



Boulder Housing Partners 2012 MTW Annual Report

Submitted March 2013



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I Introduction

Overview of MTW Goals and Objectives

This 2012 Annual Report highlights the activities of Boulder Housing Partners (BHP) in its first year as a participant in the Moving to Work (MTW) demonstration program.

In its first year of MTW operations, BHP and our customers have already experienced the significant potential of the demonstration program. Highlights of our activity include:

Rent Reform: For all elderly and disabled households, rent is now being calculated on 26.5% of gross income, excluding allowances or deductions. All households were recertified in 2012 using a revised, shortened recertification packet and then placed on a three-year recertification cycle. Fifty-four percent of households have seen a decrease in their rent based on the new calculation. The majority of residents (94% of the households surveyed) agreed or strongly agreed that the new recertification packet was easier to prepare.

Rent Simplification: BHP removed the requirement that households report an increase in their income if the income source was already being used in the rent calculation. This activity also included planning for a flat or tiered rent system for the work-able families (all those households who are not elderly or disabled).

Rent Simplification: BHP now allows for all households to provide documentation from the source of income, instead of requiring BHP to send and review third-party verifications. This activity also removed income from assets of less than \$50,000 and allows households to self-certify to assets less than \$50,000, eliminating the need for copies of bank statements.

Eliminate the 40% cap: Households in the voucher program are now able to lease an apartment that may cost more than the amount of the voucher and not be limited to a rent payment less than 40% of their income. Five households used this exemption to rent an apartment where their portion of the rent is more than 40% of their income.

Flat Utility Allowance: A flat utility allowance was implemented based on bedroom size and whether the household pays the service provider directly for water and sewer. The flat utility allowance has provided for a clearer understanding of what the amount of the utility allowance will be, making the rent calculation easier to understand for the participant.

Public Housing Conversion: BHP submitted its application to convert all public housing units to project-based vouchers. This will allow BHP to renovate all of its public housing properties, while securing the long-term financial stability of the properties and maintaining the affordability for residents.

BHP continues to be excited about the potential that the MTW demonstration offers and invites readers to contact us with comments and suggestions.

II General Housing Authority Operating Information

a. Housing Stock Information

As of December 31, 2012	
Number of public housing units at the end of plan year	337
Description of any significant capital expenditures by development	No significant expenditures as funds are being held for renovation
Description of any new public housing units added during the year by development	None
Number of public housing units removed from inventory this year	None
Number of MTW Housing Choice Vouchers (HCV) units authorized	600
Number of non-MTW HCV units authorized (operational efficiencies apply to all but McKinney-Vento/Housing First Program)	253 (181 NED, 50 Mainstream, 22 Housing First Vouchers, 8 Tenant Protection)
Number of HCV units project-based during the Plan year	89

Current Project Based Vouchers Properties	Program Description
Woodlands Community 35 apartments	Housing for participants in the Family Self-Sufficiency Program. On-site services include case management, child care and career support
Holiday Neighborhood 10 apartments	Housing for individuals who are chronically homeless and dually diagnosed. Partnership between BHP and the Mental Health Partners
Broadway East 44 apartments	Converted public housing which provides services through the I Have a Dream Foundation, the Youth Services Initiative program, the Parks & Rec Department, and the Regional Transportation District
Other Housing Managed by Boulder Housing Partners	
Market Rate Housing	129 units in 2 developments
Tax Credit	301 units in 7 developments
Boulder Affordable Rentals	141 units in 9 developments
Project-Based Section 8 Contracts	116 units in 2 developments (Contract at North Haven (8 units) expired 11/30/12, was replaced with 8 Tenant Protection Vouchers)

b. Leasing Information

Actual for 2012	
Total number of MTW PH units leased	3,925 (average of 327 per month)
Total number of non-MTW PH units leased	N/A
Total number of MTW HCV units leased	7,048 (average of 587 per month)
Total number of non-MTW HCV units leased	3,052 (average of 254 per month)
Description of any issues relating to leasing PH or HCV units	Ongoing uncertainty related to budget and appropriations and problems related to chronic pro-ration
Number of project-based vouchers in use at the end of the plan year	89

c. Waiting List Information

Boulder Housing Partners uses a lottery system for the Section 8 Housing Choice Voucher Program. We continue to use a wait list to fill vacancies in the Public Housing Program. There are separate wait lists for Walnut Place (which is Public Housing

designated at age 50 and over) and all other units in Public Housing.

The lottery and wait lists open once per year. In 2012, the lottery application period ran from April 9-27. BHP received 1,466 total applications. From these applications, 50 lottery numbers were drawn. All applications for public housing were placed on the wait list(s).

At the end of the plan year, there were no active lottery numbers for the Section 8 Housing Choice Voucher Program, as all the applicants had been processed or were processing for eligibility.

The wait lists for public housing included 371 applicants:

- 88% were extremely low income (under 30%)
- 44% were families
- 15% were elderly households
- 35% were individuals with disabilities
- 44% were one-person households
- 23% were two-person households
- 15% were three-person households
- 11% were four-person households
- 7% were five+-person households

III Non-MTW Related Housing Authority Information

a. Planned vs Actual Sources and Uses of Other HUD or Other Federal Funds

ANALYSIS OF OTHER FEDERAL PROGRAMS (NON-MTW)				
Other Federal Programs consist of Five-Year Mainstream Vouchers, Tenant Protection Vouchers, Non Elderly Disabled Vouchers (NED), Project Based Contracts, a Moderate Rehabilitation Program, a Housing First Program, Resident Opportunity & Self Sufficiency Program, and a Service Coordination Program. The deficit in Housing Assistance Payments (HAP) for NED of approximately \$173,000 was covered by the HAP reserves as called for by the utilization of Net Restricted Assets. The remaining programs operated at break even or at a surplus which is used to support other housing activities.				
SOURCES	Original Year One Plan	Final 2012 Budget	Actual 2012 Results	Variance
Five-Year Mainstream				
Housing Assistance Payments	414,192	423,720	415,317	-8,403
Administrative Funding	43,044	44,508	45,648	1,140
Housing Choice Voucher Program (8 Tenant Protection)			5,357	5,357
Housing Choice Voucher Program (181 NED)				0
Housing Assistance Payments	1,336,008	1,037,520	1,199,667	162,147
Administrative Funding	115,677	115,659	141,197	25,538
Housing Assitance Payments (HAP) Reserves for NED			172,834	172,834
Section 8 Project Based Contract - Canyon Pointe - Subsidy	491,364	497,654	492,131	-5,523
Section 8 Project Based Contract - Canyon Pointe - Other Income		304,078	314,662	10,584
Section 8 Project Based Contract - Glen Willow - Subsidy	200,256	203,575	205,156	1,581
Section 8 Project Based Contract - Glen Willow - Other Income		171,392	179,679	8,287
Section 8 Mod Rehab Project - North Haven -Subsidy	85,308	80,515	80,582	67
Section 8 Mod Rehab Project - North Haven -Other Income		14,959	20,009	5,050
Housing First	274,260	274,260	280,357	6,097
McKinney Vento	29,903	29,000	30,000	1,000
Public Housing Family Self Sufficiency - ROSS	40,392	69,000	70,844	1,844
ROSS Service Coordinator	61,200	80,000	71,468	-8,532
Green Retro Fit Program**	30,000	0	0	0
American Recovery and Reinvestment Act of 2009 Funding**	41,334	0	0	0
TOTAL	3,162,938	3,345,840	3,724,906	-379,066

