection

Metrics were updated to reflect anticipated outcomes in FY 2024.

## Metrics

CE #1: Agency Cost Savings				
Unit of Measurement	Baseline*	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	<b>Total Cost of Activity Prior to Implementation:</b> \$922,037	<b>Anticipated Total Cost of Activity in FY:</b> \$442,444**	<b>Total Cost of Activity:</b> \$412,114	Yes
	<b>Number of vouchers:</b> 20,298	<b>Anticipated Number of Recertifications:</b> 8,636	<b>Number of Recertifications:</b> 8,044	
	<b>Time per Recertification:</b> 2.5 hours	<b>Time per Recertification:</b> 2.25 hours	<b>Time per Recertification:</b> 2.25 hours	
	<b>Average Hourly Staff Rate:</b> \$18.17	<b>Average Hourly Staff Rate:</b> \$22.77	<b>Average Hourly Staff Rate:</b> \$22.77	
<i>*Baseline represents the metrics used when this activity was initially proposed.</i>				
<i>**Accounts for cost savings from Biennial/Triennial Recertifications and Rent Simplification.</i>				

<b>CE #2: Staff Time Savings</b>				
<b>Unit of Measurement</b>	<b>Baseline*</b>	<b>Benchmark**</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total amount of staff time dedicated to the task prior to implementation of the activity (in hours).	<b>Total Time Spent on Activity Prior to Implementation:</b> 50,745 hours  <b>Number of vouchers:</b> 20,298  <b>Time per Recertification:</b> 2.5 hours	<b>Anticipated Total Time Spent on Activity in FY:</b> 19,431 hours  <b>Anticipated Number of Recertifications:</b> 8,636  <b>Time per Recertification:</b> 2.25 hours	<b>Total Time Spent on Activity in FY:</b> 18,099  <b>Number of Recertifications:</b> 8,044  <b>Time per Recertification:</b> 2.25	Yes
<i>*Baseline represents the metrics used when this activity was initially proposed.</i>				
<i>**Accounts for cost savings from Biennial/Triennial Recertifications and Rent Simplification.</i>				
<b>CE #3: Decrease in Error Rate of Task Execution</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Average error rate in completing a task as a percentage (decrease)	21% Average error rate for income and rent errors	19%	16%	Yes
<b>CE #5: Increase in Agency Rental Revenue*</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total household contributions towards housing assistance (increase)	\$382	\$308	\$399	Yes
<i>*EOHLC does not have any rental revenue and has been instructed by HUD to report on average tenant rent to owner.</i>				

### Actual Significant Changes

No significant changes were made.

### Challenges in Achieving Benchmarks & Possible Strategies

None.

## Activity 2018-1: Expanding Housing Opportunities: Relocation Assistance

### Plan Year Approved, Implemented, Amended

Approved FY 2018 and implemented FY 2020.

### Description/Update

In FY 2018, HUD approved EOHLC's Expanding Housing Opportunities activity. Under this Activity, EOHLC uses MTW funding flexibility to support a comprehensive redevelopment program that preserves existing state-aided low-income housing. Construction and long-term operating funding will be from state and private equity sources. MTW funds are primarily supporting rental subsidies, moving expenses, and start-up costs (e.g., security deposits, vacancy payments) associated with short-term housing for low-income residents during construction. No MTW funds are used to support construction under this activity. Relocation assistance under this activity is provided to eligible families at or below 80% of AMI.

EOHLC issued an RFP and awarded planning grants to two Local Housing Authorities (LHAs), Somerville Housing Authority (SHA) and Chelsea Housing Authority (CHA), for the preservation and redevelopment of public housing.

The Chelsea project (Innes Apartments) closed in May of 2022, with relocation beginning that spring. The project broke ground in the early part of FY 2023. Fourteen households were temporarily relocated to private, market-rate units and have been receiving MTW-funded rent subsidies. The number of households in private units was reduced to 12, following the exit of two households from public housing. An additional 51 households temporarily relocated to other types of housing and did not require a rent subsidy but received MTW-funded assistance with moving costs and/or other relocation-related expenses.

Phase 1 construction is estimated to be completed toward the end of calendar year 2024 or early 2025. It is anticipated that 24 relocated households will return to the Innes site once Phase 1 construction is complete.

Phase 2 of the project is expected to be completed by late spring 2025 with anticipated moves for returning residents occurring in early summer. It is anticipated that, at that point, all remaining households displaced by relocation will return to Innes Apartments. Phase 3 is predicted to be completed during summer 2025, with units coming online during the fall of that year.

The Somerville project (Clarendon Hill) closed during the first quarter of calendar year 2023. Phase 1A of the project involves the demolition of 72 public housing units and the construction of 168 units, of which 130 represent public housing replacement units and 38 represent net-new affordable housing units. Most tenants in Phase 1A have been temporarily relocated to other parts of the Clarendon Hill development or to other Somerville Housing Authority public housing developments; MTW funds have been used to assist 48 of these tenants with relocation-related expenses. Eleven households temporarily relocated to privately-owned units and are currently receiving an MTW-funded rent subsidy.

The second phase of relocation in anticipation of continued construction at Clarendon Hill began during the fourth quarter of FY 2024. Two additional households received MTW-funded services before the close of the fiscal year.



## Impact

During FY 2024, MTW funds were used to support 65 Chelsea Housing Authority households and 61 Somerville Housing Authority households who remain impacted by the ongoing construction at Innes Apartments and Clarendon Hill.

## Actual Non-Significant Changes

No non-significant changes were made.

## Actual Changes to Metrics/Data Collection

None.

## Metrics

HC #2: Units of Housing Preserved				
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). If units reach a specific type of household, give that type in this box.	0	0	0	Yes
*EOHLC has updated the definition of this metric to be the number of housing units preserved once construction is complete, rather than the number of households assisted through this activity (which is reported in HC #4).				
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	100	125	Yes

## Actual Significant Changes

No significant changes were made.

## Challenges in Achieving Benchmarks & Possible Strategies

The projects are on track to achieve their relative benchmarks over the next several years of phased construction. The outcome for HC #2, Units of Housing Preserved, will be zero until buildings are completed.

## Activity 2018-3: Vouchers for Special Populations

### (Formerly Support for the Secure Jobs Initiative: Vouchers)

#### Plan Year Approved, Implemented, Amended

Approved FY 2018, implemented FY 2019, and amended FY 2024.

#### Description/Update

In FY 2018, HUD approved EOHLC's Support for the Secure Jobs Initiative: Vouchers and Services activity. Under this activity, EOHLC utilized MTW vouchers and MTW Block Grant funding flexibility to support and expand on the Secure Jobs Initiative (SJI), which provides integrated case management, employment supports, and housing assistance for homeless and low-income families.

EOHLC provided Housing Choice Vouchers to up to 50 eligible families referred from the SJI Program by the Department of Transitional Assistance. Supportive services were provided to participants using MTW Block Grant funds and referrals from SJI were made upon completion of training or job placement. EOHLC screened SJI referrals per its Administrative Plan screening policies, and income, rent, and subsidy were calculated per EOHLC's MTW income and rent policies. As of the end of FY 2023, 48 of the Secure Jobs vouchers were actively leased up. EOHLC does not anticipate that any new vouchers will be issued to Secure Jobs participants. As participants leave the program, EOHLC will reissue these vouchers as regular MTW program vouchers and they will no longer be allocated to a participant in the Secure Jobs Program.

In FY 2024, EOHLC received approval to expand this activity to allow vouchers to be set aside for other vulnerable populations in our communities. At this time, the state of Massachusetts is experiencing a homelessness crisis, with the number of households residing in EOHLC's Emergency Assistance (EA) family shelters at a record high and increasing rapidly. As a "right-to-shelter" state for families experiencing homelessness, the state has an obligation to provide shelter to all families who qualify. By providing vouchers to households directly referred from EA family shelters (and other types of shelters, as needed), EOHLC will be able to help relieve the pressure on our state's shelter capacity and provide permanent housing to some of the state's most vulnerable residents.

#### Impact

In FY 2024, EOHLC expanded this activity to include vouchers for families exiting the state's EA shelter system. EOHLC decided to set aside approximately 1,200 HCV and state-funded vouchers for this population, with the exact distribution depending on need and eligibility. As of the end of FY 2024, a total of 687 families had been issued HCV vouchers during FY2024, and 382 of those families had successfully leased up in a unit. EOHLC's new Housing Search and Landlord Outreach Coordinator has helped identify potential rental units by conducting outreach to thousands of landlords across the state.

In making HCV vouchers available to families in EA shelter, EOHLC is helping to provide those families with a stable, affordable home and to facilitate much-needed movement within the temporary shelter system. This comes at a critical time when the state needs more avenues to meet the huge increase in demand for shelter.

### Actual Non-Significant Changes

As mentioned above, EOHLC expanded this activity to allow vouchers to be issued to additional vulnerable populations. In FY 2024, EOHLC set aside vouchers for families exiting the state's EA family shelter system. Issuance of these vouchers began during FY 2024 and will continue into FY 2025.

### Actual Changes to Metrics/Data Collection

Given that the Secure Jobs component of this activity is no longer active and referrals are instead coming from shelters and other service providers with the goal of connecting vulnerable households to housing opportunities, the original cost effectiveness and self-sufficiency metrics no longer reflect the objectives or effectiveness of this activity. Housing choice metrics more accurately reflect the activity's objectives. As a result, EOHLC has removed the following metrics:

- CE #4: Increase in Resources Leveraged
- SS #1: Increase in Household Income
- SS #3: Increase in Positive Outcomes in Employment Status
- SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)
- SS #5: Households Assisted by Services that Increase Self Sufficiency
- SS #6: Reducing Per Unit Subsidy Costs for Participating Households
- SS #7: Increase in Agency Rental Revenue

EOHLC has added the following metrics:

- HC #5: Increase in Resident Mobility
- HC #7: Households Assisted by Services that Increase Housing Choice

### Metrics

<i>HC #5: Increase in Resident Mobility*</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0 households	180 households	382 households	Yes
<i>*Defined as the number of households served by this activity that lease up in a unit using their voucher.</i>				

<b>HC #7: Households Assisted by Services that Increase Housing Choice*</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households receiving services aimed to increase housing choice (increase).	0 households	250 households	687 households	Yes
<i>*Defined as the number of households served by this activity that are issued a voucher.</i>				

#### **Actual Significant Changes**

No significant changes were made.

