Moving To Work

Rent Reform Features

Portage Metropolitan Housing Authority
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PUBLIC HOUSING

1. Minimum Rent

Minimum Rent of $25 that will increase by $25 every two years during tenure in Public Housing, and will be capped not to exceed $250 per month, which would be attained after 18 years of Public Housing residency. Households with a head or co-head of household, or spouse who is elderly (62 years of age or older, and/or disabled) will have no minimum rent. Departure or death of the sole elderly or disabled household member will result in the minimum rent requirement being re-instated for remaining household members.

Anticipated Impact

- Provides incentive to maintaining employment or other income-producing activities, as well as allowing program participants greater choice in their continuing participation than a time limit feature, which would arbitrarily end the housing assistance regardless of the household's efforts or progress toward self-sufficiency

- Provides increased rent revenue

Hardship Policy for Rent Reform

Hardship Policy allows for self-certification to a hardship condition for up to 2 months per calendar year. This hardship would provide a waiver for the minimum rent during that period, with no obligation on behalf of the resident household to re-pay the waived amount. The PMHA would provide a three-month hardship for the death of a household member, with no obligation to repay the waived minimum rent. There is an automatic and indefinite hardship minimum rent exemption for households that have a senior or disabled head of household, co-head or spouse.

2. Maximum Rent

Maximum Rent allows for rents set at less than 30% of adjusted income. Maximum rents are $450 per month for 1 and 2 bedroom units, and $475 per month for 3 and 4 bedroom units, regardless of income. Households are permitted to reside in public housing for as many as 5 years at these amounts, before having their maximum rent increase to 90% of the HUD Fair Market Rents. (There is no time limit for this higher maximum rent level). Income re-verifications will be biennially for these households. Elderly or disabled households will have no time limit for the ceiling rents.

Anticipated Impact

- Provides incentive to maintaining employment or other income-producing activities, as well as allowing program participants greater choice in their continuing participation than a time limit feature, which would arbitrarily end the

housing assistance regardless of the household's efforts or progress toward self-sufficiency

- Provides increased rent revenue, in the sense that, families with higher incomes leaving public housing are typically replaced with extremely low-income families

- Encourages stability at public housing developments resulting in less vacancy and unit turnover costs

- Encourages home-ownership by allowing more disposable income to be used as savings for a down payment

- Promotes housing independence by offering biennially income re-certifications requirements

3. Elderly and Disabled Rent Re-Certification

Elderly and disabled households who have 90% or more of their income from Social Security, SSI or other disability payments, and pensions will have a rent re-determination every two years. However, they may choose to have their income reexamined at any time.

Anticipated Impact

- Staff will have additional time to spend on property management and resident quality of life efforts

- Elderly and disabled residents will have an additional incentive to remain in PMHA housing, thus vacancy and turnover time will be reduced

4. Change in employment income

Change in employment income resulting in an increase or decrease of $1,000 in annual income is not processed until the next annual re-certification. However, residents are expected to report changes.

Anticipated Impact

- Staff will have additional time to spend on property management and resident self-sufficiency efforts

- Provides incentive to maintaining employment

5. Rent Adjustment for Income Decreases

Rent adjustment for income decreases that are expected to be 30 days or longer will be processed. *Note: Decreases in employment income resulting in less than $1,000 will not be processed until the next annual re-certification.*

Anticipated Impact

- Reduces Administrative Burden for completion of multiple rent calculations

- Allows 30 days for residents to find new employment or recapture lost income

6. Assets/Interest Income

Neither Assets nor Interest is considered in the income calculation for the purposes of calculating rent.

Anticipated Impact

- Reduces Administrative Burden of having to calculate and verify asset/interest income, which in most cases has minimal, if any, impact on rent amount

- Property Managers will have additional time to devote to tenant issues, which decrease terminations

- Families will be more encouraged to save when asset/interest income is not considered in the income calculation for rent determination

- Low-income families that have asset/interest income are more likely to apply for public housing, thus increasing their housing choices

7. Overall percentage of income amounts for rent calculations

Overall percentage of income amounts for rent calculations will be changed from 30% of adjusted gross income to charging 25% of employment income plus 28% of other forms of income. Rent charged will be the greatest of the adjusted income calculation, 10% of gross income, or the minimum rent.

Anticipated Impact

- Provides incentive to finding and maintaining employment or other income-producing activities

8. Non-reimbursed medical expenses will be raised from 3% of income to 10% of income.

By increasing the percentage, the need for medical expenses verification is eliminated.

Anticipated Impact

- Administrative burden of verifying non-reimbursed medical expenses will be eliminated

- Loss to household will be off-set by percentage of income amounts for rent calculations

9. Dependent deduction

Dependent deduction increased from $480, up to a maximum of $960 to $500 with a maximum of $1,000.

Anticipated Impact

- Low-income families will be encouraged to take advantage of this incentive and apply for public housing

10. Deduction for senior or disabled adults

Deduction for senior or disabled adults in the household will be increased from $400 to $500, and a household with two or more senior or disabled adults will be allowed up to $1,000 deduction in rent calculation.

Anticipated Impact

- Low-income families will be encouraged to take advantage of this incentive and apply for public housing

11. Deduction for Absent Child

Deduction for absent child may be claimed when the household head or co-head or spouse is paying child support, but the household would remain subject to the $1,000 maximum cited earlier.

Anticipated Impact

- Provides incentive to finding and maintaining employment or other income-producing activities

12. Providing transitional housing

Up to 42 units of transitional housing will be set aside for previously homeless families at Renaissance Place and Community Estates. Through partnership with Family and Community Services and its Portage Area Transitional Housing (PATH) program, residents receive on-site intensified case management services as they move toward self-sufficiency.

Anticipated Impact

- Provides most vulnerable residents of Portage County with the basic need for housing

- Provides previously homeless families with on-site supportive services which emphasizes goal-setting and an establishment of a case plan for self-sufficiency

13. Maintain existing supportive services arrangements with partners as well as increase the numbers of partners

Existing supportive services arrangements with local non-profits will be maintained as the PMHA seeks new grants when available that can support self-sufficiency efforts. PMHA is also seeking to simplify rent determination policies to enable staff to spend more time with self-sufficiency topics and referrals to the Portage Workforce Connection. PMHA goals: Increase the number of partners providing supportive services to residents and participants. PMHA Goal: See an increase in households reporting employment to 65% in five years.

Anticipated Impact

- 65% of households will report employment in five years
- The number of PMHA partners will increase

HOUSING CHOICE VOUCHER

1. Initial rent burden cap of 50% of adjusted monthly income

PMHA will continue to utilize an initial rent burden cap of 50% in an effort to provide families with greater housing choice.

Anticipated Impact

- Allows participants to lease units in geographic areas that provide more opportunities and expand the housing choice by approving tenancies that would otherwise be denied

2. Exclusion of overtime, bonuses and income from bank assets

Exclusion of overtime, bonuses and income from bank assets promotes the accumulation of assets by employed residents. PMHA will exclude interest income earned from bank assets such as checking and savings accounts and Certificate of Deposits.

Anticipated Impact

- Increases the number of households who accumulate bank assets

3. Employment and education deductions

PMHA will continue to give $500 deductions from annual income where the head of household or spouse is employed 33 hours or more in the same position or is registered as a full-time student at an educational institution, as defined by the standards of the institution, and maintaining a minimum of a 2.0 grade point average

Anticipated Impact

- Increase in the number of participants who obtain/maintain full-time employment or increase employment income as well as by the number of participants who are enrolled in formal educational institutions

4. Cap on dependent child deduction

PMHA will continue to give a $480 allowance for each family member (other than the head or spouse), who is disabled or a minor, and for family members who are 18 and older who are full-time students or who are disabled. This allowance is not to exceed $960, except that current residents (as of April 23, 1999) are entitled to an allowance of $480 for each family member who is a minor and for family members who were 18 and older and full-time students or who are disabled as of June 1, 2000.

Anticipated Impact

- HAP expenditures associated with the households outlined above will be reduced

5. Project-based voucher program

PMHA will continue to offer project-based Section 8 assistance to non-profit organizations that own rental housing

Anticipated Impact

- Increases the supply of rental units and assists the special needs populations to obtain suitable housing

- The impact of the ongoing activities will be evidenced in PMHA utilization rate for project-based units

6. MTW Homeownership Program

PMHA will continue to expand the MTW homeownership program, which identifies families with homeownership as one of their goals, screens the family for eligibility and applies a homeownership assistance payment to participants who purchase a home under the program

Anticipated Impact

- The impact of this activity will be an increase in the number of low-income families owning homes and receiving supportive services aimed at helping families move from renters to homeowners

7. Project Based Program

PMHA will continue to offer Project-Based Section 8 assistance to non-profit or for profit housing entities that own rental housing and provide supportive services to participating residents.

PMHA may attach up to 20% of its voucher assistance to specific units.

The PMHA Project-Based program does not require units to be new construction or rehabilitated units.

The term of HAP contracts will be for a five-year term subject to MTW approval and subject to funding availability.

Participating families may be eligible for a tenant-based voucher after two years of project-based assistance. Families have no right to continued assistance in another program.

Unit selection will be available based on meeting eligibility requirements for the sponsor and the housing unit(s). The process will be open, with advertising and other outreach efforts.

Project-based vouchers may be permitted for transitional housing units as well as permanent housing with supportive services.

Anticipated Impact

- The impact of this activity will be an increase in the number of low-income families with special needs.

Delaware State Housing Authority MTW Program Rent Calculation Examples

Delaware State Housing Authority
Moving To Work Savings Account Summary
March 31, 2009

	Public Housing	Housing Choice Voucher	Total
Total Number of Deposits in March	119	89	208
Average March Deposit	$188.80	$231.14	$202.25
Total Number of Savings Accounts	192	135	327
Average Account Balance	$2,476.07	$2,124.72	$2,331.01

Delaware State Housing Authority

Moving To Work (MTW)

Savings Account Deposit Calculations

When a family enrolls in MTW, a Rent Cap is established. The Rent Cap is **the highest of**:

1. **35% of gross monthly income not to exceed $350**, or
2. **$120**, or
3. the **Utility Allowance** of the unit.