USES	Original Plan	Final 2012 Budget	Actual 2012 Results	Variance
Five-Year Mainstream				
Housing Assistance Payments	414,192	423,720	409,811	13,909
Administrative Funding	43,044	44,508	45,648	-1,140
Housing Choice Voucher Program (8 Tenant Protection)			7,313	-7,313
Housing Choice Voucher Program (181 NED)				
Housing Assistance Payments	1,336,008	1,433,520	1,372,501	61,019
Administrative Funding	115,677	115,659	141,197	-25,538
Section 8 Proj. Based Cont. - Canyon Pointe Salaries and Property Costs	491,364	796,498	786,971	9,527
Section 8 Proj. Based Cont. - Glen Willow Salaries and Property Costs	200,256	306,285	305,346	939
Section 8 Mod Rehab Project - North Haven	85,308	93,252	79,870	13,382
Housing First HAP	182,120	182,120	181,208	912
Housing First Program Expense	92,140	92,140	99,148	-7,008
McKinney Vento	29,903	29,000	30,000	-1,000
Public Housing Family Self Sufficiency - ROSS	61,200	69,000	70,844	-1,844
ROSS Service Coordinator	0	80,000	71,468	8,532
Big Ross	40,392	0	0	0
Green Retro Fit Program	30,000	0	0	0
American Recovery and Reinvestment Act of 2009 Funding	41,334	0	0	0
TOTAL	3,162,938	3,665,702	3,601,324	64,379
Net Cash Flow (Deficit)	0	-319,862	123,583	443,445

IV Long-Term MTW Plan

Agency's Long-Term Vision for the Direction of its MTW Program

Boulder Housing Partners continues to use five MTW goals to frame our long-term thinking. In addition BHP has developed the following principles that have guided our MTW plan. With MTW flexibility, BHP plans to be able to:

- Use federal housing resources as compelling tools to create positive change for families,
- Manage converted public housing as a real estate asset and a vital part of our community's infrastructure,
- Encourage the community, and our prospective customers, to perceive public housing as a place to Live, Learn, and Earn,
- Accelerate the shift of staff focus from paper to people,
- Complete the transformation of a public agency from bureaucratic to entrepreneurial,
- Accelerate changes in outcomes for families from tepid to catalytic,
- Enhance our role in the industry from thinkers to doers, and
- Provide a more complete continuum of housing choices.

BHP became an MTW Agency as of January 1, 2012. Over the past year, the major focus has been on rent reform, regulatory streamlining and beginning the shift of staff focus from paper to people.

The centerpiece of our vision for MTW flexibility hinges on receiving a positive response to the Public Housing Disposition

application that was submitted to HUD in February 2012. Provided disposition is granted, we will be able to continue with the principles that are outlined above.

Our long-term goals and expectations are described below. The Moving to Work program has three statutory goals. BHP's program includes an additional two goals that better articulate our program, and are consistent with the statutory goals. Not every item listed below requires MTW flexibility. We include these items in order to tell a more complete story of what we are trying to achieve.

MTW Goal 1

Reduce cost and achieve greater cost effectiveness in federal expenditures

In Year 1 (2012), we:

1. Streamlined and simplified the rent calculation and re-certification process for elderly households and people with disabilities,
2. Simplified the process for income and asset verification for all households,
3. Changed from a 30% of income-with-adjustments-to-rent system, to a 26.5% of gross income for rent with no deductions for elderly households and people with disabilities,
4. Implemented a flat utility allowance,
5. Excluded income from assets with a value less than \$50,000 and disallowed participation for households with assets greater than \$50,000,

- 6. Created an MTW Resident Advisory Committee to assist us in longer-term thinking and program evaluation, and
- 7. Structured our evaluation metrics and benchmarks.

In Year 2, we plan to:

- 1. Implement an HQS inspection schedule that follows the recertification schedule, and
- 2. Complete our planning to implement a flat/tiered rent program for families, including the design of a rent reform controlled study with a control group (implementation in year 3).

In Years 3 - 10, we expect to:

1. Implement the revised rent system for family households and conduct the controlled study

Working in conjunction with HUD, we propose to devise a rent structure that will reward increased income, remove penalties for reporting income and mirror the private market so that the transition from assisted housing to market rate housing is easier. At the same time, we plan to have a control group in order to better measure the outcomes of the revised rent structure.

2. Make standard documents more customer friendly

The focus will be the legal documents associated with the programs beginning with the lease and the HAP contract. Customers currently find the documents cumbersome and difficult to follow. The result is that they miss the key requirements and suffer the consequences.

3. Make the voucher program lease length more flexible

Many university towns, like Boulder, have a leasing season centered on the school year. This creates many situations in which a landlord is unwilling to sign a one-year lease.

4. Revise and simplify our portability policy

The industry has long discussed a variety of needed changes to the administration of portable vouchers. We would like to use MTW flexibility to experiment with a number of ideas that would make local administration more streamlined.

MTW Goal 2

Create incentives for families to work, seek work or prepare for work

In Year 1, we:

- 1. Streamlined and simplified the rent calculation and re-certification process for households with earned income, and
- 2. Simplified the process for income and asset verification for all households.

In Year 2, we plan to:

- 1. Complete our planning to implement a flat/tiered rent program for families,
- 2. Complete planning for our resident mobility program,
- 3. Complete planning for community center construction, and.