#### **Challenges in Achieving Benchmarks & Possible Strategies**

None.

## Activity 2018-5: A Better Life Program Model

### Plan Year Approved, Implemented, Amended

Approved and implemented FY 2018.

### Description/Update

In FY 2018, HUD approved and EOHLC implemented the “A Better Life” (ABL) Program Model activity. The ABL program serves eligible families in state-aided public housing developments and is intended to provide participants with skills necessary for meaningful employment and to effectively remove barriers to obtaining self-sufficiency. There are four main program components: work/participation requirements, comprehensive case management, community partnerships with local service providers, and an escrow incentive.

Under this activity, four Local Housing Authorities (LHAs) – Chelsea, Gloucester, New Bedford, and Taunton – received funding from EOHLC to plan for the operation of the ABL program at their state-aided public housing developments. In FY 2019, EOHLC awarded three of the four LHAs (Gloucester, New Bedford, and Taunton) implementation grants.

MTW Block Grant service dollars have supported Family Life Coaches at the three LHAs who conduct outreach to residents, inform them about the program requirements and benefits, and help them set personal goals in the areas of employment, education, family health and stability, and asset building. MTW funding is also used to cover expenses that will help participants pursue their employment goals (e.g., drivers’ education, job training and certification fees). LHAs are leveraging existing relationships with local service providers and using the ABL grant to partner with new ones.

The work requirement component of ABL was not enforced during the pandemic. In the spring of 2022, EOHLC worked in collaboration with the LHAs to revise the ABL requirements to make program compliance more attainable for residents; the revised policies took effect in FY 2023.

### Impact

When EOHLC’s extended ABL contracts with the three LHAs ended on April 30, 2024, EOHLC decided not to further extend the program. As described in more detail below, the financial and coaching components of the ABL program benefitted many residents. However, ABL’s work/program compliance requirements were challenging to enforce and, as a result, the program was not able to fully engage all work-able residents as originally intended. In addition, an analysis conducted by MDRC as part of its ABL program evaluation found that earnings and employment trends for ABL participants were similar to trends for the LHAs’ work-able HCV tenants who were *not* participating in ABL, suggesting that observed gains were not unique to ABL and instead more reflective of overall trends in the economy and labor market. Based on these findings, EOHLC determined that the ABL program model should be tabled, and that time and resources should instead focus on existing and alternative models. EOHLC learned a great deal from the implementation and evaluation of ABL and plans to apply those lessons to other economic mobility programming.

From July 2019 to December 2023, ABL enrolled a total of 710 residents across 535 households. Participant engagement was significantly higher in 2023 after the program requirements were modified and the effects of the COVID-19 pandemic had diminished. By the end of 2023, close to 70 percent of

participants had been referred to at least one program or service in the community. The percent of participants without a high school degree or equivalent dropped from 25 percent at baseline to 18 percent after participating in ABL for 30 months. The employment rate increased from 34 percent at baseline to 64 percent, and average earnings increased from \$23,910 to \$31,844 among participants enrolled for 30 months.

The financial offerings of the ABL program – escrow savings and flexible funds – seemed to provide some of the most tangible benefits for residents. When MDRC researchers interviewed ABL participants, many spoke very positively about the escrow component. For example, one participant said:

I think it is the most important feature in the program. It's really an incentive to get you working and making more money...So, I don't have to worry about taking money from my own paycheck and monthly funds to set aside because I know there is already a program doing that for me.

By the end of the ABL program, 193 (38 percent) of the households that had ever participated in ABL had accrued at least some escrow savings, and 145 of those 193 households (75 percent) ultimately received an escrow disbursement. The most common use (by far) of the ABL escrow funds was to open or add to an emergency savings account. Many participants used their escrow to pay off debt, particularly credit card debt. One participant said in an interview:

I'm happy. I took care of all my debt. As simple as it may sound, having debt and having bad credit is so horrible, and it's things that they don't teach you as kids...I didn't really know how to read a credit report. I didn't know how it really worked. So, thankfully, my coach walked me through it like step by step.

With the help of their escrow funds, some participants purchased cars or made car repairs, and a few were even able to purchase a house and move out of public housing.

Participants also benefitted from the flexible funds that the ABL program offered. Over 40 households accessed these funds in order to make progress toward their goals. For example, flexible funds were used to cover fees associated with auto school, job training and certification courses, and first-time homebuyer courses.

Although EOHLC will be sunsetting the ABL program, it has been incredibly valuable to see which components of the program seem to make a positive difference for residents, which ones don't, and what kinds of policies, systems, resources, and organizational buy-in need to be in place in order for a program like this to achieve its intended outcomes. EOHLC plans to close out this activity in the FY 2025 Report.

### **Actual Non-Significant Changes**

No non-significant changes were made.

### **Actual Changes to Metrics/Data Collection**

Metrics were updated to reflect anticipated outcomes in FY 2024.

### **Metrics**

Please see table on next page.

<b>SS #1: Increase in Household Income*</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Average earned income of households affected by this policy in dollars (increase).	\$24,659	\$26,500	\$35,957	Yes
<i>*Metrics reflect avg. earned income of participants who are employed.</i>				
<b>SS #2: Increase in Household Savings*</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Average amount of savings/escrow of households affected by this policy (in dollars)	\$0	\$1,200	\$3,275	Yes
<i>*Metric reflects avg. participant escrow which is one of the identified indicators of program success.</i>				
<b>SS #3: Increase in Positive Outcomes in Employment Status</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Unemployed	189	234	71	Yes
	66%	55%	15%	Yes
Employed Part-Time or Full-Time	97	191	418	Yes
	34%	45%	85%	Yes
Enrolled in an Educational Program or Job Training	0	43	74	Yes
	0%	10%	10%	Yes
<b>SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark*</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households receiving TANF assistance (decrease).	73	70 households 20%	105 households 21%	No
<i>*Benchmark reflects the number of participants as a percent of the anticipated households.</i>				

<b>SS #5: Households Assisted by Services that Increase Self Sufficiency</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households receiving services aimed to increase self-sufficiency (increase).	286	350 households (425 participants)	392 households (489 participants)	Yes
<b>SS #7: Increase in Agency Rental Revenue</b>				
<b>Unit of Measurement</b>	<b>Baseline*</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total Household contributions towards housing assistance (increase).	\$439	\$600	\$668	Yes
<i>*Represents the avg. tenant rent for the 286 initial participating households.</i>				
<b>SS #8: Households Transitioned to Self Sufficiency*</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households transitioned to self-sufficiency (increase).	0 participants	100 participants	247 participants	Yes
<i>*Self-sufficiency is defined as at least 35 hours of employment per week for an individual participant.</i>				

### **Actual Significant Changes**

No significant changes were made.

### **Challenges in Achieving Benchmarks & Possible Strategies**

There was a slightly higher than expected number of participants receiving TANF in FY 2024, but it was still a lower number and percentage of participants compared with two years ago. In addition, the number and percentage of participants who are employed was significantly higher in FY2024 compared to previous years.



## Activity 2018-7: Enhanced Local Project-Based Voucher Program

### Plan Year Approved, Implemented, Amended

- Enhanced Local PBV: Approved and implemented in FY 2018.
- PBV Site-Based Waiting Lists: Approved in FY 2010 and implemented in FY 2013.

### Description/Update

Through its Project-Based Voucher (PBV) Program, EOHLC partners with for-profit and non-profit housing providers to expand the supply of affordable housing to low-income families. To meet the evolving needs of the agency and the residents served, EOHLC enhanced and expanded its existing PBV Program as follows:

- EOHLC authorized owners/managers of PBV developments to be responsible for all PBV waiting list intake and management functions for their developments. Applicants contact the owner/manager of a specific development in order to file an application. Applicant files and the waiting list itself are maintained at the development site. Owner/managers are responsible for contacting and screening applicants who come to the top of the waiting list, collecting all needed information from the applicant, and then forwarding the applicant to the RAA for eligibility determination and processing.
- Increase the 20% cap on PB units in EOHLC's portfolio. EOHLC will use 40% as the cap for budget authority allocated to Project-Based vouchers.
- Project base up to 100% of the dwelling units in any PBV project or building.
- Both initial and re-determined PBV rent to owner will not exceed the lowest of the following:
  - The reasonable rent;
  - The rent requested by the owner; or,
  - Such other amount determined by EOHLC to be appropriate for the unit, based upon the nature of the unit and the RFP from which the owner was selected. For example, in certain cases, EOHLC believes a shallower or higher subsidy may be more appropriate.
- Waive the option that allows PBV participant families to move with a tenant-based voucher after one year of assistance in a project-based unit (not yet implemented).

EOHLC will retain its existing MTW policy and continue to allow project-based participant requests for tenant-based vouchers with threshold caps for each RAA. In a prior plan year, EOHLC received approval to discontinue providing tenant-based vouchers to project-based participants; however, EOHLC may choose not to implement this portion of the approved activity.

### Impact

In FY 2024, EOHLC continued to use the flexibilities of its local PBV Program; however, EOHLC did not yet implement the new opt-out policy or the PB transfer preference. EOHLC continued to use its previously approved opt-out policy, which caps the number of opt-outs in any given year. In FY 2024, 24 vouchers were issued to PBV opt-outs.

Thirty-four (34) new PBV contracts were awarded in FY 2024 representing an additional 262 new PBV units. Owner-managed site-based waiting lists are established for all of the new PBV contracts.

During FY 2024, all PBV waiting lists were transferred to the owner (with the exception of three).

#### **Actual Non-Significant Changes**

No non-significant changes were made.

#### **Actual Changes to Metrics/Data Collection**

HC #4 was updated to reflect the total of existing PBVs and anticipated new PBVs in FY 2024. The number of anticipated new PBVs is projected based on prior fiscal years.

#### **Metrics**

<i>HC #4: Displacement Prevention</i>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome*</b>	<b>Benchmark Achieved?</b>
Number of households at or below 80% of AMI that would lose assistance or need to move (decrease).	0	4,908	5,079	Yes
<i>*Number of units in PBV developments where commitments were made or where the units were under AHAP or HAP by the close of the fiscal year.</i>				

#### **Actual Significant Changes**

No significant changes were made.

#### **Challenges in Achieving Benchmarks & Possible Strategies**

None.

## Activity 2018-9: Affordable Housing Preservation and Development Fund (AHPDF)

### Plan Year Approved, Implemented, Amended

Approved and implemented FY 2018.