Monthly savings deposits do not begin until the resident's gross monthly income increases if the Rent Cap is below $350. If the Rent Cap is set at $350, savings deposits may begin immediately if 35% of the resident's gross monthly income is greater than $350.

The monthly savings amount is calculated by deducting the Rent Cap amount from the Total Tenant Payment (TTP) amount unless the TTP exceeds the unit Fair Market Rental (FMR) amount in which case the Rent Cap amount would be deducted from the unit FMR amount.

Note: After the Rent Cap is established it can only be changed if the Rent Cap was based on the Utility Allowance and the Utility Allowance increases due to a unit transfer or annual utility survey <u>or</u> if the Rent Cap was established at $120 and the Utility Allowance increases above that amount.

Delaware State Housing Authority

Moving To Work (MTW)

Savings Account Deposit Calculations

Example #1 (Rent Cap at $350)

Resident moves in on 3/23/07.		Annual recertification is completed for 3/1/08.		Annual recertification is completed for 3/1/09.	
Unit FMR	$670	Unit FMR	$670	Unit FMR	$685
UA	$204	UA	$204	UA	$204
TTP	$670	TTP	$670	TTP	$369
Monthly gross income at move-in	$2,482	Monthly gross income at annual recertification	$2,728	Monthly gross income at annual recertification	$1,174
35% of monthly gross income at move-in	$869	35% of monthly gross income at recertification	$955	35% of monthly gross income at recertification	$411
Rent Cap	$350	Rent Cap	$350	Rent Cap	$350
Monthly Savings Deposit Amount ($670 - $350)	$320	Monthly Savings Deposit Amount ($670 - $350)	$320	Monthly Savings Deposit Amount ($369 - $350)	$19
A Rent Cap of $350 is established and savings begin immediately because 35% of the monthly gross income exceeds $350.		Monthly savings deposit amount continues at $320.		Monthly savings deposit amount decreases to $19.	

MTW RESIDENT SUMMARY – Example #1

Month	Dep	Disp	Unswp	Forf	Repay	Adj	IDA	Int	Total	Sub Total	Bal Due
[redacted] Mifflin Meadows [redacted]											
2007/05	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.79	$320.79	$320.79	$0.00
2007/06	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$1.56	$321.56	$642.35	$0.00
2007/07	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$2.44	$322.44	$964.79	$0.00
2007/08	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$3.39	$323.39	$1288.18	$0.00
2007/09	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$3.86	$323.86	$1612.04	$0.00
2007/10	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$4.34	$324.34	$1936.38	$0.00
2007/11	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$4.94	$324.94	$2261.32	$0.00
2007/12	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$5.82	$325.82	$2587.14	$0.00
2008/01	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$6.33	$326.33	$2913.47	$0.00
2008/02	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$5.30	$325.30	$3238.77	$0.00
2008/03	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$5.81	$325.81	$3564.58	$0.00
2008/04	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$5.00	$325.00	$3889.58	$0.00
2008/05	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$4.50	$324.50	$4214.08	$0.00
2008/06	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$5.04	$325.04	$4539.12	$0.00
2008/07	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$6.08	$326.08	$4865.20	$0.00
2008/08	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$6.03	$326.03	$5191.23	$0.00
2008/09	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$6.29	$326.29	$5517.52	$0.00
2008/10	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$6.78	$326.78	$5844.30	$0.00
2008/11	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$6.08	$326.08	$6170.38	$0.00
2008/12	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$5.87	$325.87	$6496.25	$0.00
2009/01	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$5.12	$325.12	$6821.37	$0.00
2009/02	$320.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$4.69	$324.69	$7146.06	$0.00
2009/03	$19.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$5.05	$24.05	$7170.11	$0.00
2009/04	$19.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$19.00	$7189.11	$0.00
	$7078.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$111.11	$7189.11		$0.00
	$7078.00	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$111.11**	**$7189.11**		**$0.00**

Delaware State Housing Authority

Moving To Work (MTW)

Savings Account Deposit Calculations

Example #2 (Rent Cap at $199, Utility Allowance)

Resident moves in on 9/1/05.		Annual recertification is completed for 9/1/06.		Interim recertification is completed for 10/1/06.	
Unit FMR	$600	Unit FMR	$600	Unit FMR	$600
UA	$199	UA	$199	UA	$199
TTP	$127	TTP	$391	TTP	$25
Monthly gross income at move-in	$364	Monthly gross income at annual recertification	$1,117	Monthly gross income at annual recertification	$0
35% of monthly gross income at move-in	$127	35% of monthly gross income at recertification	$391	35% of monthly gross income at recertification	$0
Rent Cap	$199	Rent Cap	$199	Rent Cap	$199
Monthly Savings Deposit Amount	$0	Monthly Savings Deposit Amount ($391- $199)	$192	Monthly Savings Deposit Amount	$0
A Rent Cap of $199 is established and savings will not begin until the resident's income increases.		Monthly savings deposits begin at $192 because the TTP is greater than the Rent Cap.		Resident became temporarily exempt for medical reasons from 11/1/06 – 2/28/08. Monthly savings deposits were discontinued because TTP was less than the Rent Cap.	

Delaware State Housing Authority

Moving To Work (MTW)

Savings Account Deposit Calculations

Example #2 (continued) (Rent Cap at $199, Utility Allowance)

Interim recertification is completed 3/1/08.		Annual recertification is completed for 9/1/08.		Interim recertification is completed for 3/1/09.	
Unit FMR	$600	Unit FMR	$600	Unit FMR	$600
UA	$199	UA	$199	UA	$199
TTP	$229	TTP	$149	TTP	$310
Monthly gross income at move-in	$654	Monthly gross income at annual recertification	$425	Monthly gross income at annual recertification	$887
35% of monthly gross income at recertification	$229	35% of monthly gross income at recertification	$149	35% of monthly gross income at recertification	$310
Rent Cap	$199	Rent Cap	$199	Rent Cap	$199
Monthly Savings Deposit Amount ($229 - $199)	$30	Monthly Savings Deposit Amount	$0	Monthly Savings Deposit Amount ($310 - $199)	$111
Savings deposits resume because resident's income increased to where the TTP is greater than the Rent Cap.		Monthly savings deposits are suspended because the TTP is less than the Rent Cap.		Savings deposits resume because resident's income increased to where the TTP is greater than the Rent Cap.	

MTW RESIDENT SUMMARY – EXAMPLE #2

[redacted] Section 8 Vouchers

Month	Dep	Disp	Unswp	Forf	Repay	Adj	IDA	Int	Total	Sub Total	Bal Due
2006/09	$192.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.45	$192.45	$192.45	$0.00
2006/10	$192.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.95	$192.95	$385.40	$0.00
2006/11	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$1.01	$1.01	$386.41	$0.00
2006/12	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.96	$0.96	$387.37	$0.00
2007/01	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.97	$0.97	$388.34	$0.00
2007/02	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.90	$0.90	$389.24	$0.00
2007/03	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.97	$0.97	$390.21	$0.00
2007/04	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.90	$0.90	$391.11	$0.00
2007/05	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.89	$0.89	$392.00	$0.00
2007/06	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.90	$0.90	$392.90	$0.00
2007/07	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.92	$0.92	$393.82	$0.00
2007/08	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.96	$0.96	$394.78	$0.00
2007/09	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.87	$0.87	$395.65	$0.00
2007/10	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.83	$0.83	$396.48	$0.00
2007/11	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.81	$0.81	$397.29	$0.00
2007/12	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.83	$0.83	$398.12	$0.00
2008/01	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.80	$0.80	$398.92	$0.00
2008/02	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.61	$0.61	$399.53	$0.00
2008/03	$30.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.66	$30.66	$430.19	$0.00
2008/04	$30.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.58	$30.58	$460.77	$0.00
2008/05	$30.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.54	$30.54	$491.31	$0.00
2008/06	$30.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.55	$30.55	$521.86	$0.00
2008/07	$30.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.61	$30.61	$552.47	$0.00
2008/08	$30.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.64	$30.64	$583.11	$0.00
2008/09	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.63	$0.63	$583.74	$0.00
2008/10	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.72	$0.72	$584.46	$0.00
2008/11	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.53	$0.53	$584.99	$0.00
2008/12	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.51	$0.51	$585.50	$0.00
2009/01	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.39	$0.39	$585.89	$0.00
2009/02	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.32	$0.32	$586.21	$0.00
2009/03	$111.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.52	$111.52	$697.73	$0.00
2009/04	$111.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$111.00	$808.73	$0.00
2009/05	$111.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$111.00	$919.73	$0.00
	$897.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$22.73	$919.73		$0.00
	$897.00	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$22.73**	**$919.73**		**$0.00**

Zero Income + Temporarily Exempt

Very Low Income

Delaware State Housing Authority MTW Program Contract of Mutual Participation

Moving to Work Program
Contract of Mutual Participation

This Contract of Mutual Participation (COMP) for the *Moving to Work* (MTW) Program is made this _____day of _____, _____ by and between the Delaware State Housing Authority (hereinafter referred to as "DSHA") and _____(hereinafter referred to as "resident").

I. Type of Assistance Provided by DSHA:

The resident is currently receiving housing assistance from DSHA and is a participant in the (check one):

___ Public Housing Program

___ Housing Choice Voucher Program

II. Purpose of Contract:

The purpose of this contract is to set forth the rights and responsibilities of the resident, the resident's family, and DSHA pursuant to the MTW program. Resident acknowledges that his/her continued receipt of housing assistance and eligibility to participate in the program designated above is contingent upon resident's compliance with the rights and responsibilities set forth herein.