4. Expand the staffing of our Resident Services program so that every public housing resident is assigned a service coordinator and voucher households will begin to have access to the Resident Services Department.

In Years 3 – 10, we plan to:

- 1. Create a service delivery center at each of our family housing sites.**

With Public Housing conversion, BHP plans to create a community center at three communities and expand the center we currently have at another of our communities. We believe that service delivery close to home is a more highly leveraged and effective platform.

- 2. Expand the program that provides college tuition to BHP students participating in the ‘I Have a Dream’ program partnership.**

The I Have A Dream (IHAD) program continues to affirm its intention to place a classroom of “Dreamers” at every public housing site that can accommodate their classroom programming needs. In other words, if we build it, they will come. We are strongly committed to doing everything we can to make this opportunity available for our kids.

- 3. Expand our Community Service and Section 3 programs to build social capital by greater involvement in the community.**

BHP residents who have long been out of the workforce need to update their skills and experience and build networks in order to make re-entry more possible and

successful. We propose to expand our community service and Section 3 programs as a pre-employment training program.

- 4. Create a system to reward households for progress towards self-sufficiency.**

BHP will work with residents to create a system that rewards their progress towards self-sufficiency and their efforts to make their home and neighborhood a better place to live. We will work with residents to create this system. We will suggest that we model it after the Cornerstone Rental Equity program¹. This program matches many of the ideas we have about enhancing the benefits of renting a home and engaging residents in building equity.

- 5. Revise our Public Housing Family Self Sufficiency program to address a lower-skilled population.**

BHP is home to many families that are not yet ready to meet the requirements associated with the Family Self Sufficiency program. We want to develop an FSS program that targets families much earlier in the self-sufficiency

¹ Cornerstone Renter Equity is a management system where residents have a stake in the property where they live by using their contributions to maintain and improve property values and rental income with compensating financial equity. Residents sign a contract with Cornerstone that enables them to earn up to \$10,000 in financial equity in ten years, provided they complete routine work assignments, attend management meetings, and fulfill lease commitments. Residents receive a monthly statement of their earnings, but they must stay in their homes for five years before their credits are vested and are eligible for cash payments. After becoming vested in the Renter Equity Fund, individuals may borrow up to 80% of the value of their credits for any reason.

continuum. Families who need to gain basic literacy and life management skills are currently under-served.

6. Expand our current work with the Bridges Out of Poverty program.

The Bridges Out of Poverty model examines the sources and impact of generational poverty on families, reveals the hidden rules and norms of social class, and supports families as they learn how they can change their behavior to embrace a mental model of prosperity. BHP wants to use MTW to test the part of the theory that housing solutions will be compromised unless we are addressing the intrinsic beliefs that people hold about being poor.

MTW Goal 3

Increase housing choices for low-income households

In Year 1, we:

1. Removed the cap on income spent on rent in the voucher program.

In Year 2, we plan to:

1. Use MTW funding flexibility to create 31 newly constructed units of permanent supportive housing for chronically homeless individuals, and
2. Design a process to test mobility for residents from a Multi-Family Property with a Section 8 Project-Based Contract using Section 8 Housing Choice Vouchers.

In Years 3 – 10, we expect to:

1. **Increase the cap on project-basing vouchers to dedicate up to 60 vouchers for housing for individuals re-entering the community following homelessness or incarceration.**

BHP has seen the need to provide a supported setting in which people can re-gain skills to live more successfully in the community.

2. **Use resources leveraged from the conversion of public housing, along with MTW flexibility, to create at least 100 new affordable units renting to families at 40% of the area median income.**

Another critical gap in the housing continuum is the lack of options for households ready to move off of federal housing subsidy. Using the flexibility provided to us under the MTW program, we propose to increase our Boulder Affordable Rentals inventory by 24%.

3. **Implement a damage claim for landlords participating in the voucher program.**

A key component of our MTW plan is to make the voucher program more attractive to private landlords. As part of a recruitment tool, we propose to use HAP funds to create a fund for damage claims.

4. **Create a Section 8 homeownership program in partnership with the city of Boulder and Thistle Community Housing.**

Creation of a homeownership program may not require MTW flexibility, but doing so will round out the critical interventions that BHP can make in the housing ladder. We propose to partner with Thistle Community Housing because of their long track record of developing affordable homeownership opportunities. Thistle is Boulder’s largest non-profit housing developer specializing in mixed-income homeownership opportunities and community land trust development.

MTW Goal 4

Pilot a rent policy that will encourage self-sufficiency, assure accurate reporting of income and ensure that customers are not overly rent burdened

In Year 1, we:

For elderly households and people with disabilities:

1. Adopted a simplified rent based on 26.5% of gross income,
2. Eliminated all deductions,
3. Excluded income from assets below \$50,000,
4. Began scheduling re-certifications so that they will occur every three years,
5. Eliminated third-party verifications except at admissions and for audited files,
6. Eliminated all interim increases, except for increases in unearned income, and
7. Limited to one the number of interim decreases.

For family households:

1. Excluded income from assets below \$50,000,
2. Eliminated third-party verifications except at admissions and for audited files, and
3. Eliminated earned income disregard and interim recertifications for increases in income.

In Year 2, we will:

1. Plan for the implementation of the flat/tiered rent system for the work-able households.

In Years 3 – 10, we plan to:

1. Implement a flat/tiered rent system for family households,
2. Implement the rent reform controlled study with the treatment and control groups to test the alternate rent strategies, and
3. Monitor and evaluate the new rent structures for all households.

MTW Goal 5

Preserve, transform and revitalize our public housing

In Year 1, we:

1. Amended the process for project-based vouchers, and
2. Submitted the application for Public Housing Disposition.

In Year 2, we expect to:

1. At a minimum, complete our planning for public housing conversion.

In Years 3 – 10, we plan to:

1. **Use MTW flexibility to project base 337 units in former public housing developments converted into a 4% tax credit partnership.**

We are currently in the review process under the 2011 rules of the Section 18 disposition process. If we are successful in securing approvals to dispose of public housing, we will begin phased implementation and renovation in MTW Year 3 (2014).

2. **Test three mobility options for families in the converted public housing properties: none, full and conditional.**

BHP wants to use MTW flexibility to test whether families who are able to move with vouchers will achieve greater outcomes than those whose mobility is limited.