### Description/Update

HUD approved and EOHLC began the implementation of the Affordable Housing Preservation and Development Fund (AHPDF) activity in FY 2018. Under this activity, EOHLC utilizes MTW Block Grant funds to support the development and preservation of affordable rental housing units. AHPDF funds provide loans or grants for eligible projects to leverage state-aided public housing capital resources, private equity, privately raised debt, tax credits, proceeds from land and property disposition, and other applicable local and federal resources in an effort to preserve and modernize units serving low-income households while advancing opportunities for net-new housing production.

AHPDF funds support the development and preservation of rental units targeted for households earning less than 80% of Area Median Income. EOHLC requires deed restrictions or other legally-binding covenants to ensure long-term affordability in conformance with HUD Notice PIH 2011-45 and/or other applicable HUD guidance. Where AHPDF provides loans to a project, the minimum affordability term is 30 years unless otherwise approved by HUD. Units must meet HQS standards throughout the term.

Under this activity, EOHLC has used MTW funds for several different affordable housing preservation and development initiatives, detailed below. Information about each project and its status is detailed under the “Impact” section of this activity.

- **Modernization to Independence (MTI):** EOHLC used MTW funds to support the Modernization to Independence (MTI) initiative. The purpose of MTI is to rehabilitate existing state public housing developments, provided that the rehabilitated development will include the same number of state public housing units as before (serving households of comparable sizes and income levels) and will not require any state public housing capital or operating subsidies following completion of rehabilitation. MTI preserves these units while allowing EOHLC to redirect its state capital and operating subsidies to better support the balance of the state portfolio. Two projects, one at Boston Housing Authority and one at Cambridge Housing Authority, received MTW funding totaling approximately \$5.2 million as part of this initiative.
- **Modernizing Public Housing And Supporting Elders (ModPHASE):** EOHLC used MTW funds for the preservation and development of affordable housing for low-income elderly and disabled households through an initiative called Modernizing Public Housing And Supporting Elders (ModPHASE). Working in partnership with the Executive Office of Elder Affairs, EOHLC provided financial support to preserve Chapter 667 state public housing developments with high capital needs and facilitate partnerships between LHAs and local service agencies to provide service-rich environments that allow residents to age in their community. EOHLC used approximately \$3.2 million of MTW funding to support housing preservation at two projects, Lowell Housing Authority’s Lakeview Avenue Apartments and Beverly Housing Authority’s Balch Apartments.
- **Scattered Site Consolidation:** The 705 Scattered Site program is a state-funded family public housing program that aims to provide housing for low-income families in neighborhoods

throughout the state. Housing authorities across the state have difficulty maintaining state-funded scattered site family units in older one- to three-family homes. Concentrating these scattered sites into small (10-20 unit) developments with modern construction will preserve the benefits of having small developments integrated into the community while giving residents access to better-maintained, modern homes with accessible and sustainable features. Replacement housing developments will be funded by MTW funds, proceeds from disposition, and local funds. The deadline for applications was in June of 2023. EOHLC received seven applications and awarded funding to Boston Housing Authority, Bridgewater Housing Authority, Haverhill Housing Authority, and Stoughton Housing Authority.

- **Repositioning State Funded Public Housing:** MTW funding is being used to rehabilitate or redevelop public housing units owned by LHAs to HQS or higher standards. Following rehabilitation, these units will be accepted into the HUD public housing portfolio using available Faircloth authority. This may involve a Faircloth-to-RAD transaction at the PHA's discretion. The rolling application process for this activity ended on June 30, 2024. EOHLC awarded funding to the Worcester Housing Authority under this initiative in FY 2023 and to Medford Housing Authority in FY 2024.
- **Recapitalizing Multifamily Developments:** EOHLC earmarked approximately \$1 million in MTW funds to support the long-term preservation of one Section 8 New Construction/Substantial Rehab property with a total of up to 10 units. Funds will be utilized to conduct capital needs assessments and undertake moderate to substantial rehabilitation for properties with poor capital condition, low reserves, and little ability to increase Housing Choice Voucher rents. The effort will result in improved living conditions and preservation of the least well-resourced project-based Section 8 properties once they no longer have access to EOHLC public housing technical assistance and emergency funding. Contract administration for these properties is being transferred from EOHLC to MassHousing by HUD. The deadline for applications was in February 2023; one application was received with EOHLC making a \$1 million award to Barre Housing Authority.
- **Gap Financing Initiative:** In its FY 2024 Plan, EOHLC proposed a Non-Significant Change to the AHPDF activity to make funding available for the redevelopment or modernization of public housing and production of new affordable housing through its "Gap Financing Initiative." MTW funds would support state public housing redevelopment projects alongside tax credits, EOHLC capital subsidy, and other funding sources. The intent was to fund projects that had a cost premium over other affordable housing production and preservation projects due to prevailing wage requirements, relocation needs, and/or demolition and abatement costs.

EOHLC set aside up to \$15 million in MTW funding for the FY 2024 funding round and published a NOFA in October of 2023 with pre-applications due in November. This NOFA included both MTW funding and Public Housing capital funds. EOHLC received eight proposals in total and invited three housing authorities to submit Round 2 applications, due in February of 2024.

However, after careful consideration of MTW spending needs, reserve fund projections, and availability of other Public Housing funding sources, EOHLC opted not to make any MTW funding

awards for the Gap Financing Initiative during FY 2024. EOHLC will address this in its FY 2026 MTW Plan. Projects may still go forward absent of MTW funding.

### Impact

The following AHPDF projects have been funded under the **Modernization to Independence (MTI)** portion of this activity and were completed prior to FY 2024.

Housing Authority	Description	Award Amount
<b>Boston Housing Authority</b>	MTW funding helped preserve 48 units at Camden Apartments. Work included renovations to the fire alarm system, kitchens, and bathrooms, accessibility and common area upgrades, and the installation of new, energy-efficient mechanical systems. Construction was substantially completed in FY 2021.	<b>MTW: \$4,070,000,</b> which leveraged ~\$25,000,000
<b>Cambridge Housing Authority</b>	MTW funding was used to substantially rehab 25 units at three state-aided public housing sites for disabled individuals. Construction was completed in FY 2022.	<b>MTW: \$1,129,000,</b> which leveraged ~\$422,000
<b>Total Modernization to Independence Awards</b>		<b>\$5,199,000</b>

The following **ModPHASE** projects were funded through the AHPDF. Construction was completed on both during FY 2024.

Housing Authority	Description of Project	Award Amount
<b>Beverly Housing Authority</b>	Building envelope improvements, door replacements, kitchen and bathroom upgrades, electrical distribution, and site and walkway improvements were completed at Balch Apartments (25 units assisted). Construction began in June of 2022 and finished in April 2024.	<b>MTW: \$1,987,034,</b> which leveraged ~\$1,000,000
<b>Lowell Housing Authority</b>	Funds were used to modernize kitchens and bathrooms and complete fire safety, electrical, and accessibility improvements for 21 units at Lakeview Avenue. Construction began in May of 2022 and was completed in December 2023.	<b>MTW: \$1,252,489,</b> which leveraged ~\$2,000,000
<b>Total ModPHASE Awards</b>		<b>\$3,239,523</b>

The following **Scattered Site Consolidation** applications were awarded funding during FY 2024. Construction began at the Boston Housing Authority site at the end of the fiscal year. The other projects began predevelopment work during FY 2024.

Housing Authority	Description of Project	Status at End of FY 2024	Award Amount
<b>Boston Housing Authority</b>	Disposition of 25 units of scattered-site housing; construction of 25 replacement units at Anne M. Lynch Homes at Old Colony as part of 89-unit affordable housing development	Project is under construction and expending its MTW award.	<b>\$8,750,000</b>
<b>Bridgewater Housing Authority</b>	Disposition of 12 units of scattered-site housing; construction of 12 units at Bridgewater HA's Heritage Circle property	Predevelopment work occurring.	<b>\$4,200,000</b>
<b>Haverhill Housing Authority</b>	Disposition of 10 units of scattered-site housing; construction of 24 net-new units at Haverhill HA's Hilldale property	Predevelopment work occurring.	<b>\$3,500,000</b>
<b>Stoughton Housing Authority</b>	Disposition of 7 units of scattered-site housing; construction of 7 units at Stoughton HA's Veterans property	Predevelopment work occurring.	<b>\$2,450,000</b>
<b>Total Scattered Site Consolidation Awards</b>			<b>\$18,900,000</b>

The following projects have been awarded funding under the **Repositioning State Funded Public Housing** portion of the AHPDF activity.

Housing Authority	Description	Status at End of FY 2024	Award Amount
<b>Medford Housing Authority</b>	Redevelopment and federalization of 144 state-aided public housing units through a Faircloth-to-RAD conversion; construction of 54 new units	MTW funds awarded; project on hold as additional financing is being secured.	<b>\$15,800,000</b>

Housing Authority	Description	Status at End of FY 2024	Award Amount
<b>Worcester Housing Authority</b>	Rehabilitation and federalization of 29 state-aided housing units through MTW award (90 units total in project).	Construction began during FY 2024. MTW funds are expected to begin flowing during the fall of 2024.	<b>\$2,175,000</b>
<b>Total Repositioning State Funded Public Housing Awards</b>			<b>\$17,975,000</b>

Updates to Barre Housing Authority's Bradford Apartments property is the sole project funded under the **Recapitalizing Multifamily Developments** initiative. Predevelopment work began during FY 2024.

Housing Authority	Description	Status at End of FY 2024	Award Amount
<b>Barre Housing Authority</b>	Critical updates to 10 family units at Barre HA's Bradford Apartments property and the separation of utilities from the family units and elderly/disabled housing units.	Predevelopment work occurring.	<b>\$1,000,000</b>
<b>Total Recapitalizing Multifamily Development Awards</b>			<b>\$1,000,000</b>

#### Actual Non-Significant Changes

No non-significant changes were made.

#### Actual Changes to Metrics/Data Collection

Metrics were updated in the FY 2024 Plan to reflect anticipated outcomes in FY 2024.