III. Term of Contract:

This contract will be effective on _____ and will expire upon the occurrence of any of the following dates or events:

A. Date: _____;

B. Voluntary termination of DSHA housing assistance by resident;

C. Receipt of three strikes by resident (as described in Section VI);

D. Termination of the resident's residential dwelling lease because of resident's failure to comply with such lease, DSHA rules and regulations or obligations of the family if a participant is in the Housing Choice Voucher Program;

E. Termination of housing assistance by DSHA.

IV. Term of Assistance Provided by DSHA to the Resident and Resident's Family:
The resident's MTW Program participation will be limited to a period of five (5) years from the date of the initial contract and shall be contingent upon resident's compliance with the MTW Program and all responsibilities imposed by resident's residential dwelling lease.

V. Resident's Responsibilities during Term of Contract:

During the term of this contract, the resident must:

A. Participate with DSHA staff in the development of a Resident Action Plan (RAP). The RAP will outline the responsibilities of the resident, as well as the supportive services that will be provided or coordinated by DSHA;

B. Be employed at least 20 hours per week earning no less than minimum wage, or in a training or educational program for at least 20 hours per week. Due to inability to verify, hours for on-line or at a distance classes will not be counted toward the total. *For residents moving in on or after July 1, 2007 requirements will be increased to 25 hours per week beginning with their 3rd year in MTW and 30 hours per week for the 4th and any subsequent years in the MTW program.* Any combination of at least the minimum hours of these activities is acceptable;

C. Ensure that school-age children in the family attend school in compliance with School District attendance regulations. If an attendance problem arises, the resident must work with the proper authority (schools, Family Court, etc.) to rectify the situation;

D. Complete an eight-hour DSHA approved Financial Literacy class;

E. In cases where the resident's total tenant payment would exceed $120.00 per month but for the operation of Section VII here of (Resident's Total Tenant Payment), DSHA will establish a savings account and deposit therein on a monthly basis, an amount as set forth in Section VII of this Agreement. The resident may use a portion of the funds from the aforementioned savings account if:

1. The resident contributes to the expense with out of pocket funds; and,

2. Prior approval by DSHA is obtained; and,

3. The funds are for necessary and unavoidable car repairs to maintain transportation to employment or educational programs; or

4. Emergency medical care not covered by insurance; or

5. Dental or vision examinations and treatment; or

6. Down payments for primary transportation; or

7. Other circumstances as approved by DSHA.

VI. Non-Compliance with the Contract:

A. A breach of the resident's responsibilities hereunder shall result in the issuance of a "strike" against the resident. DSHA shall notify the resident in writing upon the issuance of a "strike."

B. A strike may be issued to the resident for any of the following:

1. Failure to complete a RAP and to comply with the responsibilities outlined in the RAP;

2. Discharge from employment because of a performance deficiency or voluntarily terminating employment unless re-employed within thirty days. For residents who experience seasonal/temporary layoff a strike may be issued unless re-hired within 60 days.

3. Refusal to ensure or cooperate with school officials to ensure that school-age child(ren) are in compliance with school district attendance requirements;

4. Failure to provide DSHA with satisfactory proof of compliance with resident's obligations hereunder upon reasonable request therefore;

5. Failure to complete an eight-hour DSHA approved Financial Literacy class.

C. Upon a resident's receipt of a third strike, his/her housing assistance shall be terminated as follows:

1. Public Housing residents shall be charged market-rate rent for resident's rental unit and, upon failure to pay such market-rate rent, resident will be subject to eviction;

2. DSHA and resident hereby stipulate that the market-rate rent of resident's unit is $_____ as of the date of the execution of this contract which amount shall be considered the minimal market-rate

rent chargeable upon the termination of housing assistance hereunder.

3. Housing Choice Voucher residents will have their vouchers terminated and will thereafter be responsible for the entire rent charged by the private landlord.

D. In the event that a Housing Choice Voucher resident receives a strike, DSHA will notify the resident's landlord of the issuance of the strike and that the resident's housing assistance is in jeopardy.

E. A resident may request an MTW Strike Hearing of the issuance of a strike by submitting a written request for such Hearing within ten (10) days of receipt of notice of the issuance of the strike. The written request for an MTW Strike Hearing must set forth all grounds upon which the resident bases his or her assertion that the strike was improperly issued and any documentary evidence which the resident wishes management to review must be submitted with the written request.

VII. Resident's Total Tenant Payment (TTP):

A. The term "Total Tenant Payment" (TTP) shall refer to the portion of resident's income which resident is required to pay for rent and utilities pursuant to DSHA and HUD guidelines.

B. If a resident enters the program and his/her TTP is below $120.00 a month that TTP will increase as their income increases until the TTP reaches $120.00 unless the resident's utility allowance exceeds that amount. In that case, the TTP will increase to the amount of the utility allowance. This will be the resident's rent cap. When the resident reaches their cap, any income increase thereafter that exceeds the cap up to 35% of adjusted income will be placed in a savings account by DSHA for the resident.

C. If a resident enters the MTW program and 35% of their TTP exceeds the higher of $120.00 or their utility allowance, the resident's rent cap will be set at that amount, not to exceed $350.00, and will not increase. If the resident's income increases thereafter, the difference between the established rent cap and 35% of adjusted income will be placed in a savings account by DSHA for the resident.

D. DSHA and the resident intend that all payments made by the resident hereunder shall be deemed rent so that resident's failure to make such payments shall be grounds for termination of the resident's lease and the institution of a summary proceeding for possession by DSHA.

VIII. Resident Services:

A. DSHA will endeavor to provide case management services to assist residents in reaching self-sufficiency, based on individual need, including the following:

1. Information and referral to agencies and educational programs appropriate to resident need, as well as remedial education provided through volunteer tutors and access to computers located at Public Housing sites.

2. Coordination with the Department of Labor to assist non-employed and residents who are not participating in Delaware's Temporary Aid to Needy Families (TANF) Program, in obtaining employment.

3. Providing opportunities for Housing Choice Voucher residents to take part in services provided at Public Housing sites, and improving the communication of the availability of these services to Housing Choice Voucher residents.

4. Providing on-site computers.

5. Seeking to develop remedial education for DSHA residents on-site through volunteer tutors, local education programs and updated computer capabilities.

IX. Homeownership Assistance Programs will also be made available as follows:

A. Informative homeownership meetings will be held at Public Housing sites, for both residents and Housing Choice Voucher recipients;

B. DSHA will coordinate with local non-profit agencies to provide housing counseling to participants;

C. DSHA will assist applicants with applying for a second mortgage loan for down payment and closing cost assistance to all eligible, successful participants in the initiative under DSHA's Second Mortgage Assistance Loan Program;

D. DSHA will assist eligible families interested in purchasing newly constructed homes to obtain up to $10,000 for down payment and closing costs through the Delaware Housing Partnership;

E. DSHA will assist residents in participating in private lender Community Reinvestment Act first-time home buyer programs through DSHA's strong partnerships with these organizations;

F. DSHA will work with Low Income Housing Tax Credit site owners to assist residents in obtaining a Tax Credit unit as an interim step for residents completing the Program but not ready for Homeownership;

G. Notwithstanding DSHA's undertaking to provide Homeownership assistance programs and resident services hereunder, its failure to provide such programs or services shall not constitute a defense to an eviction proceeding instituted by DSHA whether or not such eviction proceeding is based upon the resident's failure to comply with this contract nor shall such failure give rise to any private cause of action by or on behalf of residents.

X. Contract Termination by DSHA:

A. DSHA may terminate the contract if:

1. The family and DSHA agree to terminate continued housing assistance; or

2. HUD discontinues the MTW Program or DSHA's participation in the MTW Program; or

3. Housing assistance provided by DSHA to the resident is terminated in accordance with HUD regulations and/or the State Code; or

4. Resident fails to comply with his/her residential dwelling lease, DSHA rules and regulations or obligations of the family if a participant is in the Housing Choice Voucher Program.

B. DSHA must provide notice to the resident of termination of the contract and assistance. Such notice must state the reason for termination. At that time, to the extent they are eligible for grievance procedures under their lease and applicable HUD Regulations, the resident shall have five (5) days to request such grievance procedures. Failure to provide such notice will be considered acceptance of the termination by the resident.

XI. Exemptions:

A. The following households are NOT SUBJECT to the *Moving to Work* Program:

1. Single Heads of Household who are needed in the home to provide care for a disabled child, as verified by medical/legal documentation;

2. Households whose head or spouse is at least 57 years of age or disabled. Residents who become 57 years of age or disabled during the five-year term of their contract MAY elect to continue in the MTW program by signing a VOLUNTARY PARTICIPATION ACKNOWLEDGMENT.

B. The following residents who ARE SUBJECT to MTW may request extensions to time limitations hereunder:

1. Residents who experience short-term catastrophic illness, as verified by medical documentation;

2. Residents whose eligibility for assistance has been affected by termination of employment unrelated to job performance if the unemployment rate in Delaware exceeds 7.5 percent;

3. Families who have complied with their contract yet require additional time as determined by DSHA staff.

C. Any extension permitted under this section shall be for such duration and under such conditions as DSHA deems appropriate in its sole discretion.

XII. Compliance with HUD Regulations and Requirements:

The contract must be interpreted and administered in accordance with HUD regulations and requirements under the *Moving to Work* Program. DSHA must notify the resident in writing of any adjustments made to the contract.

XIII. Lease Requirements:

Nothing in this contract shall be so construed as to relieve the resident of any responsibilities imposed by the lease under which the resident occupies Public Housing or for which the resident receives Housing Choice Voucher housing assistance.