V Proposed MTW Activities

Activities Proposed in the Plan but Not Implemented

MTW Activity 2012 – 7, Implement a Landlord Self-Certification System for HQS Inspections in the Voucher Program, was not implemented. When the activity was written, the objective was to reduce the frequency of inspections for those participants and landlords who were in compliance with HQS inspections and had been for the past year or more. When it came time to implement the activity, it became apparent that the responsibility of certifying to the standards would put a burden on the landlords, as well as the agency to ensure that landlords were completing the forms and returning them. The activity was re-written and approved in the 2013 MTW Annual Plan under Activity 2013 – 1. The new activity will allow the inspection cycle to follow the recertification schedule.

VI Ongoing MTW Activities

Activity 2012-1

a. Allow BHP to Commit Project-Based Vouchers to 100% of the Units at Converted Public Housing Developments

This activity was first identified and approved for 2012. In February 2012, BHP submitted a disposition application for 100% of our public housing units. The activity includes the flexibility to waive the 20% cap on project-based vouchers, define excepted units and create a local project-based voucher program for former public housing sites. As of December 31, 2012, no decision had been made on the disposition application. No additional vouchers were project based in 2012. The flexibility under this activity has not yet been applied.

b. Impact of Activities

There has been no impact as the status of the application was not known as of December 31, 2012 and no vouchers were project based in 2012.

c. Challenges and Potential Strategies

There have been no challenges or potential strategies found.

d. New Indicators of Activities Status and Impact

N/A

e. Data Collection Methodology

N/A

f. Authorization

Different authorizations have not been used as those originally reported in the 2012 Annual Plan.

g. Statues and Regulations Cited

As the activity has not yet been implemented, no changes have been made to the statues and regulations cited.

Activity 2012-2

a. Rent Simplification Specifically for Elderly and Disabled Households

The main objective of this activity was to simplify the rent calculation for elderly households and persons with disabilities who are living on a fixed income. This activity focuses on four areas: 1) rent based on 26.5% of gross income; 2) triennial recertifications; 3) income disregard and 4) a limit on interim decreases. This activity was approved and implemented in 2012.

b. Impact of Activities

Over the course of 2012, a total of 632 households who qualified as households with elderly or persons with disabilities were recertified. All deductions were eliminated and rent was based on 26.5% of gross income. If a household's portion of the rent increased by more than 7%, they were granted a hardship, meaning that their increase was capped at 7% (unless there were other circumstances that increased the rent, such as an increase in income or the contract rent went over the payment standard).

We found the following results:

- 54% of households experienced a lower resident rent (versus a prediction of 74%)
- 4% of households have the same resident rent (versus a prediction of 4%)

- 12% of households experienced an increase between 1% and 6% of their prior years' rent (versus a prediction of 10%)
- 12% of households experienced an increase greater than 7% in their rent in 2012 and were granted a hardship (versus a prediction of 12%)
- 12% of households experienced an increase greater than 7% in their rent in 2012 for reasons unrelated to simplification, such as increases in income and contract rents, or changes in utility allowance amounts

In the 2012 Annual Plan (which was written in the fall of 2010), we did not factor in changes in income, contract rents or utility allowance amounts to our predictions.

All households were organized on a triennial recertification schedule. Each month, the households who were recertified were divided into thirds. The first third of households were scheduled for their next recertification in 2015, the second third were scheduled for 2014 and the final third were scheduled for 2013.

Increases in earned income are being disregarded. Because all households were recertified in 2012, the results will begin to appear in 2013.

On June 4, 2012, BHP sent out a total of 210 surveys to elderly and disabled households who had been in the section 8 or public housing program for at least two years and who had a recertification effective between February 1 and June 1, 2012. Of the surveys sent, 149 went to Section 8 voucher holders and 61 were sent to public housing residents.

The overall response rate was 41%. We received a total of 87 responses: 64 from section 8 households and 23 from public housing residents.

The average reduction in hours spent from 2011 to 2012 preparing the recertification packet was 70%. Fifty-two households (62%) strongly agreed that this year’s packet was easier to prepare and 27 (32%) agreed that it was easier to prepare. Five (6%) did not agree or strongly disagreed that it was easier.

We received a total of 57 comments, the majority of which were positive. A few complaints had to do with the change regarding the elimination of medical deductions.

Metric	Baseline	Benchmark
Hours and cost of staff time and salary savings in recertification process related to verifying medical deductions	Average of 1 hour (in 2011, 232 households provided medical deductions)	Zero hours with medical deductions (savings of \$6,032 = 232 x \$26)
Number of households with employment activity	65 elderly households or persons with disabilities	Benchmark: Increase of 1% Result: 40% Increase (91 households)

Number of hours spent by residents and participants preparing paperwork for annual recertification	12.5 hours	Benchmark: Reduction of 50% Result: Reduction of 68% (4 hours)
Number of hours spent by staff processing 100% of recertifications every year versus triennially for these households	3 hours average for each of 594 households or 1,782 total staff hours	Will be realized in 2013 (see section d. below)

c. Challenges and Potential Strategies

There are many different variables that go into determining what the resident/participant actually pays for rent, which resulted in increases of tenant rent that were not capped at the hardship level of 7%. These were due to a change in income, utility allowance or contract rent.

d. New Indicators of Activities Status and Impact

The original metric included a decrease in the amount of time spent verifying income, assets and deductions. All three items together were difficult to track and only the

elimination of verification of medical deductions is noted in this section.

The last metric noted does not apply until 2013. All households were recertified in 2012. Due to the simplified rent calculation (eliminating deductions and income from assets less than \$50,000), staff spent less time per recertification. By eliminating medical deductions for one-third of the households, average processing time per recertification dropped by one hour (originally the average time was three hours).

e. Data Collection Methodology

No changes have been made to how the data is being collected. We have used a time study approach to document hours and our operating database to provide financial information.

f. Authorization

No new authorizations were needed.

g. Statutes and Regulations Cited

From Standard MTW Agreement, Attachment C, Statement of Authorizations, Sections:

C. 4, the Agency is authorized to restructure the initial, annual and interim review process in order to affect the frequency and methods and process used to establish integrity of the income information provided, and

C. 11. The Agency is authorized to determine family payment, including the total tenant payment, the minimum rent, the utility reimbursements and tenant rent, and to adopt and implement any reasonable policies for setting rents in public housing including establishing definitions of income and adjusted income, or earned income disallowance,

D. 1. c, the Agency is authorized to define, adopt and implement a reexamination program that differs from the reexamination program currently mandated, and

D. 2. a. the Agency is authorized to adopt and implement any reasonable policies to establish payment standards, rents or subsidy levels for tenant-based assistance and to calculate the tenant portion of the rent that differ from the currently mandated program requirements.