#### Metrics

<b>CE #4: Increase in Resources Leveraged*</b>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Amount of funds leveraged in dollars (increase).	\$0	\$28,422,000	\$28,422,000	Yes
<i>*Includes all projects funded from the onset of this activity. Funds leveraged are counted upon completion of construction.</i>				

<b>HC #1: Additional Units of Housing Made Available*</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase).	0	0	0	Yes
<i>*Defined as new units constructed. Does not include existing units that have been rehabilitated and/or demolished and re-constructed. Existing units undergoing redevelopment are reflected in HC #2.</i>				
<b>HC #2: Units of Housing Preserved*</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	118	119**	Yes
<i>*Includes all projects funded from the onset of this activity. Units are counted upon completion of construction and occupancy at the end of the fiscal year.</i>				
<i>**Outcome includes one additional unit that was not accounted for in the FY 2024 Plan.</i>				

### **Actual Significant Changes**

No significant changes were made in FY 2024.

### **Challenges in Achieving Benchmarks & Possible Strategies**

Regarding HC #1, Additional Units of Housing Made Available: The four projects completed under this activity thus far have involved the rehabilitation of existing public housing units and did not produce new units (with the exception of one net-new unit in the Lowell Housing Authority project). Projects currently in predevelopment and under construction include additional units of housing that EOHLC will report on once construction is complete.



## Activity 2020-1: Moving to College

(Formerly Massachusetts Student Housing Security Pilot)

### **Plan Year Approved, Implemented, Amended**

Approved FY 2020 and implemented FY 2022.

### **Description/Update**

EOHLC utilizes MTW Block Grant funding flexibility to support a housing stability program for college students who are experiencing homelessness. Specifically, EOHLC worked with the Department of Higher Education (DHE), the Executive Office of Health and Human Services (EOHHS), the Department of Elementary and Second Education (DESE), and local colleges to launch the Moving to College (MTC) program, which provides scholarships for housing to income-eligible, homeless college students.

EOHLC initially committed up to \$200,000 in MTW funds to DHE, annually for an initial two years. EOHLC created an MOU with DHE and the Interagency Council on Housing and Homelessness (ICHH) and an Inter-Agency Service Agreement (ISA) with DHE to issue funding directly to designated local colleges. Requirements for compliance, as well as reporting requirements, were part of the MOU. DHE, the ICHH, and the local colleges had a standing committee that was responsible for reporting to EOHLC both on compliance and MTW reporting requirements. EOHLC reviewed and approved all program guidance created by the committee, and continued funding was contingent on compliance with HUD requirements and the MOU. A program operations handbook was written to manage operations and clarify roles of the various teams involved in supporting students. The handbook also outlined the process for inspections, moves, and emergency relocations.

Designated local colleges and regional teams are responsible for identifying eligible participants, defined as currently admitted, full-time students, who are HCV income eligible, meet HUD's definition of Unaccompanied Homeless Youth or who have recently aged out of foster care and meet HUD's criteria of an independent student. Colleges utilize FASFA applications in order to determine income eligibility as well as the amount of funds needed for housing and college-related expenses such as classes and supplies. DHE is responsible for ensuring that participants meet HUD's criteria of an independent student. Based on individual participant housing needs, DHE will issue up to \$14,000 per participant per year for two years for housing-related costs. Housing-related costs are limited to housing assistance, in the form of rent for dormitory costs. Identified housing is subject to HUD's HQS requirements, and participants are permitted to reside in shared housing. HQS inspections are completed by EOHLC's Regional Administering Agencies (RAAs). HQS inspection records are forwarded to and maintained by EOHLC. Participants are also eligible to receive financial aid from other sources for other college-related identified expenses. Housing scholarship funds are not transferrable outside the partner school network.

Participants must continue to remain enrolled full-time and maintain passing grades in order to be eligible for a renewed scholarship each academic year with the goal of earning degrees and/or certificates of value. Every student is required to utilize academic support services and counseling services available at their respective campuses and through community-based service providers who will work with students, providing case management. In the event that a student needs to take a leave from his or her academic program, such a leave would be considered temporary and all efforts will be made to get the student to re-enroll, perhaps in a different academic program, or at another institution.

The clients served under this activity are not participants in the Housing Choice Voucher Program or residents of federal public housing.

Though implementation was initially planned for FY 2021, the COVID-19 pandemic presented challenges to planning and delayed implementation until FY 2022. During the 2021-2022 academic year, sixteen (16) students enrolled in Moving to College. In FY 2023, the total number of students dropped to twelve (12) as scholars left the program to pursue other academic and/or housing options. Eleven of those twelve scholarships ended during FY 2023. The one remaining scholarship ended in FY 2024.

EOHLC plans to close out this activity in the FY 2025 MTW Report.

### Impact

As mentioned above, there was only one scholar still being served as part of this activity at the start of FY 2024, and his scholarship ended, as scheduled, after the fall semester. He successfully completed that semester at Framingham State University and remained enrolled in classes.

Seventy-five percent (75%) of the MTC participants successfully completed the program as defined by MTC:

- Maintained full-time college enrollment; and
- Maintained passing grades.

Twelve of the sixteen scholarship awardees continued their academic studies at their college in the semester following the end of the EOHLC-supported year. This is a notable achievement, and both EOHLC and program partners are satisfied with this outcome. However, operationally the partnership and program design were challenging, and the funding source proved to be a difficult match for the program. The decision to end the pilot demonstrates the operational challenges but does not negate the benefit of stable on-campus housing to overall student stability and success.

### Actual Non-Significant Changes

As mentioned above, EOHLC will not fund additional scholarships beyond the first cohort that enrolled during FY 2022. EOHLC plans to close out this activity as part of its FY 2025 MTW Report.

### Actual Changes to Metrics/Data Collection

EOHLC has updated metrics to reflect anticipated outcomes in FY 2024.

### Metrics

<i>CE #4: Increase in Resources Leveraged</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Amount of funds leveraged in dollars (increase).	\$0.00	\$125,093	\$10,923	No

SS #3: Increase in Positive Outcomes in Employment Status				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Enrolled in an Educational Program or Job Training	0 households	1 household	1 household	Yes
	0%	100%	100%	
*This initiative is not anticipated to increase the number of households employed, as the goal of the activity is to keep students enrolled in college. EOHLC does not track the employment status of students in this program.				
SS #5: Households Assisted by Services that Increase Self Sufficiency				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase).	0	1 household	1 household	Yes
SS #8: Households Transitioned to Self Sufficiency*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self-sufficiency (increase).	0	1 household	1 household	Yes
*Self-sufficiency is defined as completion of 2 years of post-secondary education.				

### **Actual Significant Changes**

No significant changes were made.

### **Challenges in Achieving Benchmarks & Possible Strategies**

Benchmark CE #4 was not met because it was established based on an assumption of 12 active scholarships. As explained above, there was only one active scholarship during FY 2024.

## Activity 2021-1: Fair Housing Initiative

### Plan Year Approved, Implemented, Amended

Approved and implemented FY 2021.

### Description/Update

The Fair Housing Act prohibits discrimination in the sale, rental, and financing of housing based on race, color, national origin, religion, sex, familial status, and disability. Massachusetts further prohibits discrimination on the basis of marital status, military or veteran status, sexual orientation, gender identity and expression, age, ancestry, receipt of public assistance, and age of children (under 6 years) in housing containing lead paint. Despite progress, many challenges remain, and EOHLC regularly hears from its voucher holders and others about instances of discrimination, with the Massachusetts Commission Against Discrimination alone having received over 400 housing discrimination complaints in FY 2019.

EOHLC is utilizing MTW Block Grant funding of up to \$500,000 per year for a three-year period. Funding was awarded through a competitive bid process in FY 2022 to a coalition of four non-profit fair housing agencies across the Commonwealth now known as the Fair Housing Alliance of Massachusetts (or “FHAM”). MTW funding supports FHAM’s efforts to identify fair housing compliance and enforcement issues across EOHLC’s jurisdiction, investigate discriminatory practices, and provide enforcement assistance (including through voluntary resolution efforts and litigation) for households with a housing subsidy or voucher, focusing on voucher discrimination and/or discrimination against families under the age of six in housing containing lead paint. Additionally, the funding is being used to develop best practices and education for low-income households and owners regarding fair housing including, but not limited to, advertising and outreach, as well as seminars on protected classes, fair housing rights and responsibilities, reasonable accommodations, and language assistance. The clients served under this activity may include families with housing assistance vouchers outside of the participants in EOHLC’s Housing Choice Voucher Program.

### Impact

During FY 2024, FHAM served 68 households through fair housing investigation and enforcement activities. Examples of enforcement matters that FHAM has helped to resolve include:

- FHAM reached a settlement of \$18,000 for a client who applied for a four-bedroom unit using her Housing Choice Voucher. The agent told her that the “problem with Section 8” was that she needed a lead certificate because she had children under age six and the landlord did not have one. The case was settled after a probable cause finding from the Massachusetts Commission Against Discrimination (MCAD) was received. The settlement included monetary damages, as well as an agreement from the landlord to remove lead hazards and engage in affirmative advertising, and for the real estate agency not to work with any landlord unwilling to comply with the Massachusetts Lead Law.
- In another case, a property manager refused to enter into a HAP contract, so FHAM issued a demand letter that resulted in the client being offered another unit at a different property and a payment of \$4,500 in damages.

- Another successful outcome involved an apartment complex’s use of dynamic pricing. The unit that the client applied for was within the payment standard, but the client was told that the rent would be \$400 more (exceeding the payment standard) by the time that the inspection would occur. A demand letter was sent, and FHAM was able to negotiate with the property manager so that the unit was offered to the client at the original price. The client had already secured other housing at that point, but the property management company agreed to pay the client \$3,000 in monetary damages, return the \$1,000 security deposit, and no longer require voucher holders to pay a deposit in order to apply for a unit.

FHAM also settled a systemic case involving a housing provider that required applicants to prove they had an income equal to at least three times the rent. When FHAM conducted testing, the housing provider responded that they were not accepting Section 8. The case was filed at MCAD alleging discrimination based on disability and receipt of a housing subsidy. In September of 2023, the parties reached an agreement in which the housing provider agreed they would pay \$5,000 in damages, attend a fair housing training, include affirmative advertising in future listings, and provide those listings to the area housing authorities. Importantly, the agreement also included that the housing provider will no longer have minimum income requirements for voucher holders.

In addition to their enforcement work in FY 2024, the FHAM agencies also provided fair housing education to housing agency staff across the state. FHAM conducted trainings and held “office hours” sessions for approximately 95 staff at Regional Administering Agencies (RAAs) and Local Housing Authorities (LHAs).