XIV. MTW Strike Hearing Procedures:

The MTW Strike Hearing Procedure is separate and independent from DSHA's Grievance Procedures. The participant has the right to request an MTW Strike Hearing of the issuance of a strike by submitting a written request within ten (10) days of the date of the strike notification letter. A copy of the request will be forwarded immediately to the Family Services Program Analyst or designee who will conduct the Hearing.

XV. Severability:

It is understood and agreed by the parties that if any part, term, or provision of this contract is held by the courts to be illegal or in conflict with any law of the United States or the State of Delaware, the validity of the remaining portions or provisions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if the contract did not contain the particular part, term, or provision held to be invalid.

XVI. Signatures:

DSHA and I/we both agree upon the responsibilities and requirements outlined in this contract. I understand that if I do not fulfill my responsibilities as stated in this contract, the housing assistance provided to me by DSHA will be discontinued.

_____ Date: _____
Signature of Head of Household

_____ Date: _____
Signature of Co-Head of Household

_____ Date: _____
Signature of Guarantor

_____ Date: _____
Signature of DSHA Representative

Resident Address:

_____

_____

Phone Number:

_____

Delaware State Housing Authority MTW Program Resident Action Plan (RAP)

MOVING TO WORK - RESIDENT ACTION PLAN
PERSONAL NEEDS ASSESSMENT

PH ☐ **Housing Choice Voucher** ☐ DATE:_____

1st Year RAP ☐ 2nd Year RAP ☐ 3rd Year RAP ☐

4th Year RAP ☐ 5th Year RAP ☐ Other _____ ☐

RESIDENT NAME: _____

PHONE #: _____ E-MAIL: _____

HEAD OF HOUSEHOLD NAME (IF DIFFERENT): _____

ADDRESS: _____

HEALTH INSURANCE: ☐ YES ☐ NO

Private Insurance ☐ Medicaid ☐ Children Only Covered ☐

SAVINGS: ☐ YES ☐ NO **CHECKING ACCOUNT:** ☐ YES ☐ NO

CRIMINAL HISTORY: _____

TRANSPORTATION:

Current License: ☐ YES ☐ NO
Suspended License: ☐ YES ☐ NO
Interested in Obtaining License: ☐ YES ☐ NO

Use of Insured Car: ☐ YES ☐ NO
Repairable Car: ☐ YES ☐ NO
Approximate Cost of Repair: $_____ Year and Make of Car: _____
Repair Needed: _____
Own Car: ☐ YES ☐ NO
Insurance: ☐ YES ☐ NO
Car Payment: $_____ Total Amount Owed: $_____

FOOD STAMPS: ☐ YES ☐ NO
TANF: ☐ YES ☐ NO
PURCHASE OF CARE
ELIGIBLE ☐ YES ☐ NO
RECEIVING ☐ YES ☐ NO
UNNECESSARY ☐
(If receiving TANF, worker's name required: _____)

MOVING TO WORK - RESIDENT ACTION PLAN

EDUCATION

Highest Grade Level Completed: 8 or less 9 10 11 12 13 14
(Please Circle)

Certificate Program/Trade School: ☐ YES ☐ NO Completed: ☐ YES ☐ NO

Degree or Certificate Obtained: _____

Scholarship Received: _____ Proof of Completion Provided: ☐ YES ☐ NO
Date

GOAL(S):	STEP(S) TO BE TAKEN:	COMPLETION DATE

MOVING TO WORK - RESIDENT ACTION PLAN

EMPLOYMENT

MOST RECENT OR CURRENT EMPLOYER: _____

POSITION: _____

HOURLY/ANNUAL WAGE: _____ HOURS PER WEEK: _____

DATE OF HIRE: _____ DATE OF TERMINATION: _____

REASON FOR TERMINATION: _____

HEALTH BENEFITS PROVIDED: ☐ YES ☐ NO

RETIREMENT BENEFITS PROVIDED: ☐ YES ☐ NO

OTHER BENEFITS PROVIDED: ☐ YES ☐ NO

PREVIOUS EMPLOYER (If less than 1 year): _____

POSITION: _____ HOURLY/ANNUAL WAGE: _____

DATE OF HIRE: _____ DATE OF TERMINATION: _____

REASON FOR TERMINATION: _____

PREVIOUS EMPLOYER (If less than 1 year): _____

POSITION: _____ HOURLY/ANNUAL WAGE: _____

DATE OF HIRE: _____ DATE OF TERMINATION: _____

REASON FOR TERMINATION: _____

GOAL(S):	STEP(S) TO BE TAKEN:	COMPLETION DATE

MOVING TO WORK - RESIDENT ACTION PLAN

FINANCIAL/BUDGETING

PUBLIC HOUSING FAIR MARKET RENT: $_____
HOUSING CHOICE VOUCHER RENT: $_____
CURRENT TENANT RENT: $_____

FINANCIAL LITERACY COMPLETED: _____
Date

CREDIT REPORT RECEIVED: ☐ YES ☐ NO

PAYMENT PLAN NEEDED: ☐ YES ☐ NO

GOAL(S):	STEP(S) TO BE TAKEN:	COMPLETION DATE

MOVING TO WORK - RESIDENT ACTION PLAN

FAMILY ISSUES

NAME	AGE	GRADE	DAY CARE/ SCHOOL	CHILD SUPPORT (*Give Details)

*Child Support Block Must Reflect One of the Following:

Need Order
Paid Independently
Order in Place and Current
Order in Place and Not Receiving or Not Current
Both Parents in Household
Parent Deceased
Does Not Wish to Pursue
Other (Specify)

GOAL(S): STEP(S) TO BE TAKEN: COMPLETION DATE

_____

_____

_____

_____

_____

_____

MOVING TO WORK - RESIDENT ACTION PLAN

CASE NOTES

_____

_____

_____

_____

_____

_____

_____

I acknowledge receipt of a copy of this Resident Action Plan. I agree to maintain contact with my Social Worker/Case Manager (SW/CM) at least every three months and to contact my SW/CM within 30 days of any change in employment, training and education. I understand that failure to do so may result in a strike.

I understand that in order to successfully complete the Moving to Work Program and receive any money put aside in the MTW savings account I must show verification of either:

A. Moving into a non-subsidized rental unit and being responsible for the full amount of the rent; or

B. Purchasing a home.

I also understand that I must be employed at least 20 hours per week earning no less than minimum wage, or in a training or educational program for at least 20 hours per week. ***For residents moving in on or after July 1, 2007 requirements will be increased to 25 hours per week beginning with their 3rd year in MTW and 30 hours per week for the 4th and any subsequent years in the MTW program.*** **Any combination of at least the minimum hours of these activities is acceptable to avoid receiving a strike.**

_____ _____

Resident Signature Case Manager Signature

Date: _____

rev 2/07

April 28, 2009 at 10:15AM:
Housing Authority of the County of San Mateo Tiered Rent Structure

Housing Authority of the County of San Mateo
Tiered Subsidy Table

Annual Adjusted Income (AAI) Range		Voucher Size					
		One (1) Bdrm Subsidy	Two (2) Bdrm Subsidy	Three (3) Bdrm Subsidy	Four (4) Bdrm Subsidy	Five (5) Bdrm Subsidy	Six (6) Bdrm Subsidy
		(FMR 1325)	(FMR 1658)	(FMR 2213)	(FMR 2339)	(FMR 2689)	(FMR 3092)
0	1999	1275	1608	2163	2289	2639	3042
2000	4999	1228	1561	2116	2242	2592	2995
5000	7999	1145	1478	2033	2159	2509	2912
8000	10999	1062	1395	1950	2076	2426	2829
11000	13999	979	1312	1867	1993	2343	2746
14000	16999	895	1228	1783	1909	2259	2662
17000	19999	812	1145	1700	1826	2176	2579
20000	22999	729	1062	1617	1743	2093	2496
23000	25999	646	979	1534	1660	2010	2413
26000	28999	562	895	1450	1576	1926	2329
29000	31999	479	812	1367	1493	1843	2246
32000	34999	396	729	1284	1410	1760	2163
35000	37999	313	646	1201	1327	1677	2080
38000	40999	229	562	1117	1243	1593	1996
41000	43999	146	479	1034	1160	1510	1913
44000	46999	63	396	951	1077	1427	1830
47000	49999		313	868	994	1344	1747
50000	52999		229	784	910	1260	1663
53000	55999		146	701	827	1177	1580
56000	58999		63	618	744	1094	1497
59000	61999			535	661	1011	1414
62000	64999			451	577	927	1330
65000	67999			368	494	844	1247
68000	70999			285	411	761	1164
71000	73999			202	328	678	1081
74000	76999			118	244	594	997
77000	79999			35	161	511	914
80000	82999				78	428	831
83000	85999					345	748
86000	88999					261	664
89000	91999					178	581
92000	94999					95	498
95000	97999					12	415
98000	100999						331
101000	103999						248
104000	106999						165
107000	109999						82

MTW Conference

Washington, DC

April 28, 2009

Tiered Rent Structure (HCV)

Proposed by the Housing Authority of the County of San Mateo (HACSM)

About San Mateo County

- Located in Northern California between San Francisco and Santa Clara Counties
- Across the bay from Oakland and Alameda County
- Population = 706,984
- Median household income = $82,913

About HACSM

- Administers the following programs:
  - 4023 Housing Choice Vouchers
  - 180 Public Housing units
  - 130 Moderate Rehab units
  - 157 Shelter Plus Care households
  - 34 Supportive Housing households

About HACSM

- Established in March 1941
- Total financial resources planned for all programs is $64,544,715.00
- Average HAP = $1,071
- Total number of employees = 48

Research, Development, and Planning Process

5

Stakeholders

- Internal Task Force
- Participants
- Owners
- Community Partners
- Legal Advocacy groups