All four authorizations were needed in order to change the structure of the rent calculation and the recertification schedule.

Activity 2012-3

a. Rent Simplification Specifically for Family Households

This activity aims to simplify the rent calculation for family households by eliminating all interim increases, eliminate earned income disregard, and planning for a flat/tiered rent system. This activity was approved and implemented for 2012.

b. Impact of Activities

The number of paybacks that were initiated due to increases in income not being reported on time reduced to zero, as we had predicted. However, the number of interim recertifications processed significantly increased. This is not altogether surprising based on the economy and impact this creates on the population served. Over the course of 2012, a total of 396 interims were processed. Of these 220 resulted in decreases to rent (due to job loss, reduced hours, reduced benefits, etc.). A total of 176 resulted in increases to rent.

Metric	Baseline	Benchmark
Number of staff hours in recertification process related to income changes (both increases and decreases)	168 interim recertifications processed annually due to increases in income, or 250 staff hours (31 staff days)	Benchmark: Reduction in staff time by 60% Result: 396 interims processed
Number of paybacks due to unreported increases in income	3% of family households in PH initiated a payback agreement in the last 12 months	Benchmark: Less than 1% Result: 0

Planning for a flat/tiered rent system will continue into 2013 and will be proposed in the 2014 MTW Annual Plan for implementation in 2014.

c. Challenges and Potential Strategies

BHP continues to look for ways to implement the controlled study in an effective way due to our sample size.

d. New Indicators of Activities Status and Impact

N/A

e. Data Collection Methodology

No changes have been made to how the data is being collected. We have used a time study approach to document staff time and our operating database to provide financial information.

f. Authorization

No new authorizations were needed.

g. Statues and Regulations Cited

From Standard MTW Agreement, Attachment C, Statement of Authorizations, Sections:

C. 4, the Agency is authorized to restructure the initial, annual and interim review process in order to affect the frequency and methods and process used to establish integrity of the income information provided, and

C. 11. The Agency is authorized to determine family payment, including the total tenant payment, the minimum rent, the utility reimbursements and tenant rent, and to adopt and implement any reasonable policies for setting rents in public housing including establishing definitions of income and adjusted income, or earned income disallowance, and

D. 2. a. the Agency is authorized to adopt and implement any reasonable policies to establish payment standards, rents or subsidy levels for tenant-based assistance and to calculate the tenant portion of the rent that differ from the currently mandated program requirements.

These authorizations were needed in order to eliminate earned income disregard and change the structure of our interim recertifications.

Activity 2012-4

a. Rent Simplification Specifically for All Households

The goal of this activity was to implement a series of changes to simplify the income and asset verification process for all families. This activity was first identified and approved for 2012 and included allowing households to provide asset and income documentation; exclude income from assets and allow for self-certification of assets that total \$50,000 or less; and limit asset totals to \$50,000 or less upon admissions to the public housing and Section 8 program.

b. Impact of Activities

In 2011, 86 total households had income from any assets. In 2012, only 10 households had assets that were greater than \$50,000 (and that income continued to be included in the rent calculation).

Metric	Baseline	Benchmark
Number of staff hours and cost in recertification process related to asset verification	64.5 staff hours (86 households x 45 minutes on average)	Benchmark: 60% reduction Result: 88% reduction (7.5 staff hours = 10 households x 45 minutes average, savings of \$1,482 = 57 x \$26)
Number of days prior to new rent taking effect that participant receives notification of final rent/HAP	30 days in advance of effective date	Benchmark: 60 Result: 43
Reduction in annual tenant revenue to BHP for public housing households due to exclusion of income from assets	2011 annual tenant rent due to income from assets: \$3,843	2012 annual tenant rent due to income from assets: \$2,360 Result: Decrease of \$1,483 in tenant rent due to income from assets

Increase in HAP to landlords/ decrease in participant's portion of the rent based on exclusion of income from assets	2011 annual Section 8 participant's portion of the rent due to income from assets: \$19,739	2012 annual Section 8 participant's portion due to income from assets: \$8,071 Result: Decrease of \$11,668 in tenant rent due to income from assets
Number of households excluded from program due to total assets more than \$50,000	0 admissions in 2011 with assets over \$50,000	Benchmark: Less than 2% Result: 3% (4 households out of 135 new admissions)

c. Challenges and Potential Strategies

The benchmark for increasing number of days prior to new rent taking effect that participant receives notification of final rent/HAP did not increase as predicted. This was due to the learning curve staff experienced while changing the rent calculation for some households, as well as processing any hardship cases due to Activity 2012-2.

The benchmark and baseline for the amount of Public Housing tenant rent and Section 8 participant HAP payments were very different. The original 2012 MTW Annual Plan was written in the fall of 2010 using data from that time period. 2012 data is not being compared to 2011 and changes did occur.

d. New Indicators of Activities Status and Impact

The original metrics included a decrease in the amount of time spent verifying income, assets and deductions. All three items together were difficult to track and only the elimination of verification of assets is noted in this section.

e. Data Collection Methodology

No changes have been made to how the data is being collected. We have used a time study approach to document staff time, waiting list data for impact to new admissions, and our operating database to provide financial information.

f. Authorization

Different authorizations have not been used as those originally reported in the 2012 Annual Plan.

g. Statues and Regulations Cited

From Standard MTW Agreement, Attachment C, Statement of Authorizations, Sections:

C. 4, the Agency is authorized to restructure the initial, annual and interim review process in order to affect the frequency and methods and process used to establish integrity of the income information provided, and

C. 11. The Agency is authorized to determine family payment, including the total tenant payment, the minimum rent, the utility reimbursements and tenant rent, and to adopt and implement any reasonable policies for setting rents in public housing including establishing definitions of income and adjusted income, or earned income disallowance, and

D. 1. c, the Agency is authorized to define, adopt and implement a reexamination program, and

D. 2. a. the Agency is authorized to adopt and implement any reasonable policies to establish payment standards, rents or subsidy levels for tenant-based assistance and to calculate the tenant portion of the rent that differ from the currently mandated program requirements, and

D. 3. b. the Agency is authorized to adopt and implement any reasonable policy for verifying family income and composition and for determining resident eligibility.

All of these authorizations were needed in order to change the structure of the rent calculation and the verification process.