Lastly, FHAM launched a media campaign in FY 2024 to raise awareness about fair housing laws. They purchased ad space on heavily trafficked public transit, ranging from subway stations in downtown Boston to regional bus lines in Western Massachusetts. The ads explained that voucher discrimination is illegal and included FHAM’s contact information as well as a QR code that people could scan for more information. While it is estimated that well over 1 million people viewed the ads, the number of actual QR scans was around 335.

#### **Actual Non-Significant Changes**

EOHLC has made available up to \$100,000 of additional MTW funding to cover the cost of a media campaign. The campaign is intended to educate voucher recipients, housing providers, and the general public about discriminatory housing practices. The media campaign launched during FY 2024.

#### **Actual Changes to Metrics/Data Collection**

EOHLC updated the benchmarks to reflect the anticipated activity in FY 2024.

#### **Metrics**

Please see table on next page.

<b>HC #7: Households Assisted by Services that Increase Housing Choice</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households receiving services aimed to increase housing choice through investigation and enforcement	0 households	60 households over a 3-year period	68	Yes
Number of households receiving services aimed to increase housing choice through education and outreach	0 households	2,667 per year*	430	No
<i>*Education and outreach will be provided to housing providers and landlords, in addition to tenant families.</i>				

### **Actual Significant Changes**

No significant changes were made.

### **Challenges in Achieving Benchmarks & Possible Strategies**

As mentioned above, while it is estimated that FHAM's media campaign (including advertising on public transit) reached well over 1 million people in FY 2024, the only quantitative measure of engagement is the number of people who scanned the QR codes in the ads. This number (335), combined with the number of housing providers who received fair housing training and support (95), falls short of the official education and outreach benchmark for FY 2024.

## Activity 2021-2: Emergency Waivers

### Plan Year Approved, Implemented, Amended

Approved and implemented FY 2021.

#### Description/Update

The economic impacts of the COVID-19 pandemic on households, businesses, and financial markets were profound. COVID-19 also placed additional burdens on housing authorities which worked tirelessly to respond to the needs of their participants while also maintaining compliance with program requirements. In response to the COVID-19 pandemic, EOHLC established an emergency waivers activity which addresses the burdens placed on all stakeholders and includes the following emergency waivers in response to economic and/or health-related emergencies and/or natural disasters, as declared by the Governor or his/her designee, including the authority to determine when to place and lift the waivers. EOHLC may revise, add, and/or remove waivers as needed to address emergency-related conditions.

1. **Delayed Reexaminations:** EOHLC may waive the requirement to conduct a reexamination of family income and composition at least annually. Currently EOHLC completes reexaminations on a biennial basis for HCV program households and on a triennial basis for HCV elderly/disabled households on fixed incomes. Where reexaminations have been delayed due to a declared emergency, EOHLC will complete the reexamination no later than the anniversary month of the year following the close of the emergency declaration. The subsequent reexamination will be scheduled on the same anniversary month using the applicable reexam frequency for the family. For example, if a biennial reexam was due on July 2020, EOHLC would complete the reexam within one year following the close of the emergency declaration. The next scheduled biennial reexam would be effective 2 years following the effective date of the first recertification after the close of the emergency declaration.
2. **Verification of Income:** During periods of declared emergencies, EOHLC will waive the requirements of the verification hierarchy but continue to use EIV.
3. **Increase in Payment Standard:** EOHLC will waive the requirement to apply the increased payment standard back to the regular effective date for delayed regular reexaminations. Instead, during periods of declared emergencies, EOHLC will apply the increased payment standard at the next interim reexamination after the effective date of the increased payment standard. If EOHLC delays a reexam, EOHLC will apply the payment standard in effect on the effective date of the delayed regular reexamination.
4. **Delayed Regular HQS Inspections:** EOHLC may waive the requirement for completion of regular HQS inspections at least biennially. Where a regular HQS inspection has been delayed, EOHLC will complete the HQS inspection no later than the anniversary month of the year following the close of the emergency declaration. The next HQS inspection will be scheduled on the same anniversary month using the applicable inspection frequency for the unit. For example, if an HQS inspection was due by July 2020, EOHLC would complete the inspection within one year following the close of the emergency declaration. EOHLC will continue to request a self-certification from the owner that no life-threatening conditions exist in the unit as of the originally intended inspection date. Additionally, EOHLC will continue to conduct complaint inspections.

5. **Interim HQS Inspections:** EOHLC may waive the requirement to conduct re-inspections to confirm repair; however, EOHLC will require that the owner self-certify and provide documentation that a life-threatening deficiency has been corrected within 24 hours of notification and that a non-life-threatening deficiency has been corrected within 30 days of EOHLC notification.
6. **HQS QC Inspections:** EOHLC will waive the requirement to conduct HQS quality control inspections and instead may suspend HQS quality control inspections until the emergency waiver has been lifted.
7. **FSS Contract of Participation:** EOHLC will waive the requirement regarding the maximum extension of an FSS Contract of Participation (COP). During periods of declared emergency, EOHLC may extend a family's COP, using the declared emergency as good cause of the need for extension. For households who were already in the two-year extension period when the emergency was declared, EOHLC may extend their COP beyond the two-year extension threshold.

### Impact

The Governor of Massachusetts lifted the COVID-19 related state of emergency on June 15, 2021. Accordingly, EOHLC discontinued application of these emergency waivers. The Emergency Waivers activity will be reactivated when and if economic and/or health related emergencies are declared in FY 2025 and beyond.

### Actual Non-Significant Changes

No non-significant changes were made.

### Actual Changes to Metrics/Data Collection

As EOHLC did not anticipate another state of emergency would be declared in FY 2024, the metrics have been updated accordingly.

### Metrics

<b>HC #4: Displacement Prevention</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark*</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households at or below 80% of AMI that would lose assistance or need to move.	0	0	0	Yes
<i>*The benchmark represents the number of assisted households during the period of declared emergencies who are effectively protected from displacement.</i>				

### Actual Significant Changes

No significant changes were made.

### Challenges in Achieving Benchmarks & Possible Strategies

None.



## Activity 2023-1: Housing Navigator Initiative

### **Plan Year Approved, Implemented, Amended**

Approved and implemented FY 2023.

### **Description/Update**

EOHLC is using MTW Block Grant funding to support Housing Navigator Massachusetts Inc., whose goal is to make it easier to find and apply for affordable housing by collecting and providing online information on 100% of the affordable rental housing available to the public in Massachusetts. Housing Navigator is a non-profit agency that addresses the glaring digital divide around the important choice of where families live. Specifically, Housing Navigator develops technology that promotes housing equity and develops data that brings transparency to the affordable housing market.

Access to high-quality information helps not just renters, but owners, housing advocates, homelessness providers, and housing funders. EOHLC has mandated Housing Navigator participation for the approximately 2,000 newly developed affordable units it funds annually. This ensures that the housing data will continue to be an up-to-date resource for all. Housing Navigator listings provide critical information on eligibility, waitlists, lotteries, and more – in terms that every user can understand.

The clients served under this activity are low-income households including Housing Choice Voucher participants. This local non-traditional activity falls under the category of Service Provision as defined in HUD PIH Notice 2011-45 and will conform to the General Parameters detailed in part 5.A. of the Notice.

Leveraging other state and private dollars, EOHLC has signed a three-year contract of up to \$1 million per year in MTW Block Grant funds to support the costs of maintaining and updating Housing Navigator's software; however, EOHLC reserves the right to review and adjust the funding for Housing Navigator as needs dictate and/or to expand the functions of Housing Navigator.

Housing Navigator maintains a regular cycle of user engagement, including surveys and focus groups of renters, service providers, and owners to solicit user feedback and research to inform adaptations to existing features and the organization's road map for future updates. EOHLC and Housing Navigator have identified the following priorities for improvement of the search tool:

- Increasing adoption of the tool's Short Waitlist Feature, implemented in FY 2024, which highlights waitlists with shorter wait times for the convenience of users;
- Increasing the overall level of detail for units accessible to persons with disabilities through property owner outreach and the creation of a data system containing information that EOHLC currently collects from architects;
- Simplifying the input tool to reduce the amount of time it takes property owners (particularly first-time users) to enter information into the tool;
- Easing difficulty for users who are searching for housing with a mobile voucher; and
- Collaborating in the creation of a system for the submission of online rental applications that integrates with the search tool.

## Impact

Housing Navigator continued to make strides this fiscal year in connecting Massachusetts renters to the state's available affordable units and in assisting property owners in showcasing their income-restricted housing on the website.

A total of 370,000 unique website visitors accessed the search tool during the fiscal year. Of the Commonwealth's 351 cities and towns, a total of 291 are represented in Housing Navigator. There are 3,777 properties statewide in the database.

Following a successful pilot, Housing Navigator continued to work on its "Short Waitlist" feature during FY 2024, which highlights all units with a wait of six months or less.

In an annual survey distributed to Housing Navigator users, a service provider called it "the best website to get started if you are looking for an apartment." Survey respondents who used Housing Navigator to search for rentals called it "a great resource that is updated frequently," and noted that "it is easily accessible and clear in finding the housing you need."

## Actual Non-Significant Changes

No non-significant changes were made during FY 2024.

## Actual Changes to Metrics/Data Collection

Metrics were established in the FY 2024 Plan to reflect anticipated outcomes in FY 2024.

## Metrics

<i>HC #7: Households Assisted by Services that Increase Housing Choice</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase housing choice	3,800	20,000 average per month*	30,833 per month	Yes
<i>*The Housing Navigator database is available to the public, so while most users are low-income households seeking housing, users may also include housing providers, landlords, policymakers, and researchers.</i>				

## Actual Significant Changes

No significant changes were made.

## Challenges in Achieving Benchmarks & Possible Strategies

None.

## Activity 2024-1: Alternative Verification Methods

### Plan Year Approved, Implemented, Amended

Approved and implemented in FY 2024

### Description/Update

In FY 2024, EOHLC received approval to utilize an alternative, streamlined method to verify household member income for program applicants and participants. The goal of these alternative verification methods is to streamline program administration and reduce administrative burdens to benefit both clients and the agency. Outlined below are the approved verification changes.