6

Research Methods

- Surveys
- Focus Groups
- Internal Task Force
- Advisory Committee

7

Locally Defined Challenges

- Time: Processes taking too long
- Complexity: Procedures too challenging to understand, prone to error, and cumbersome
- “Red Tape”
- More demand than supply

8

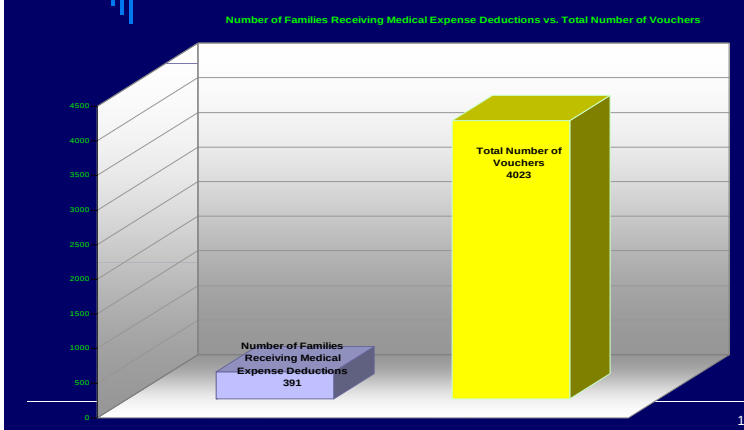
San Mateo County Priorities

- Increase Timeliness
- Decrease Complexity
- Increase Housing Opportunities
- Increase Self-Sufficiency of Participants
- Seek additional avenues for providing housing assistance in San Mateo County

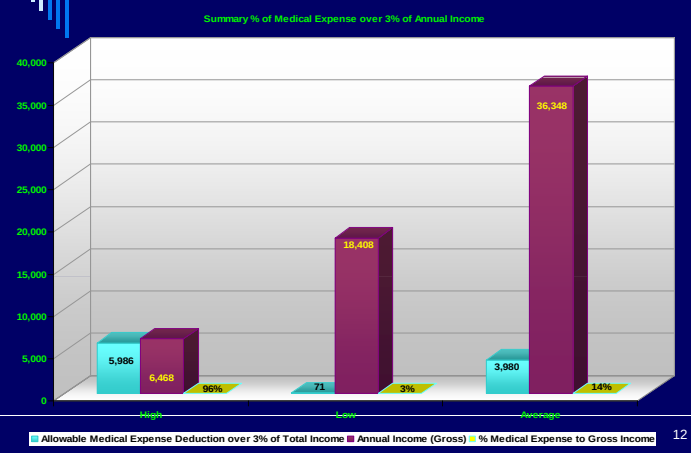
MTW Initiatives

- Increase Timeliness and Decrease Complexity
  - Application and Rent Calculation Processes:
    - Modification of verification for medical expenses, child care expenses – use of tenant-provided documents

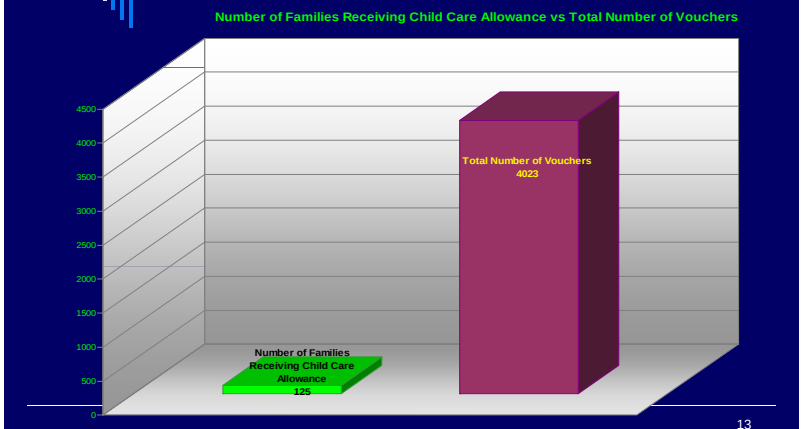
MTW Initiatives – Med Exp



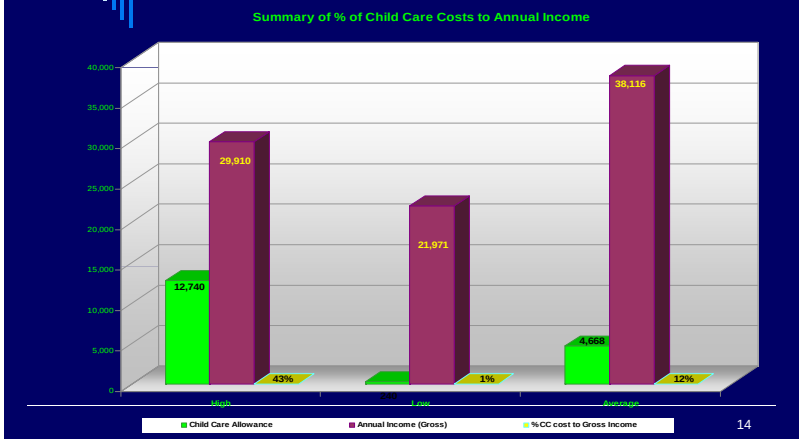
MTW Initiatives – Med Exp



MTW Initiatives – Child Care



MTW Initiatives – Child Care



MTW Initiatives

- Increase Timeliness and Decrease Complexity
  - Application and Rent Calculation Processes:
    - Assets – increase asset value requiring verification to 50K
    - Income – use of EIV and tenant-provided documents

MTW Initiatives

- Increase Housing Opportunities
  - Streamline the lease up process
    - Remove 40% cap at initial move in
    - Remove Payment Standards
    - Eliminate Utility Allowance Schedule
    - Applicant and Participant know exactly how much subsidy they will receive at briefing

MTW Initiatives

- Increase Self-Sufficiency of Participants
  - Encourages family to take personal responsibility in housing decisions
  - Provides avenues for growth through collaboration with community partnerships

Tiered Subsidy Development

- Model 1 = Cambridge HA
  - Flat Rent
- Model 2 = Cambridge and Keene HA (hybrid)
  - Flat Rent plus step-down subsidy
- Model 3 = Tiered Subsidy Table

Potential Negative Impacts

- Increase in tenant rent portion
- Increase cost to the HACSM
  - Households in lower rent units
- Computer and technology challenges
- Transition challenges

Potential Positive Impacts

- Simplification of rent calculation process
- Streamlining of lease-up process
- Cost-savings
  - Day-to-day expenditures
  - Staff time
  - Reduction in errors

QUESTIONS OR COMMENTS?

Contact Information

- Bill Lowell, Deputy Director
  - (650) 802-5024
  - WLowell@smchousing.org
- Jennifer Anderson, MTW Project Manager
  - (650) 802-3358
  - JAnderson@smchousing.org

Housing Authority of the County of San Mateo

Tiered *Subsidy* Table Model

The Model is based on three factors:

- Fair Market Rent
- Voucher Bedroom Size
- Annual Adjusted Income (includes: the tier structure, rent calculation process, and tenant portion)

Potential Variations:

- Adjustments to the FMR
  - ◊ HACSM chose to use 100% FMR for all voucher sizes, but the model could be set at any rate, 95%, 98%, 110% …. the options are endless
  - ◊ HACSM considered higher percentage rates for 2 and 3 Bedroom vouchers

- Adjustments to the range of each Tier (w/100% FMR)
  - ◊ If the range of each tier is $2,000 then the subsidy for each successive tier is (-$50)
  - ◊ If the range of each tier is $3,000 then the subsidy for each successive tier is (-$75)
  - ◊ If the range of each tier is $4,000 then the subsidy for each successive tier is (-$100)

- Adjustments to Tenant contribution
  - ◊ HACSM chose to use 1/3 monthly adjusted income (0.333), instead of "30%" (0.30)

- Adjustments to the calculation of Annual Adjusted Income (AAI)
  - ◊ HACSM chose to leave traditional calculation in place instead of using standard deductions for medical, disability, child care allowances
  - ◊ The impact of changing the calculation method of AAI is more challenging to predict
  - ◊ Utility Allowance vs. Utility Deduction

To establish the subsidy amount of each tier:

- Tier One
  FMR of each Voucher Bedroom Size *minus* $50

- Tier Two and beyond
  Average annual adjusted income (AAI) for each tier
  Monthly adjusted income (AAI/12)
  33.3% Monthly Adjusted income (MAI * 0.333)
  Subtract 33.3% MAI from FMR = Tiered Subsidy amount

Analysis

Rent burden for Participant vs. Affordability for Housing Authority

Housing Authority of the County of San Mateo

Tiered Subsidy Table (w/ 4K Tiers)

	Amount	100%
1BR_FMR	1325	1325
2BR_FMR	1658	1658
3BR_FMR	2213	2213
4BR_FMR	2339	2339
5BR_FMR	2689	2689
6BR_FMR	3092	3092

Adj_Inc_L	Adj_Inc_H	1BR_Subsidy	2BR_Subsidy	3BR_Subsidy	4BR_Subsidy	5BR_Subsidy	6BR_Subsidy
0	1999	1275	1608	2163	2289	2639	3042
2000	5999	1226	1559	2114	2240	2590	2993
6000	9999	1126	1459	2014	2140	2490	2893
10000	13999	1026	1359	1914	2040	2390	2793
14000	17999	926	1259	1814	1940	2290	2693
18000	21999	826	1159	1714	1840	2190	2593
22000	25999	726	1059	1614	1740	2090	2493
26000	29999	626	959	1514	1640	1990	2393
30000	33999	526	859	1414	1540	1890	2293
34000	37999	426	759	1314	1440	1790	2193
38000	41999	326	659	1214	1340	1690	2093
42000	45999	226	559	1114	1240	1590	1993
46000	49999	126	459	1014	1140	1490	1893
50000	53999	26	359	914	1040	1390	1793
54000	57999	0	259	814	940	1290	1693
58000	61999	0	159	714	840	1190	1593
62000	65999	0	59	614	740	1090	1493
66000	69999	0	0	514	640	990	1393
70000	73999	0	0	414	540	890	1293
74000	77999	0	0	314	440	790	1193
78000	81999	0	0	214	340	690	1093
82000	85999	0	0	114	240	590	993
86000	89999	0	0	14	140	490	893
90000	93999	0	0	0	40	390	793
94000	97999	0	0	0	0	290	693
98000	101999	0	0	0	0	190	593
102000	105999	0	0	0	0	90	493
106000	109999	0	0	0	0	0	393
110000	113999	0	0	0	0	0	293
114000	117999	0	0	0	0	0	193
118000	121999	0	0	0	0	0	93
122000	125999	0	0	0	0	0	0
126000	129999	0	0	0	0	0	0
130000	133999	0	0	0	0	0	0

$50 Minimum Rent

$100 difference between each tier, when Tiers are set at 4K increments and tenant is contributing 30% of AAI.