Activity 2012-5

a. Eliminate 40% of Income Cap in the Voucher Program

The goal of this activity was to provide more rental choices to Section 8 voucher holders with their voucher by eliminating the 40% of income towards rent cap when they initially lease up. This activity was approved and implemented in 2012.

b. Impact of Activities

Five households chose to pay more than 40% of their income towards rent at initial lease up. Three of these households are at zero income. One of the households is a mixed citizen family in which two of the five members are eligible for assistance. The other household has income and is paying 41% of their income towards rent.

Prior to lease up, voucher households are counseled by Section 8 staff to better understand the impact of paying more out of pocket for their rent.

Metric	Baseline	Benchmark
Average number of days to lease up	29 days	Benchmark: 26 days Result: 36 days

Percentage of participants who successfully lease up	71%	Benchmark: 75% Result: 85%
Number of calls to staff and questions during lease up	2011: issued 217 vouchers 2012: issued 69 vouchers	See section d. below
Percentage of gross rent burden	Of current participants, 53% over 30% and 6% over 40%	As of 12/31/12, 20% over 30%, and 4% over 40%
Number of new landlords participating	257 current landlords	Benchmark: 265 (3% increase) Result: 384 (49% increase)

c. Challenges and Potential Strategies

The indicator to determine how many new landlords are participating in the program has been difficult to link back to a certain MTW activity. As they are new to the program, they don't necessarily understand all the intricacies of the program. Many of the landlords agreed to participate solely because they were asked by voucher holders and were not influenced by this activity in particular.

Currently, we have a total of 384 landlords participating in the program. This represents an increase of 49%. The metrics were written for the 2012 Annual Plan in the fall of 2010. In October 2010, BHP was awarded 100 NED vouchers, which helps explain the increase in landlords. This represents a 14% increase in the total number of vouchers that BHP has in use in the market.

The average number of lease up days is impacted by many outside factors, including vacancy rates. The average vacancy rate for Boulder in 2011 was 4%. In 2012, that number decreased to 3%. The average rent increased 7% from 2011 to 2012 (from \$1,022 to \$1,095).

d. New Indicators of Activities Status and Impact

In 2011, 217 vouchers were issued. In 2012, only 69 vouchers were issued. Based on the low number of vouchers issued, staff experienced a significant decrease in the number of calls. This benchmark is also repeated in Activity 2012-6. We saw a slight increase in calls from landlords due to allowing the participants to pay more towards rent. The landlords were calling to verify that this

was indeed true. There were far fewer calls from participants asking whether or not a unit would qualify based on the rent amount, as this was no longer a factor. Based solely on the number of vouchers issued, the numbers of calls was greatly reduced.

e. Data Collection Methodology

No changes were made to how we collected the data. Information was pulled from our database.

f. Authorization

Only the original authorization reported in the 2012 Annual Plan was used to implement this activity.

g. Statutes and Regulations Cited

From Standard MTW Agreement, Attachment C, Statement of Authorizations, Section:

D. 2. a. The Agency is authorized to adopt and implement any reasonable policy to establish payment standards, rents or subsidy levels for tenant-based assistance and any reasonable policies to calculate the tenant portion of the rent.

This authorization was needed in order to allow for participants to pay more than 40% of their income towards rent at initial lease up.

Activity 2012-6

a. Implement a Flat Utility Allowance for the Voucher Program

This activity's main objective was to increase voucher holder's ease of understanding of the rent calculation and how utilities affect the maximum contract rent allowed. This activity was approved and implemented in 2012.

b. Impact of Activities

There were 441 households that were receiving a utility allowance in 2012. Of these:

- 19% of households had no change in the amount of the utility allowance
- 20% of households experienced an increase in the amount of the utility allowance
- 61% of households experienced a decrease in the amount of the utility allowance

Of the 61% that experienced a decrease:

- 40% experienced a decrease of less than 5% in the amount of utility allowance
- 10% experienced a decrease between 5 and 10% in the amount of utility allowance
- 4% experienced a decrease between 10 and 15% in the amount of utility allowance
- 8% experienced a decrease greater than 15% in the amount of utility allowance

The average change in the amount of the utility allowance was \$1. The average decrease was \$7.

From the 2012 Plan we predicted the following:

Of the households who were receiving a utility allowance:

- 25% would experience a decrease of more than 5% in the amount of the utility allowance
- 8% would experience a decrease of more than 10%
- 6% would experience a decrease of more than 15%

The average decrease in utility allowance would be \$6.

Metric	Baseline	Benchmark
Number of calls to staff during lease up	2011: issued 217 vouchers 2012: issued 69 vouchers)	See section d. below
Average lease up days	29 days	Benchmark: 26 days Result: 36 days
Number of participating landlords	257 current landlords	Benchmark: 265 (3% increase) Result: 384 (49% increase)

Number of hardship cases	Zero	Benchmark: less than 3% Result: Zero
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c. Challenges and Potential Strategies

The indicator to determine how many new landlords are participating in the program has been difficult to link back to a certain MTW activity. As they are new to the program, they don't necessarily understand all the intricacies of the program. Many of the landlords agreed to participate solely because they were asked by voucher holders and were not influenced by this activity in particular.

Currently, we have a total of 384 landlords participating in the program. This represents an increase of 49%. The metrics were written for the 2012 Annual Plan in the fall of 2010. In October 2010, BHP was awarded 100 NED vouchers, which helps explain the increase in landlords. This represents a 14% increase in the total number of vouchers that BHP has in use in the market.

The average number of lease up days is impacted by many outside factors, including vacancy rates. The average vacancy rate for Boulder in 2011 was 4%. In 2012, that number decreased to 3%. The average rent increased 7% from 2011 to 2012 (from \$1,022 to \$1,095).

d. New Indicators of Activities Status and Impact

In 2011, 217 vouchers were issued. In 2012, only 69 vouchers were issued. Based on the low number of vouchers issued, staff experienced a significant decrease in the number of calls. This benchmark is also repeated in Activity 2012-6. There were far fewer calls from participants asking how the utility allowance would be determined (based on all the different variables from the prior utility schedule) as it is now much easier to determine. Based solely on the number of vouchers issued, the numbers of calls was greatly reduced.

e. Data Collection Methodology

No changes were made to how we collected the data. Information was pulled from our database

f. Authorization

Only the original authorization reported in the 2012 Annual Plan was used to implement this activity.

g. Statues and Regulations Cited

From Standard MTW Agreement, Attachment C, Statement of Authorizations, Section:

D. 2. a. The Agency is authorized to adopt and implement any reasonable policy to establish payment standards, rents or subsidy levels for tenant-based assistance and any

reasonable policies to calculate the resident portion of the rent.