- Extend the time that verification documents are valid. Under existing program requirements, verification documents are acceptable only if they are dated within 60 days from the date of request. The following changes are proposed:
  - Applicants: Verifications may not be dated more than 120 days from the date of voucher issuance.
  - Participants: Verifications for reexaminations may not be dated more than 120 days from the effective date of the transaction.
  - Fixed Sources of Income: Verification documents for fixed income sources such as Social Security, Social Security Disability Insurance (SSDI), and pension income will be valid for the full calendar year in which the income is effective. For example, if a Social Security or SSDI benefit letter is dated February 1, 2023, that benefit letter will be valid for any certification with an effective date in 2023.
- Increase the threshold for when it is mandatory to obtain additional verification documentation when there is a substantial difference in reported income. EOHLC will increase the discrepancy threshold to \$5,000. EOHLC and its designees will continue to identify income discrepancies and take action to process discrepancies which may result in interim or annual correction actions; however, the threshold for the discrepancy will be set at \$5,000.
- Revise the HUD Verification Hierarchy: Under the existing HUD Income Verification Hierarchy, EOHLC is required to request and document attempts to obtain written third-party verification forms and oral verification prior to relying on a participant self-certification. EOHLC's modified Income Verification Hierarchy will allow EOHLC and its designees to rely on any of the third-party verification methods before accepting self-certification. This process will streamline the verification process and allow EOHLC and its designees to repurpose staff time on tasks outside of verification.

Level	Verification Technique	Ranking
4	Upfront Income Verification using HUD's EIV and IVT	Highest (Mandatory)
3	Upfront Income Verification using non-HUD system	Highest (Optional)

Level	Verification Technique	Ranking
2	Written Third-Party Verification; Written Third-Party Verification Form; or Oral Third-Party Verification	High (Mandatory) <ul style="list-style-type: none"> <li>Supplements EIV and UIV</li> <li>Also used for: <ul style="list-style-type: none"> <li>Non-EIV/UIV reported income sources</li> <li>Disputes of EIV reported information</li> </ul> </li> </ul>
1	Self-Certification	High (Optional) <ul style="list-style-type: none"> <li>To supplement EIV when EIV reported sources do not contain verification of the full retrospective period where applicable; or</li> <li>When participant cannot produce written third-party verification documents.</li> </ul>

### Impact

EOHLC will implement a new hierarchy of verification in 2025, aligning with the rollout of HOTMA changes and EOHLC's updated Administrative Plan. The goal of this activity is to reduce the administrative burden on both staff and participants.

### Actual Non-Significant Changes

No non-significant changes were made.

### Actual Changes to Metrics/Data Collection

Metrics have been updated to reflect anticipated outcomes in FY 2024.

### Metrics

<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).	<b>Total Time Spent on Activity Prior to Implementation:</b> 18,659 hours  <b>Number of Recertifications*:</b> 8,293  <b>Time per Recertification:</b> 2.25 hours	<b>Anticipated Total Time Spent on Activity in FY:</b> 17,272 hours  <b>Anticipated Number of Recertifications:</b> 8,636  <b>Time per Recertification:</b> 2.00 hours	<b>Actual Total Time Spent on Activity in FY:</b> 16,088 hours  <b>Actual Number of Recertifications*:</b> 8,044  <b>Actual Total Time per Recertification:</b> 2.00 hours	Yes
<i>*Baseline represents the number of recertifications completed as of FY 2022 MTW Report</i>				

<b>CE #3: Decrease in Error Rate of Task Execution</b>				
<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Average error rate in completing a task as a percentage (decrease).	28%	24%	16%	Yes
<i>*Baseline represents the tenant rent error rate as of the FY 2022 MTW Report</i>				

#### **Actual Significant Changes**

No significant changes were made.

#### **Challenges in Achieving Benchmarks & Possible Strategies**

None.

## Activity 2024-2: Income Eligibility

### Plan Year Approved, Implemented, Amended

Approved and implemented in FY 2024

### Description/Update

Income limits as established by HUD for program eligibility vary by location. As per 24 CFR 982.201(b)(4), the applicable income limit for issuance of a voucher **when the family is selected** for the program is the **highest** income limit (for the family size) for areas in the PHA jurisdiction. The applicable income limit for **admission** to the program is the income limit for the area where the family is **initially assisted** in the program.

Because EOHLC administers vouchers through a statewide network of RAAs and because EOHLC's jurisdiction includes the entire state of Massachusetts, assisted households may utilize their voucher anywhere in the state without needing to exercise portability. Income limits may vary in different regions of Massachusetts, and thus a household that is deemed eligible at issuance (using the highest income limit for the entire Massachusetts jurisdiction) may be ineligible for admission in the community in which they already reside or in a nearby community (even one that may be covered by the same RAA).

Thus, under this activity, EOHLC proposed (and was approved) to waive the second component of 24 CFR 982.201(b)(4) requiring that the household be income eligible in the area in which the household will be initially assisted. Instead, EOHLC will apply the PHA jurisdiction's highest income limit (for the family size) not only at the issuance of a voucher but also at the time of admission to the program. This will reduce administrative burden on EOHLC and RAA staff as well as program participants. Even more importantly, it will also result in additional housing choice for participants, as the two-tiered policy of 24 CFR 982.201(b)(4) may be more relevant in the case of portability or a wider geographical jurisdiction, but internally in Massachusetts, it has the unintended, and contrary, consequence of limiting housing choice across the state but even in participant's own immediate communities.<sup>1</sup>

*Note: The standard provisions of 24 CFR 982.201(b)(4) will still apply to households who exercise portability outside of EOHLC's jurisdiction and/or to another PHA. Additionally, EOHLC will continue to ensure that at least 75 percent of assisted households are "very low-income," that substantially the same number of low-income persons are assisted under the demonstration as would be without the MTW authorizations, and that a comparable mix of families are assisted under the Agreement as would have been otherwise.*

### Impact

EOHLC will implement this new eligibility policy in 2025, aligning with the rollout of EOHLC's updated Administrative Plan.

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<sup>1</sup> One example EOHLC has observed is a family residing in Brockton whose income is within the jurisdiction's highest income limit (Boston) but is higher than the Brockton income limit, and thus they are able to receive a voucher but are then unable to lease in their own community.

**Actual Non-Significant Changes**

None.

**Actual Changes to Metrics/Data Collection**

Metrics have been updated to reflect anticipated outcomes in FY 2024.

**Metrics**

<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).	<b>Total Time Spent on Activity Prior to Implementation:</b> 527 hours  <b>Number of MTW Tenant-Based New Admissions during FY:</b> 351 (used CY2022 as baseline)  <b>Time Spent Determining Eligibility:</b> 1.5 hours	<b>Anticipated Total Time Spent on Activity in FY:</b> 351 hours  <b>Anticipated Number of MTW Tenant-Based New Admissions during FY:</b> 351  <b>Time Spent Determining Eligibility:</b> 1 hour	<b>Actual Total Time Spent on Activity in FY:</b> 1,375 hours  <b>Actual Number of MTW Tenant-Based New Admissions during FY:</b> 1,375  <b>Time Spent Determining Eligibility:</b> 1 hour	Yes.  Although the total staff time exceeds the benchmark, this is because the total number of newly-admitted TBV households is higher than anticipated. Time savings were still achieved.

**Actual Significant Changes**

No significant changes were made.

**Challenges in Achieving Benchmarks & Possible Strategies**

None.

## B. Not Yet Implemented Activities

EOHLC currently has no activities that have not yet been implemented.



## C. Activities On Hold

EOHLC currently has no activities on hold.

## D. Closed Out Activities

The following table summarizes previously approved MTW activities that EOHLC has completed, discontinued, or determined do not require MTW authority to implement.

**Table 11: Closed-Out MTW Activities**

Activity	Plan Year Approved	Plan Year Implemented	Close Out Year	Reason for Close Out
Biennial Inspections (Activity 2011-3)	FY 2011	FY 2013	FY 2015	EOHLC closed out this activity as an MTW initiative due to the 2014 Appropriations Act, which allows EOHLC to transition to a biennial inspection schedule without MTW authority.
Project Based Voucher Discretionary Moves (Activity 2012-3)	FY 2012	FY 2012	FY 2018	EOHLC proposed and received HUD approval for a new Local Project-Based Voucher Program, which includes revisions to the PBV opt out policy.
Rent Reasonableness (Activity 2013-1)	FY 2013	FY 2013	FY 2018 Note: The FY 2019 Plan included this activity; however, prior to the end of FY 2018 (after the FY 2019 Plan was submitted), EOHLC closed this activity.	Under HOTMA, the trigger for reasonable rent redeterminations increased from a 5% decrease to a 10% decrease in FMR from one year to the next. EOHLC determined that a 10% decrease in FMR was such that a reasonable rent redetermination would be warranted to ensure that subsidies paid are in line with market rents.
PBV Rent Reasonableness (Activity 2013-2)	FY 2013	FY 2013	FY 2019	EOHLC closed out this activity and consolidated it with the approved Enhanced PBV Program activity (Activity 2018-7). This action will allow EOHLC to report on all Enhanced PB activity features under one activity.
Equity Builder Program (Activity 2018-8)	FY 2018	Never Implemented	FY 2020	After discussions with for-profit and non-profit owners, EOHLC determined this activity was not financially feasible. Owners relayed lack of interest in pursuing the program and a lack of financial benefits. As the success of the program is dependent on owners providing LTO units, EOHLC decided to close the activity out.

Activity	Plan Year Approved	Plan Year Implemented	Close Out Year	Reason for Close Out
Health Starts at Home (2018-6)	FY 2018	FY 2018	FY 2020	The Health Starts at Home (HSH) activity was a planned three-year initiative implemented in FY 2018; the study has ended. HSH households are permitted to retain their voucher; however, EOHLC no longer issues new HSH vouchers.
Value Vouchers (Activity 2011-1)	FY 2011	Never Implemented	FY 2024	Due to questions about owner interest and the impact of layering subsidies, EOHLC never implemented this activity but will continue to explore ways of addressing affordability gaps.

## Activities Closed Out in FY 2024

### Activity 2010-3 Owner Incentive Fund

#### 1. Plan Year Approved and Implemented

Activity 2010-3 was approved and implemented in FY 2010.

#### 2. Activity Description

An Owner Incentive Fund pilot initiative was established in January 2010 to promote upgrades to the housing stock in areas of the state with a large percentage of older, deteriorated housing stock. EOHLC's goals for this activity were:

- Leasing higher quality units including incentivizing owners to upgrade existing housing;
- Increasing the number of units that are accessible to persons with disabilities;
- Expanding the number of units leased in currently underserved neighborhoods; and,
- Encouraging new owner participation.