Housing Authority of the County of San Mateo

Initial Cost Analysis: Tenant Rent Burden vs. HA Affordability

Family	Elderly Allow	Voucher Size	Unit Size Rented	Current AAI	New Utility Deduction	New AAI	Tier Subsidy	Contract Rent	PS	Current T Rent	New T Rent	Change in T Rent	HAP	Change in HAP	Current UA
A	400	2	2	22,124	100	22,024	1,062.00	1,475	1,751	543	413	-130	932	130	10
B	400	2	2	22,139	100	22,039	1,062.00	1,300	1,751	512	238	-274	788	274	42
C	0	2	2	22,181	100	22,081	1,062.00	1,630	1,751	433	568	135	1,197	-135	154
D	0	2	2	22,193	100	22,093	1,062.00	1,700	1,751	513	638	125	1,187	-125	42
E	0	2	3	22,232	100	22,132	1,062.00	1,850	1,751	655	788	133	1,195	-133	183
F	0	2	2	22,284	100	22,184	1,062.00	1,325	1,751	456	263	-193	869	193	101
G	0	2	2	22,284	100	22,184	1,062.00	1,400	1,751	519	338	-181	881	181	38
H	400	2	2	22,436	100	22,336	1,062.00	1,550	1,751	407	488	81	1,143	-81	154
I	0	2	2	22,440	100	22,340	1,062.00	1,420	1,751	523	358	-165	897	165	38
J	0	2	2	22,440	100	22,340	1,062.00	1,700	1,751	546	638	92	1,154	-92	15
K	0	2	2	22,440	100	22,340	1,062.00	1,600	1,751	447	538	91	1,153	-91	114
L	400	2	2	22,448	100	22,348	1,062.00	1,575	1,751	519	513	-6	1,056	6	42
M	0	2	2	22,459	100	22,359	1,062.00	1,645	1,751	516	583	67	1,129	-67	46
N	0	2	3	22,488	100	22,388	1,062.00	1,600	1,751	510	538	28	1,090	-28	52
O	0	2	3	22,525	100	22,425	1,062.00	1,650	1,751	462	588	126	1,188	-126	201
P	400	2	2	22,592	100	22,492	1,062.00	1,400	1,751	397	338	-59	1,003	59	168
Q	400	2	2	22,652	100	22,552	1,062.00	1,600	1,751	524	538	14	1,076	-14	42
R	0	2	2	22,700	100	22,600	1,062.00	1,475	1,751	526	413	-113	949	113	42
S	0	2	2	22,713	100	22,613	1,062.00	1,850	1,751	667	788	121	1,183	-121	38
T	0	2	2	22,795	100	22,695	1,062.00	1,600	1,751	465	538	73	1,135	-73	105
U	0	2	2	22,880	100	22,780	1,062.00	1,362	1,751	530	300	-230	832	230	42
V	0	2	2	22,920	100	22,820	1,062.00	1,800	1,751	684	738	54	1,116	-54	117
W	0	2	2	22,920	100	22,820	1,062.00	1,675	1,751	515	613	98	1,160	-98	58
X	0	2	1	22,920	100	22,820	1,062.00	1,300	1,751	538	238	-300	762	300	35
Y	0	2	2	22,920	100	22,820	1,062.00	1,600	1,751	531	538	7	1,069	-7	42
Z	400	2	2	22,961	100	22,861	1,062.00	1,350	1,751	536	288	-248	814	248	38
												-654		**654**	

Housing Authority of the County of San Mateo

Rent Calculation and Subsidy (HAP) Determination Process

Current Process

Step 1	Step 2	Step 3
Factors included in Annual Adjusted Income and (TTP) Calculation	7 Potential Factors to determine HAP	Factors to determineTenant Rent Portion
Employment Income	Negotiated Contract Rent (including family's 40% cap at initial move in)	Contract Rent
Asset Income	Mixed Family Proration (% of HAP that the family must pay as determined by # of eligible/ineligible family members)	(-) HAP
Excluded Income (ie: Food Stamps, LIHEAP)	* Payment Standard (determined by the lower of either the unit size rented or the eligible voucher size)	Tenant Rent Portion
Child Care Expenses	* Voucher Bedroom Size (determined by family composition) - should be adjusted with any changes to members in household	
Medical Expenses	* Unit Size (Bedroom Size actually rented by family)	
Deduction per child ($480)	* Utlity Allowance (based on the actual unit size rented, whether or not the family is paying for utilities, and which utilities are the families responsibility)	* Note: These areas/items have frequent rates of error, are noted as being confusing for all parties and often responsible for delays in the lease up process
Deduction per Eld/Dis Household ($400)	Tenant 30% AAI (TTP)	
Annual Adjusted Income (AAI)	HAP	
AAI Divided by 12		
Monthly AAI x 30% = (TTP)		

Proposed Process, including Tiered Subsidy Table

Step 1	Step 2	Step 3
Factors included in Annual Adjusted Income Calculation	2 Factors to Determine Tiered Subsidy HAP	Factors to determineTenant Rent Portion
Employment Income	Annual Adjusted Income	Contract Rent
Asset Income	Voucher Bedroom Size	(-) *Tiered Subsidy* HAP
Excluded Income	** Tiered Subsidy HAP	** Tenant Rent Portion
Child Care Expenses		
Medical Expenses		
Deduction per Eld/Dis Household ($400)		
Deduction per child ($480)		
Deduction for Utilities (UD)		
Annual Adjusted Income		

** Exceptions:
"Full Subsidy Rent" - If the Contract Rent is less than the eligilble Tiered Subsidy, then T will pay $100 rent, and the subsidy (the contract rent) will be reduced by $100

"Mixed Family Rent" - Subsidy will be prorated based on # of eligible/ineligible household members

April 28, 2009 at 10:15AM:
Laying the Groundwork for Rent Reform;
Steps to consider when developing alternate rent strategies

Questions for MTW Agencies to Consider When Developing Alternate Rent Policies

What are the most important objectives?
Is it to serve more households for a given amount of Federal subsidy, is it to promote fairness in tenant rental contributions, is to promote administrative efficiency and morale, is it to encourage work, is it to generate additional rental income for the agency?

What constituencies support these objectives and what constituencies require consultation and education?
In particular, how does the Board and how do tenant groups view the objectives, and what are their major concerns? How can these concerns be alleviated? How can currently unassisted tenants be given a voice? Does the PHA anticipate any challenges from legal aid or housing advocacy organizations?

What agency financial factors should be considered when exploring rent reform options?
What would be an acceptable financial outcome for the agency: Policy should be revenue neutral? Policy must generate extra rental income? Can/should the agency operate more that one rental policy for the same sub-group?

What is the procedure for planning the specifics of rent reform?
How and when will affected constituencies be part of the discussion? How much education is needed to prepare stakeholders to participate in the planning process? How much analysis is needed by the agency to prepare for such discussions?

What can be learned from other PHAs that have attempted Rent Reform?
What can be learned from PHAs that tried to implement rent reform? What can be learned from very low income housing providers in the local community outside Public Housing and Vouchers – what are their rent structures and how do they answer questions about affordability, equity, and ease of administration?

Who will rent reform cover initially?
Only new households who are non-elderly and non-disabled? Only new households who volunteer? All non-elderly and non-disabled households, but phased in? All agency households immediately as long as there is transition to higher rents and/or a hardship policy? Should different rent reform policies be implemented for different sub-groups? (Non-working but employable households, fixed-income households, employed households, etc.)

Will a preference be given in the waiting list for those accepting rent reform rules?
What percent of all newly assisted public or voucher units will be set aside for those under rent reform rules, or should all households be required to accept the MTW rent policies? Once accepting rent

reform, must the household abide by them for a certain period, or will the new policy be permanent (as long as the agency has MTW authorizations)?

What type of rent structure will be chosen?
Flat rents for everyone in rent reform? Tiered flat rents according to the number of years in the program? A flat minimum much higher than current minimum rents plus a flat percentage (e.g. $200 monthly plus 10% of all income above $8,000)?

Will term limits be part of rent reform?
How many years, and how tied to the rents (e.g. tiered flat rents that rise with number of years in the program)? Will the limit be firm (after X years you must leave), or soft (after X years your rent goes up to 120% of market rents – this generates more rental income and provides working role models – if they stay)

If term limits are implemented, is there adequate market rate rental housing in the community available for people to move into?
What is the current vacancy rate for the local rental market? Will people be able to stay in their current neighborhoods?

Will term limits be coupled with self-sufficiency assistance?
Will the agency offer support/assistance to families to prepare them for the transition to market rents? What will the support include? Will such support be voluntary or mandatory?

What are hardship provisions?
What appeals are allowed? How many? Who will judge (PHA plus fellow tenants and perhaps unassisted tenants?) Will the hardship policy include provisions for both permanent exemptions and temporary delay or waiver from the rent reform? Under what circumstances will a permanents exemption be granted rather than a temporary delay? Will agency staff make judgments or will an independent committee (of non-agency individuals) determine the outcome of hardship requests?