This authorization was needed in order to simplify the manner in which the utility allowance is set, and how it factors into the rent calculation.

VII Sources and Uses of Funding

a. Planned VS Actual Sources and Uses of MTW Funds

ANALYSIS OF MTW FUNDS (Operating Capital, HCV)				
<p>In 2012, BHP had sources of \$7.3 Million in the MTW programs which consist of the Low Income Public Housing Program (LIPH), the Capital Fund Program and the Housing Choice Voucher Program (HCV). The deficit of \$247,000 in MTW HCV Housing Assistance Payments was a result of the recapture of 2011 Year End reserves. The remaining program deficit of \$170,000 was funded from General MTW reserves. These funds were used primarily to support predevelopment activities for a potential disposition and rehabilitation of LIPH units.</p>				
SOURCES	Original Year One Plan	Final 2012 Budget	Actual 2012 Results	Variance
Tenant Rental Income	0	1,318,334	1,308,246	-10,088
PH Operating Subsidy	491,880	709,900	676,046	-33,854
Other Tenant Charges (laundry, work orders, late charges, etc.)	0	38,060	46,202	8,142
Other Income (interest, fraud recovery, solar rebates)	0	76,602	110,942	34,340
Other Income	0	14,045	18,046	4,001
Capital Fund Program	459,000	389,000	147,716	-241,284
Housing Choice Vouchers (600 baseline)				0
Housing Assistance Payments	4,570,500	4,752,000	4,541,096	-210,904
Administrative Funding	517,533	410,832	460,244	49,412
Contribution From Reserves		261,000	417,000	156,000
TOTAL	6,038,913	7,969,773	7,725,537	244,236
USES				
Salaries and Benefits		655,200	501,909	153,291
Maintenance Materials and Contracts		840,602	712,870	127,732
Utilities		322,871	339,946	-17,075
Pilot		110,000	107,534	2,466
Management Fees Section 8		140,400	150,112	-9,712
Property Mgmt., Bkkg. Fee, Asset Mgmt. Fee + Office Supply Fee to COCC		304,868	349,544	-44,676
Housing Assistance Payments & FSS Expense		4,752,000	4,788,424	-36,424
Interest Expense (EPC Bonds)		90,775	90,736	39
EPC Debt Principal		91,048	91,061	-13
Other Administrative and General Expenses		204,566	185,437	19,129
Resident Services		141,966	143,955	-1,989
Capital Expenses		39,000	122,954	-83,954
Capital Asset Additions		277,000	141,125	135,875

Original Plan used the following incomplete expense categories				
Operating Subsidy	491,880	0	0	0
Capital Improvements	353,100	0	0	0
Operations	60,000	0	0	0
Administrative Expense (COCC)	45,900	0	0	0
Housing Choice Vouchers (600 baseline, NED vouchers excluded)				0
Housing Assistance Payments	4,570,500	0	0	0
Administrative Funding	517,533	0	0	0
TOTAL	6,038,913	7,970,296	7,725,606	244,690
Net Cash Flow (Deficit)	0	-523	-69	454

b. Planned VS Actual Sources and Uses of State and Local Funds

ANALYSIS OF BUSINESS ACTIVITIES			
<p>Business Activities include 11 Boulder Affordable Rental and Market Rate properties with 270 units, and development activities. Mortgage debt on the Bridgewalk property (123 units) was refinanced with significant cash out to support a major rehabilitation at the property resulting in an increase in fixed assets. Developer fees were earned on WestView, a new tax credit property that was not anticipated in the budget. BHP also received local grants from the City of Boulder as well as HOME funds from the City and State for the acquisition of WestView. This grant revenue was offset by a delay in receipt of a City grant expected to finance improvements to 4 Boulder Affordable Rental properties. This income and corresponding increase in capital assets was delayed to 2013.</p>			
SOURCES	Final 2012 Budget	Actual 2012 Results	Variance
Tenant Rental Income	2,896,550	3,027,804	131,253
Other Tenant Charges (laundry, work orders, late charges, etc.)	81,697	87,365	5,669
Other Income (interest, fraud recovery, solar rebates)	11,623	77,336	65,713
Developer Fees	5,000	650,000	645,000
State and Local Grants	1,978,673	1,111,592	-867,081
Federal Pass Through Grants	0	875,390	875,390
Net Increase in Mortgage Balance from refinance	6,641,872	7,034,045	392,173
TOTAL	11,615,415	12,863,533	1,248,118
USES			
Salaries and Benefits	681,420	650,497	30,923
Maintenance Materials and Contracts	689,261	633,836	55,425
Utilities	231,550	222,438	9,112
Property Mgmt., Bkkpg. Fee, Asset Mgmt. Fee to COCC	260,245	260,220	25
Interest Expense	818,852	756,018	62,834
Mortgage Principal	-358,128	0	-358,128
Other Administrative and General Expenses	143,228	194,012	-50,784
Property Replacement Reserves	258,172	258,172	0
Capital Expenses	0	10,650	-10,650
Capital Assets financed with new debt	8,697,000	5,113,443	3,583,557
TOTAL	10,905,256	7,582,942	3,322,314
Net Cash Flow (Deficit)	710,159	5,280,590	4,570,432