The Owner Incentive Fund was implemented by one of EOHLC's nine Regional Administering Agencies (Berkshire Housing Development Corporation). Participating owners were eligible for a flat fee financial incentive payable over the first year of the HAP contract, provided that their unit was compliant with HQS at all times during this initial term. At the end of the first year under HAP contract, owners were eligible for an additional one-time payment under certain conditions.

#### 3. Plan Year Closed Out

EOHLC closed out Activity 2010-3 in FY 2024.

#### 4. Reason Why Activity Was Closed Out

The activity was closed out due to low participation and limited impact.

**5. Final Outcomes and Lessons Learned**

From FY 2016 to FY 2023, the activity only yielded an average of 4-5 upgraded units per year. EOHLC will explore other statewide strategies for incentivizing landlord participation and improving housing stock quality.

**6. Statutory exceptions outside of MTW that would have provided additional benefit**

Not applicable

**7. Summary table of outcomes from each year of the activity**

<i>HC #5: Increase in Resident Mobility</i>				
Unit of Measurement	FY 2013	FY 2014	FY 2015	FY 2016
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	N/A (metrics were different)	45 households	68 households	5 households

<i>HC #5: Increase in Resident Mobility (cont.)</i>				
Unit of Measurement	FY 2017	FY 2018	FY 2019	FY 2020
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	6 households	9 households	8 households	4 households

<i>HC #5: Increase in Resident Mobility (cont.)</i>				
Unit of Measurement	FY 2021	FY 2022	FY 2023	FY 2024
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	4 households	1 household	2 households	0 households

## Activity 2018-2 Residential Assistance for Families in Transition (RAFT) / Emergency Rental and Mortgage Assistance (ERMA)

### 1. Plan Year Approved and Implemented

Activity 2018-2 was approved and implemented in FY 2018 and amended in FY 2020.

### 2. Activity Description

When this activity was first implemented in FY 2018, MTW funds were utilized to expand EOHLC's homelessness prevention program (RAFT), which provided flexible financial assistance to families with children under the age of 21 who were homeless or at risk of homelessness. An alternative funding source for RAFT became available in FY 2020, so EOHLC planned to close out the RAFT activity. However, in view of changing circumstances and need as a result of COVID-19, EOHLC reversed the planned close-out of this activity. EOHLC launched the Emergency Rental & Mortgage Assistance (ERMA) portion of this activity on July 1, 2020, to serve renters and homeowners between 50 and 80% AMI who were financially impacted by the COVID-19 pandemic.

### 3. Plan Year Closed Out

EOHLC closed out Activity 2018-2 in FY 2024.

### 4. Reason Why Activity Was Closed Out

Additional, more flexible federal and state resources became available for emergency rental and mortgage assistance, reducing the need for MTW support.

### 5. Final Outcomes and Lessons Learned

Between July 1, 2020 and December 31, 2021, a total of approximately \$2.7 million in MTW funds was disbursed to approximately 612 eligible households to cover rent and mortgage arrearages. While the MTW funds helped to fill a funding gap during a time of unprecedented need, they were not well-suited for a widespread emergency like the pandemic given some of the eligibility and inspection requirements associated with PIH Notice 2011-45.

### 6. Statutory exceptions outside of MTW that would have provided additional benefit

Not applicable

### 7. Summary table of outcomes from each year of the activity

<i>HC #4: Displacement Prevention</i>							
Unit of Measurement	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
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	35	228	0	579	33	0	0

<i>HC #5: Increase in Resident Mobility</i>							
Unit of Measurement	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity.	35	228	0	579	33	0	0
<i>HC #7: Households Assisted by Services that Increase Housing Choice</i>							
Unit of Measurement	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Number of households receiving services aimed to increase housing choice (increase).	35	228	0	579	33	0	0

### **Activity 2018-4 Support for the Secure Jobs Initiative: Services Only**

#### **1. Plan Year Approved and Implemented**

Activity 2018-4 was approved in FY 2018 and implemented in FY 2019.

#### **2. Activity Description**

Using MTW Block Grant funding flexibility, this activity built upon the services portion of the Secure Jobs Initiative (SJI). The clients served under this activity were not participants in the Housing Choice Voucher Program or residents of federal public housing. Low-income participants in this activity received supportive services, but not vouchers. Leveraging other state and private dollars, MTW Block Grant funds partially supported recruitment and referral, intake and assessment, completion of IEPs, job readiness training, career counseling, job development, and connecting participants to employers and post-employment placement services. MTW Block Grant service dollars were used flexibly to pay for small expenses such as licensure tests, RMV fees, transportation passes, uniforms, and other expenses that may act as barriers to successful employment.

#### **3. Plan Year Closed Out**

EOHLC closed out Activity 2018-4 in FY 2024.

#### **4. Reason Why Activity Was Closed Out**

EOHLC's funding commitment to the services component of Secure Jobs ended in FY 2023 and was not extended due to increased funding for this program in the Massachusetts state budget.

#### **5. Final Outcomes and Lessons Learned**

One of the most valuable components of this activity was the flexible funds made available to participants to help pay for expenses that otherwise may have been barriers to employment. MTW funding helped cover these and other expenses for the Secure Jobs Initiative, and the program is now adequately supported by state funding such that MTW funding is not needed.

**6. Statutory exceptions outside of MTW that would have provided additional benefit**

Not applicable

**7. Summary table of outcomes from each year of the activity**

<i><b>CE #4: Increase in Resources Leveraged</b></i>						
<b>Unit of Measurement</b>	<b>FY 2019</b>	<b>FY 2020</b>	<b>FY 2021</b>	<b>FY 2022</b>	<b>FY 2023</b>	<b>FY 2024</b>
Amount of funds leveraged in dollars (increase)	\$981,000	\$1,880,000	\$2,850,000	\$4,656,814	\$4,587,629	\$0
<i><b>SS #1: Increase in Household Income</b></i>						
<b>Unit of Measurement</b>	<b>FY 2019</b>	<b>FY 2020</b>	<b>FY 2021</b>	<b>FY 2022</b>	<b>FY 2023</b>	<b>FY 2024</b>
Average earned income of households affected by this policy in dollars (increase).	\$15,756	\$15,319	\$24,747	\$28,089	\$27,533	N/A
<i><b>SS #3: Increase in Positive Outcomes in Employment Status</b></i>						
<b>Unit of Measurement</b>	<b>FY 2019</b>	<b>FY 2020</b>	<b>FY 2021</b>	<b>FY 2022</b>	<b>FY 2023</b>	<b>FY 2024</b>
Unemployed	285	275	216	160	306	N/A
	48%	54%	49%	40%	57%	N/A
Employed Part-Time or Full-Time	312	238	228	237	228	N/A
	52%	46%	51%	60%	43%	N/A
Enrolled in an Educational Program or Job Training	251	204	284	154	94	N/A
	42%	40%	64%	39%	18%	N/A
<i><b>SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)</b></i>						
<b>Unit of Measurement</b>	<b>FY 2019</b>	<b>FY 2020</b>	<b>FY 2021</b>	<b>FY 2022</b>	<b>FY 2023</b>	<b>FY 2024</b>
Number of households receiving TANF assistance (decrease).	300	202	122	92	82	N/A
<i><b>SS #5: Households Assisted by Services that Increase Self Sufficiency</b></i>						
<b>Unit of Measurement</b>	<b>FY 2019</b>	<b>FY 2020</b>	<b>FY 2021</b>	<b>FY 2022</b>	<b>FY 2023</b>	<b>FY 2024</b>
Number of households receiving services aimed to increase self-sufficiency (increase).	597	513	444	397	534	0

<i><b>SS #8: Households Transitioned to Self Sufficiency</b></i>						
<b>Unit of Measurement</b>	<b>FY 2019</b>	<b>FY 2020</b>	<b>FY 2021</b>	<b>FY 2022</b>	<b>FY 2023</b>	<b>FY 2024</b>
Number of households transitioned to self-sufficiency (increase).	53	62	95	215	147	N/A

### **Activity 2019-1 Launch (formerly Pathways to Prosperity)**

#### **1. Plan Year Approved and Implemented**

Activity 2019-1 was approved and implemented in FY 2019.

#### **2. Activity Description**

Under the Launch program, EOHLC committed up to \$2 million per year for three years, in MTW Block Grant funding flexibility to connect low-income youth ages 18-24, living in subsidized housing in the Boston area, to programs and services that would help them obtain employment and a sustaining wage. EOHLC contracted with the United Way of Massachusetts Bay to recruit, engage, and connect youth to employment readiness, job placement, vocational training, certificate programs, and/or other post-secondary education programs.

#### **3. Plan Year Closed Out**

EOHLC closed out Activity 2019-1 in FY 2024.

#### **4. Reason Why Activity Was Closed Out**

Given EOHLC's interest in programs that can be scaled up or replicated statewide and given the other Launch partners' interest in serving a broader pool of young people (not just those living in subsidized housing), there was agreement that the MTW contract would not be extended after FY 2023.

#### **5. Final Outcomes and Lessons Learned**

Challenges stemming from the pandemic, staff turnover, and data-sharing made it difficult for Launch to achieve the scale and outcomes that were originally envisioned. Nevertheless, it was clear that many young people who enrolled in Launch benefitted from the coaching and supports they received and made progress toward their goals. EOHLC learned valuable lessons from the Launch initiative and will apply these lessons to future programming in the youth and/or economic mobility domains.

#### **6. Statutory exceptions outside of MTW that would have provided additional benefit**

Not applicable



## 7. Summary table of outcomes from each year of the activity

CE #4: Increase in Resources Leveraged						
Unit of Measurement	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Amount of funds leveraged in dollars (increase)	\$6,016,329	\$6,288,019	\$50,000	\$50,000	\$50,000	\$0
SS #1: Increase in Household Income						
Unit of Measurement	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Average earned income of households affected by this policy in dollars (increase).	\$18,899	\$15,319	\$22,525	\$23,626	\$24,759	N/A
SS #3: Increase in Positive Outcomes in Employment Status						
Unit of Measurement	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Unemployed	90	251	384	115	145	N/A
	60%	81%	92%	64%	66%	
Employed Part-Time or Full-Time	59	57	35	65	75	N/A
	40%	19%	8%	36%	34%	
Enrolled in an Educational Program or Job Training	41	92	99	60	73	N/A
	28%	30%	24%	33%	33%	
SS #5: Households Assisted by Services that Increase Self Sufficiency						
Unit of Measurement	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Number of households receiving services aimed to increase self-sufficiency (increase).	149 households	308 households	419 households	180 households	220 households	No
SS #8: Households Transitioned to Self Sufficiency*						
Unit of Measurement	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Number of households transitioned to self-sufficiency (increase).	2 households	0 households	225 households	79 households	97 households	No

## V. Application of MTW Funds

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### A. Financial Reporting

#### *i. Available MTW Funds in the Plan Year*

EOHLC will submit all required FY 2024 unaudited and audited information in the prescribed Financial Data Schedule (FDS) format through the Financial Assessment System – PHA (FASPHA), or its successor system within the required time frame.