How will rent reform rules be evaluated and modified?
What are the baselines, metrics and benchmarks? Procedures for getting input and sharing findings? Basis for change? Financial impacts on families? Financial impacts on agencies? Staff time impacts? Staff error impacts? Resident self-sufficiency successes? Resident failures (evictions for non-payment of rent)? Reductions in resident fraud cases? Improved resident satisfaction? Impacts on length of residency? Increases in number of households served over 5 year period? Increases in number of HCV families being currently served.

KING COUNTY HOUSING AUTHORITY

King County Housing Authority
Rent Reform/Financial Modeling Project
Kristin Winkel

April 28, 2009

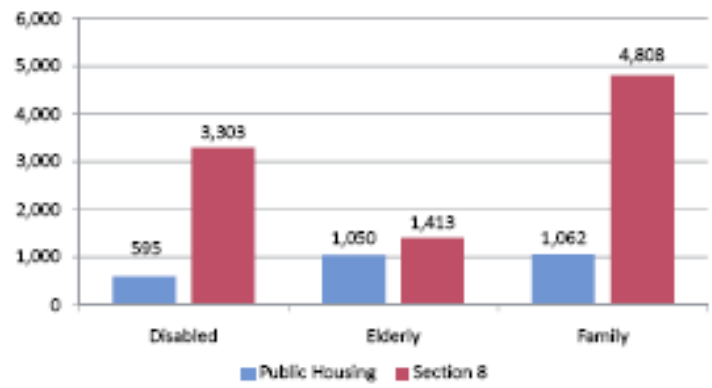
Today's Agenda

- Goals for Session and About KCHA
- Project Approach
- Developing the Modeling Tool
- Phase 1 Recommendations and Implementation
- Phase 2 Status
- Q & A

Goals for the Session

- The presentation will take about 30 minutes, with the remaining 45 minutes left for Q&A
- Feel free to interrupt and ask questions during the presentation
- Let's learn from each other and treat this as a working session

KCHA's Resident Population



- Goals for Session and Project Overview
- **Project Approach**
- Developing the Modeling Tool
- Phase 1 Recommendations and Implementation
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Rent Reform Guiding Principles

1. Simplify rent calculations and streamline process to produce significant administrative efficiencies.
2. Make rent calculations easier for residents to understand. For seniors and younger disabled residents, who are on a fixed income, simplify review process to make it less burdensome and confusing.
3. For working families, promote employment and wage progression and reduce/remove disincentives to increasing income through employment.
4. Maintain transparency of process with residents, staff and community.
5. Minimize intrusiveness into residents' lives.
6. Coordinate Resident Services programs and rent policies to support self-sufficiency and transition to non-subsidized housing.
7. Maximize the housing resources available to self-sufficient participants.
8. Ensure that new rent policy changes will reflect cultural and linguistic diversity of KCHA resident population.
9. Establish a hardship policy for households who experience a sudden loss of income through no fault of their own.
10. Develop and implement changes that will be revenue neutral for KCHA. (Phase 1)

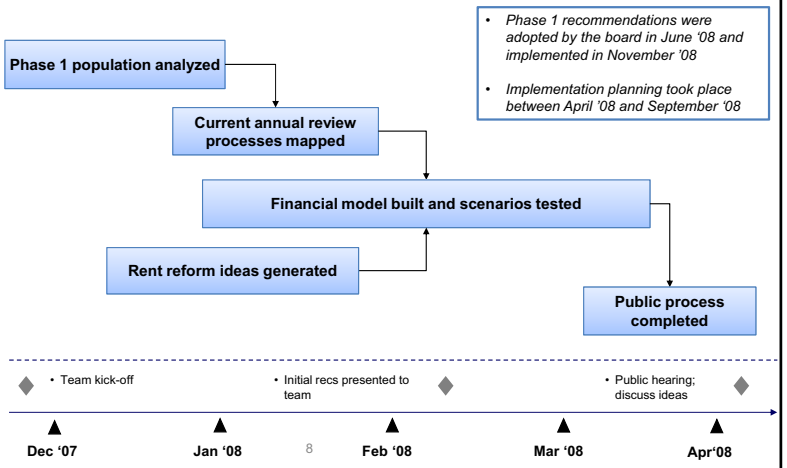
Project Breakdown by Phase

- Phase 1 Definition -

1. All households in KCHA's mixed population buildings
2. Other public housing and Section 8 households where 100% of adults are elderly or disabled*
   -AND-
   90% of household income comes from a fixed source (i.e. Social Security, SSI, pension or GAU)

   * excluding live-in attendants

Phase 1 Project Timeline



- *Phase 1 recommendations were adopted by the board in June '08 and implemented in November '08*
- *Implementation planning took place between April '08 and September '08*

Generating Rent Reform Ideas

Staff

- Interviews with PH and S8 staff to understand process pain points
- Mapping of rent policy administrative processes with PH and S8 staff to understand opportunities for streamlining

Peer Organizations

- Meetings/calls with west coast MTW peers (Oakland, Portland, Seattle, Vancouver)
- Meetings/calls with MTW peers that had already implemented reforms (Cambridge, Keene)

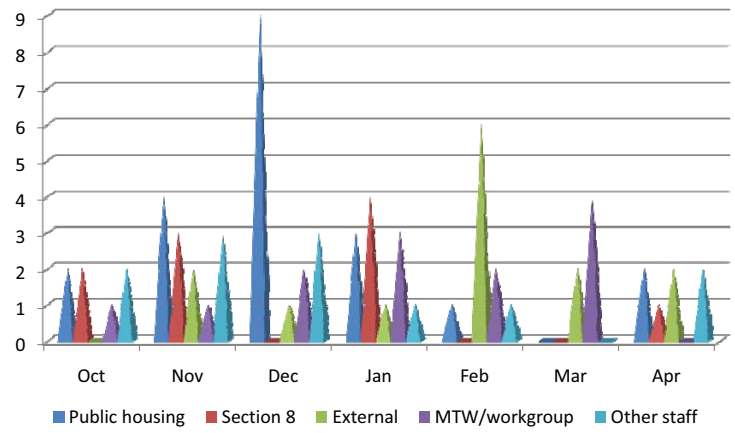
Residents and Stakeholders

- Meetings with Resident Advisory Council (RAC)
- Meetings with KCHA board
- Meetings with advocates and community leaders

Other

- Review of SEVRA bill
- Review of national research (e.g., PHADA)

Phase 1 Meetings Held



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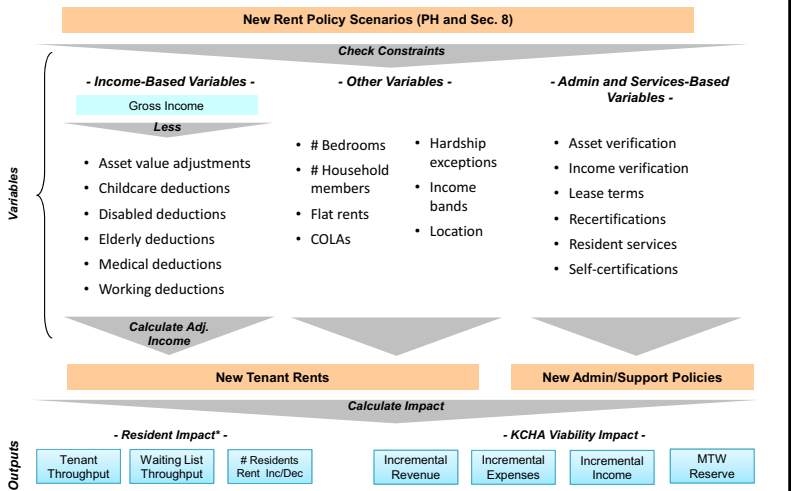
Setting Modeling Constraints

- **More or less revenue neutral**
- **Minimize rent changes: goal for most households to see little or no rent change.**
- Ensure minimum of 75% of households served have incomes below 30% of AMI
- Meet minimum reserve requirements
- Easy to implement and for residents to calculate their own rent (back of envelope)

Outlining Financial Model Variables



Modeling Framework: Measuring Financial Impact

ILLUSTRATIVE

SECTION 8	1 Memb	2 Memb	3 Memb	4 Memb	5 Memb	TOTAL
Current Gross Income						
Average	$8,837	$12,154	$16,178	$22,514	$25,812	$9,730
Median	$8,028	$12,312	$16,332	$18,906	$23,144	$8,028
Current TTP						
Average	$232	$337	$447	$610	$784	$259
Median	$214	$320	$446	$485	$663	$235
Proposed TTP						
Average	$232	$334	$449	$615	$804	$259
Median	$214	$317	$446	$496	$687	$235
Difference in TTP						
Average	$0	-$3	$2	$5	$20	$0
Median	$0	-$3	$0	$11	$25	$1
Current Shelter Burden	**31.5%**	**33.3%**	**33.2%**	**32.5%**	**36.5%**	**32.0%**
Average	31.7%	33.3%	33.9%	33.1%	35.1%	32.0%
Median	28.9%	32.7%	34.4%	33.6%	34.4%	29.2%
Proposed Shelter Burden	**31.5%**	**33.0%**	**33.3%**	**32.8%**	**37.4%**	**31.9%**
Average	31.7%	33.1%	34.1%	33.8%	36.4%	32.1%
Median	28.3%	32.2%	34.5%	33.9%	35.6%	29.1%
Difference in Shelter Burden	**0.0%**	**-0.3%**	**0.1%**	**0.3%**	**0.9%**	**0.0%**
Average	0.1%	-0.2%	0.2%	0.7%	1.3%	0.0%
Median	-0.7%	-0.6%	0.2%	0.3%	1.3%	-0.1%
Current HAP	**$1,273,225**	**$323,400**	**$53,317**	**$19,864**	**$3,176**	**$1,672,983**
Proposed HAP	**$1,272,287**	**$324,987**	**$52,973**	**$19,605**	**$3,126**	**$1,672,978**
Change in HAP	**-$939**	**$1,586**	**-$343**	**-$259**	**-$50**	**-$5**
% Change in HAP	**-0.1%**	**0.5%**	**-0.6%**	**-1.3%**	**-1.6%**	**0.0%**