c. Planned VS Actual Sources and Uses of the COCC

ANALYSIS OF CENTRAL OFFICE COST CENTER (COCC)				
<p>The activities of the Central Office Cost Center were close to the budgeted amounts. Management, Bookkeeping and Office Supply Fees includes fee-for-service from Public Housing, Project Based, Boulder Affordable Rentals, Tax Credit, and Market Rate properties. Maintenance Charges to Properties also utilize a fee-for-service approach based on the work orders processed. Resident Services Fees includes revenue from grant management fees of \$130,000 that was not included in the 2012 budget. Salaries and Benefits were favorable to budget due to certain vacant positions throughout the year.</p>				
SOURCES	Original Year One Plan	Final 2012 Budget	Actual 2012 Results	Variance
Asset Management Fee Revenue	87,360	87,360	87,120	-240
Management, Bookkeeping and Office Supplies Fees	800,920	782,647	797,317	14,670
Development Fees and Tech Assistance	616,529	329,000	367,643	38,643
Tax Credit Management Fees	156,937	198,548	239,965	41,417
Resident Services and Grant Management Fees	0	232,710	366,224	133,514
Interest Income	170,000	620,891	614,699	-6,193
Maintenance Charges to Properties	1,056,000	1,123,500	1,095,162	-28,339
Other	474,103	33,080	31,966	-1,114
TOTAL	\$3,361,849	\$3,407,737	\$3,600,096	192,359
USES				
Salaries and Benefits	2,646,900	2,683,800	2,596,877	86,923
Property Cost (Home Office)	117,010	134,763	115,110	19,653
Mortgage Interest	23,182	22,745	2,500	20,245
Office Supplies	32,064	33,920	34,799	(879)
Maintenance Vehicle Expense	60,060	66,000	67,261	(1,261)
Replacement Reserves (for home office building and vehicle replacement)	54,000	74,500	74,506	(6)
Debt Principal Reduction	10,382	0	0	0
Other Administrative and General Expenses	308,709	335,158	294,136	41,022
Software and Expendable Equipment	69,546	79,475	65,284	14,191
TOTAL	\$3,321,853	\$3,321,853	\$3,479,325	-157,472
Net Cash Flow (Deficit)	\$39,996	\$85,884	\$120,771	34,887

d. If using a cost allocation or fee-for-service approach that differs from 1937 Act requirements, describe the deviations.

BHP is not using a cost allocation system that deviates from the 1937 Act requirements. BHP uses Fee for service in accordance with the safe harbor guidelines issued by HUD.

e. List or describe use of single-fund flexibility, if applicable, describe uses across traditional program lines or special circumstances in support of an MTW activity.

In 2012, BHP planned to use Replacement Housing Factor Funds for construction of permanently supportive housing. In subsequent years, BHP plans to take full advantage of single-fund flexibility. The approval for using RHFF is now a Year 2 activity and is planned for 2013. The only use of the single fund flexibility was spending of reserves on MTW consulting and planning for measurement and Year 2 activities.

f. Planned VS Actual Reserve Balances

ANALYSIS OF FY2012 OPERATING RESERVES	
Cash Reserves are considered restricted when use requires approval of an outside party or if the funds are required to be spent on certain activities (such as bond proceeds required to be used for construction). As of December 31, 2012 COCC restricted cash includes \$1,730,000 of funds restricted for construction purposes. BHP refinanced four properties in 2012 with additional debt to pay for a major rehabilitation project at two of the Boulder Affordable rental properties.	
Reserves as of	12/31/2012
MTW	
Operating Cash	709,199
Required Replacement Reserve for EPC	2,839
Restricted for EPC Debt Service	66,283
FSS Escrow	67,665
TOTAL	\$845,986
Non MTW - Section 8 HCV (NED, Housing First, Five-Year Mainstream)	
Net Restricted Assets	35,550
Unrestricted Net Assets	80,838
FSS Escrow	0
TOTAL	\$116,388
Section 8 Project Based Multi-Family Properties	
Operating Cash	355,264
Restricted Replacement Reserves	176,558
TOTAL	\$531,822
Business Activities	
Operating Cash	1,703,616
Replacement Reserves	767,351
Other Restricted Cash (restricted for construction)	1,822,399
TOTAL	\$2,470,967
COCC	
Operating Cash	1,249,221
Replacement Reserves (home office and vehicle replacement)	159,624
Other Restricted Cash	218,270
TOTAL	\$1,627,115
Total projected cash and reserve balances	\$5,592,278

VIII Administrative

a. Description of Progress on the Correction or Elimination of Observed Deficiencies

No observed deficiencies have been cited in monitoring visits, physical inspections or other oversight and monitoring mechanisms.

b. Results of Latest Agency-Directed Evaluations

Our evaluation centers largely around the rent reform/controlled study that we will be conducting once we have a rent reform for work-able families in place. This is projected for in 2014.

c. Performance and Evaluation Report for Capital Fund Activities Not Included in the MTW Block Grant

There were no capital fund activities that were outside the MTW Block Grant.

d. Certification that the Agency has Met the Three Statutory Requirements

Boulder Housing Partners hereby certifies that the three statutory requirements of 1) assuring that at least 75% of the families assisted are very low-income families; 2)

continuing to assist substantially the same total number of eligible low-income families as would have been served had the amounts not been combined; and 3) maintaining a comparable mix of families (by family size) are served, as would have been provided had the amounts not been under the demonstration has been met.

The tables below show the data as of the end of the year 2011 (the prior to entering the demonstration program) and the end of 2012.

Public Housing Resident Characteristics		
Income Levels	2011	2012
Total number of families served	330	330
Extremely low income (less than 30%)	90%	89%
Very low income (31 - 50%)	8%	9%
Low income (51 - 80%)	1%	2%
Above low income (81% +)	1%	0%
Family Type	2011	2012
Elderly, without children, Non-Disabled	10%	11%
Elderly, with children, Non-Disabled	0%	0%
Non-Elderly, without children, Non-Disabled	4%	5%
Non-Elderly, with children, Non-Disabled	41%	41%
Elderly, without children, Disabled	13%	13%
Elderly, with children, Disabled	1%	1%
Non-Elderly, without children, Disabled	32%	30%
Non-Elderly, with children, Disabled	0%	0%
Female Head of Household, with children	23%	25%
Family Size	2011	2012
One person	57%	57%
Two persons	5%	4%
Three persons	7%	7%
Four persons	14%	12%
Five persons	14%	16%
Six persons	2%	3%
Seven persons	1%	1%

Section 8 Resident Characteristics		
Income Levels	2011	2012
Total number of families served	823	818
Extremely low income (less than 30%)	90%	90%
Very low income (31 - 50%)	9%	9%
Low income (51 - 80%)	1%	1%
Above low income (81% +)	0%	0%
Family Type	2011	2012
Elderly, without children, Non-Disabled	11%	11%
Elderly, with children, Non-Disabled	0%	0%
Non-Elderly, without children, Non-Disabled	5%	4%
Non-Elderly, with children, Non-Disabled	33%	30%
Elderly, without children, Disabled	10%	12%
Elderly, with children, Disabled	0%	0%
Non-Elderly, without children, Disabled	39%	39%
Non-Elderly, with children, Disabled	3%	3%
Female Head of Household, with children	30%	27%
Family Size	2011	2012
One person	57%	55%
Two persons	19%	20%
Three persons	8%	8%
Four persons	7%	9%
Five persons	5%	5%
Six persons	3%	2%