#### *ii. Expenditures of MTW Funds in the Plan Year*

EOHLC will submit all required FY 2024 unaudited and audited information in the prescribed Financial Data Schedule (FDS) format through the Financial Assessment System – PHA (FASPHA), or its successor system within the required time frame.

#### *iii. Describe Application of MTW Funding Flexibility*

Under the MTW Program, EOHLC is authorized to establish an MTW Block Grant budget. Activities that utilized Block Grant single fund flexibility in FY 2024 are described below.

- **Evaluations:** In FY 2024, EOHLC utilized Single Fund Flexibility to fund one MTW program evaluation and one assessment of MTW voucher operations. MDRC completed its evaluation of the ABL program in June 2024, and a team of consultants from Guidehouse continued to assess EOHLC’s voucher operations and offer recommendations for improvements.
- **Employment Partnerships:** EOHLC utilized Single Fund Flexibility to continue supporting three employment-focused partnerships: MassHire Career Partnership, Generating Economic Mobility, and Credentials to Careers. These partnerships provided direct employment services to 196 new enrollees in FY 2024 and have served over 500 households since services began. As discussed in Activity 2012-5, these services included career planning, access to training funds, flexible funds to address financial barriers, and access to employment placement and support. These programs serve all MTW-supported households and are not restricted to FSS participants.
  - Through the MassHire Career Partnership (MCP) and Generating Economic Mobility (GEM) initiatives, EOHLC supports the cost of hiring Career Navigators at Career Centers in four regions and (in the case of GEM) at a metro Boston non-profit affiliated with a Career Center. Navigators meet one-on-one with individuals to help them identify a career path that fits with the available jobs in their region with good wages, benefits, and opportunity for advancement. Navigators also work with participants to identify training or education opportunities, facilitate employer relationships, and support participants through the process of finding a job and post-employment transition. Individuals are referred to Navigators by FSS Coordinators and by program staff at the RAAs. Given the Career Centers’ specialized expertise in career navigation/job development and strong employer relationships, they are best suited to support HCV participants in this aspect of self-sufficiency development. Additionally, funds support the development of resources, such as region-specific recruitment and outreach materials, access to training

opportunities, and technology. In FY 2024, EOHLC and EOLWD agreed to extend their partnership another 18 months, using committed but unexpended funds. In FY 2024 and FY 2025, EOHLC is committing another \$700,000 in Single Fund Flexibility to support staff positions at the RAAs to improve outreach, enrollment, and overall participant engagement in the Career Center partnership and other economic mobility programs.

- Credentials to Careers (C2C) participants attend a 12-week intensive career and education planning workshop series and receive 12 months of follow-up coaching and support. During FY 2024, One Family led one cohort of C2C workshops. Sixteen participants completed the program and developed career plans with detailed steps for their employment and education paths. The following story highlights some of the many skills participants develop while in the C2C program.
  - “GR” began the C2C program as a part-time/per diem PCA earning \$18/hour. During the program she worked with her coach on updating her resume, searching for employment, and salary negotiation. With this support and her hard work, she secured a full-time position as a caregiver. This new role came with a competitive hourly rate and benefits package. During the interview process, GR was able to negotiate a \$23/hour starting rate, which increased her income by an extra \$5 per hour, but also from part-time to full-time hours. In her benefits package, GR also negotiated to receive flexibility for some “mommy hours” to accommodate for unplanned absences to take care of herself and her three children. In addition, she also receives PTO and opportunities to grow within the company if she desires in the future. GR’s participation in C2C not only helped her meet a goal of securing full-time work but also helped her negotiate the salary and benefits that work best for her and her family.
  - **Other Supportive Services:** In FY 2024, EOHLC utilized Single Fund Flexibility on activities supporting a wide range of services and supports related to economic mobility for EOHLC program participants including: expansion of FSS programming; gap funding to support FSS staff positions not funded by the HUD FSS Coordinator funds; and the indirect costs of all FSS staff at the RAAs. The FSS Homeownership track supports FSS participants working towards homeownership with focused high-quality homebuyer education in addition to the traditional FSS support with accessing job training/post-secondary education and other resources. This work is explained in more detail in Activity 2012-5.

The following activities were included as planned potential uses of funds under Single Fund Flexibility in the FY 2024 Plan; however, funds were not utilized for these activities during FY 2024:

- **Housing Innovation Specialists:** In prior plans, EOHLC proposed using Single Fund Flexibility to fund Housing Innovation Specialist positions to expedite issuance, inspection, and leasing processes for special populations or voucher holders in specific EOHLC programs (e.g., Emergency Housing Vouchers, SNO Mass). EOHLC anticipated that, if adopted, approximately \$950,000 would be spent to fund the staffing positions and provide housing-related services. We continue to explore

funding housing search specialists but could likely use administrative fees and might not need to use Single Fund Flexibility to fund this effort.

## B. Local Asset Management Plan

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

Yes

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

No

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

No

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

Not applicable

## VI. Administrative

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### A. Reviews, Audits, and Inspections

EOHLC did not have any HUD reviews, audits, or physical inspection issues that required the Agency to take action during FY 2024.

### B. Evaluation Results

In FY 2024, EOHLC continued to contract with MDRC to perform an evaluation of the ABL program. MDRC completed its evaluation in June 2024, shortly after the program came to an end. Drawing on program data and interviews with participants and staff, MDRC found the following:

- While participant engagement was generally lighter than hoped for in the first three years of the program, engagement in the form of meetings and contact with coaches increased in the two program extension years, after the program model was modified.
- Although ABL was intended to be mandatory for all work-able households, participants could effectively avoid being subject to the ABL program requirements by refusing to sign the ABL lease addendum. This undermined the perception of fairness among residents.
- Participation requirements can be effective in bringing some people “in the door” to engage in services that they otherwise likely would not have proactively sought out or engaged in. However, such requirements do not guarantee connection with the truly reluctant to engage, and staff can spend a large amount of time and effort trying to connect with residents who want to be left alone.
- Imposing work and participation requirements can trigger fear, trauma, and hostility among residents, particularly when the consequence of noncompliance could be losing one’s housing.
- Tracking households’ compliance (or exemption) status every month added a layer of significant administrative burden for staff.
- Staff also found the tracking and implementation of the escrow component of the ABL program to be very tedious and time-consuming.
- In interviews, participants described positive experiences working with their ABL coaches and accessing services from community partners. They reported feeling supported by their coach, and many felt they had a strong and trusting relationship with their coach.
- Both staff and participants viewed escrow as a very important and beneficial component of ABL. Participants who accrued escrow through the ABL program were able to meet important financial goals, such as reducing debt, building emergency savings, and even purchasing a home.
- When employment and earnings outcomes for residents of ABL developments were compared with those for work-able tenants in the HCV program (not participating in ABL), trends for the two groups were generally similar over time. Work-able ABL residents and work-able HCV tenants had a trend of earnings and employment rates declining suddenly at the onset of COVID-19 lockdowns

and economic disruption in early 2020, followed by a steady decline through the end of the year. There was then a general pattern of recovery in 2021 for both ABL residents and HCV tenants that was ongoing throughout the rest of the study period. Taken in total, these trends in employment and earnings for work-able ABL residents in the context of a larger population of work-able tenants in subsidized housing do not indicate any obvious increase in employment and earnings that don't align with the overall trends in the economy and labor market.

In FY 2024, EOHLC also contracted with Guidehouse Consulting to assess EOHLC's voucher operations and offer recommendations for improvements. Highlights/accomplishments of this assessment in FY 2024 included:

- Identification of areas for operational improvement both at EOHLC and at the administering agency level;
- Development of best practices in operations and forms; and
- Development of comprehensive training plans for new and continuing staff members.

### C. MTW Statutory Requirement Certification

EOHLC certifies that, in FY 2024, it continued to meet the three statutory objectives of the MTW program.

### D. MTW Energy Performance Contract (EPC) Flexibility Data

Not applicable.

## VII. Appendix A: Listing of Regional Administering Agencies

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### **Community Teamwork, Inc.**

155 Merrimack Street, Lowell, MA 01852  
978-459-0551

### **Hearthway**

(formerly Berkshire Housing Development Corp.)  
1 Fenn Street, Pittsfield, MA 01201  
413-499-1630

### **Housing Assistance Corporation**

460 West Main Street, Hyannis, MA 02601  
508-771-5400

### **Lynn Housing Authority & Neighborhood Development**

10 Church Street, Lynn, MA 01902  
781-592-1966

### **Metro Housing|Boston**

1411 Tremont Street Boston, MA 02120  
617-859-0400

### **NeighborWorks Housing Solutions**

169 Summer Street, Kingston, MA 02364  
781-422-4200

### **RCAP Solutions**

191 May Street, Worcester, MA 01602  
800-488-1969

### **South Middlesex Opportunity Council**

7 Bishop Street, Framingham, MA 01702  
508-872-4853

### **Way Finders**

1780 Main Street, Springfield, MA 01103  
413-233-1500

## VIII. Appendix B: MTW Certification of Statutory Compliance

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The Massachusetts Executive Office of Housing and Livable Communities (EOHLC) hereby certifies that between the period of July 1, 2023 and June 30, 2024, EOHLC met the following three statutory requirements of:

1. Assuring that at least 75% of the families assisted by DHCD 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) served as would have been served had the amounts not been used under the demonstration.

MA Executive Office of Housing and Livable Communities

PHA Name

MA901

PHA Number/HA Code

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

Maryssa Schneider McLean

Name of Authorized Official

Director, Rental Assistance

Title

Maryssa Schneider McLean

Signature

September 24, 2024

Date