Modeling Framework: Measuring Resident Impact

ILLUSTRATIVE

Section 8: Change in Tenant Rent	# Tenants	% Total
# Total Households	**3089**	**100.0%**
# Households whose Tenant Rent decreased	**2390**	**77.4%**
Difference of $0 to -$5	1800	58.3%
Difference of -$5 to -$25	584	18.9%
Difference of -$25 to -$50	5	0.2%
Difference of -$50 to -$75	1	0.0%
Difference of -$75 to -$100	0	0.0%
Difference of -$100 to -$125	0	0.0%
Difference of -$125 to -$150	0	0.0%
Difference of -$150 to -$175	0	0.0%
Difference of -$175 to -$200	0	0.0%
Difference < -$200	0	0.0%
# Households whose Tenant Rent did not change	**11**	**0.4%**
# Households whose Tenant Rent increased	**688**	**22.3%**
Difference of $0 to $5	300	9.7%
Difference of $5 to $25	299	9.7%
Difference of $25 to $50	73	2.4%
Difference of $50 to $75	16	0.5%
Difference of $75 to $100	0	0.0%
Difference of $100 to $125	0	0.0%
Difference of $125 to $150	0	0.0%
Difference of $150 to $175	0	0.0%
Difference of $175 to $200	0	0.0%
Difference > $200	0	0.0%

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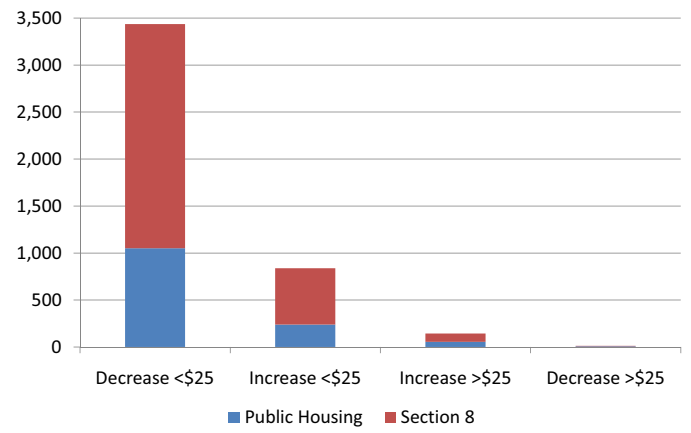
Result: *Easy Rent* Program

- All deductions were eliminated (medical deductions only allowed above $3,000)
- TTP percentage was lowered (from 30% to 28.3%) to reach a revenue neutral situation (across both programs)
- Existing utility allowances were kept (we modeled the impact of using average UAs by bedroom)
- Credit rents were eliminated after 6 month grace period
- Triennial reviews were instituted
- Hardship policies were established for extraordinary cost of living changes and high unreimbursed medical expenses

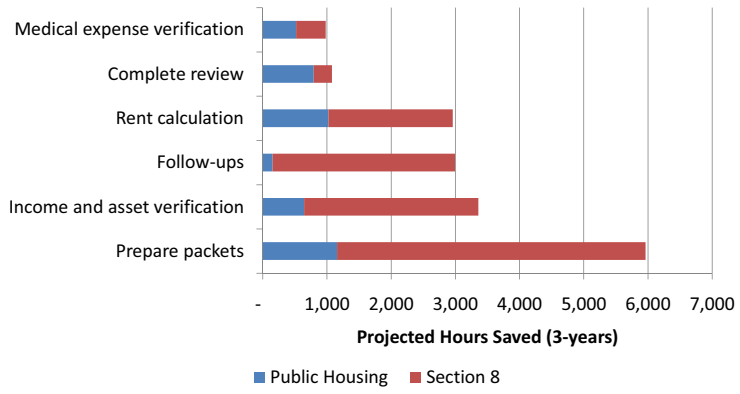
Projected Phase 1 Household Rent Changes



Easy Rent Implementation

- Established implementation committee.
- Held multiple trainings for front-line PH and S8 staff
- Held resident meetings to explain Easy Rent program
- Changes were reviewed with KCHA IT staff to determine how much could be automated for launch
- Challenging to identify every software change required prior to implementation.
- Instituted 12 month rolling implementation schedule. At date of each household's annual review, the Easy Rent calculation will be applied to existing household income

Projected 3-Year Staff Time Savings (Reviews)



Measuring the Impact of Phase 1 Recommendations

- Section 8 staff time required to complete reviews per year
- Public Housing staff time required to complete reviews per year
- Staff time spent on property management/support service activities*
- Residents taking advantage medical expense hardship policy
- Resident satisfaction with rent reform changes
- Public housing rent roll
- Section 8 subsidy

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Possible Phase 2 Concept

- All deductions will be eliminated, including Earned Income Disregard. Exceptions will be developed for households with exceptionally high medical expenses, childcare expenses, etc.
- Fixed rent tables established with household fixed rents being broken down by gross income bands and bedrooms.
  - Gross income bands currently set at $2,500 increments, but we're exploring the tightening of lower income bands, and expanding higher income bands.
- TTPs are calculated using a predetermined percentage of the lowest end of each income band.
- Average utility allowances for PH and S8 are used to calculate the fixed rents and adjust for different size households.
- Not easily applied to Section 8 HCV program. Current scenarios would show substantially increased HAP payments. Flat subsidy could mean that higher income folks that rent cheaper units have substantially lower shelter burdens.

Combined Phase 2 Population: By Income Bands

Gross Household Income Bands	Studio	1 Bdr	2 Bdr	3 Bdr	4 Bdr	5 Bdr
Up to $2,500	1	41	100	49	3	1
$2,500 - $5,000	3	99	202	55	5	0
$5,000 - $7,500	0	71	774	232	21	1
$7,500 - $10,000	0	97	337	342	51	1
$10,000 - $12,500	2	116	357	179	58	5
$12,500 - $15,000	1	90	274	245	44	8
$15,000 - $17,500	0	68	210	197	49	6
$17,500 - $20,000	0	63	191	153	51	8
$20,000 - $22,500	0	44	144	161	44	8
$22,500 - $25,000	0	33	141	132	32	3
$25,000 - $27,500	0	21	127	107	36	8
$27,500 - $30,000	0	13	103	87	23	5
$30,000 - $32,500	0	2	77	99	19	6
$32,500 - $35,000	0	5	74	65	23	2
$35,000 - $37,500	0	8	35	43	13	1
$37,500 - $40,000	0	1	32	33	23	8
$40,000 - $42,500	0	1	28	24	5	1
$42,500 - $45,000	0	0	9	31	9	2
$45,000 - $47,500	0	1	9	27	6	1
$47,500 - $50,000	0	0	8	21	3	6
$50,000 +	0	1	32	54	20	7

Working Family Incentive Concept

- Discounts to Standard Fixed Rent Schedule -

Gross Household Income Bands	Studio	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
Up to $2,500	0%	0%	0%	0%	0%	0%
$2,500 - $5,000	0%	0%	0%	0%	0%	0%
$5,000 - $7,500	0%	0%	0%	0%	0%	0%
$7,500 - $10,000	0%	0%	0%	0%	0%	0%
$10,000 - $12,500	0%	0%	0%	0%	0%	0%
$12,500 - $15,000	0%	0%	0%	0%	0%	0%
$15,000 - $17,500	0%	0%	0%	0%	0%	0%
$17,500 - $20,000	10%	10%	10%	10%	10%	10%
$20,000 - $22,500	10%	10%	10%	10%	10%	10%
$22,500 - $25,000	10%	10%	10%	10%	10%	10%
$25,000 - $27,500	10%	10%	10%	10%	10%	10%
$27,500 - $30,000	10%	10%	10%	10%	10%	10%
$30,000 - $32,500	10%	10%	10%	10%	10%	10%
$32,500 - $35,000	10%	10%	10%	10%	10%	10%
$35,000 - $37,500	10%	10%	10%	10%	10%	10%
$37,500 - $40,000	10%	10%	10%	10%	10%	10%
$40,000 - $42,500	0%	0%	0%	0%	0%	0%
$42,500 - $45,000	0%	0%	0%	0%	0%	0%
$45,000 - $47,500	0%	0%	0%	0%	0%	0%
$47,500 - $50,000	0%	0%	0%	0%	0%	0%
$50,000 +	0%	0%	0%	0%	0%	0%

Simplifying the Utility Allowance

- The utility allowance acts as the mechanism for adjusting rents for larger unit sizes (and higher required incomes for larger families).
- Significant variation in utility allowances currently exists based on different structure types, number of bedrooms, utility components, and utility service providers.
- The biggest driver of variation for households that have a utility allowance is the sewer/water/trash component.
- Our current thought is to establish two utility allowance categories broken down by bedrooms, those including sewer/water/trash, and those excluding sewer/water/trash.

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EASY RENT

King County Housing Authority's
Rent Reform Initiative
for Seniors and Residents with Disabilities
on Fixed Incomes

April 2008

EASY RENT – KCHA's Rent Reform Initiative for Seniors and Residents with Disabilities on Fixed Incomes

King County Housing Authority has developed an Easy Rent program that simplifies the rent calculation and income verification process for seniors and residents with disabilities on a fixed income. The revised rent policies are easier for residents to understand and easier for KCHA staff to administer. The Easy Rent program applies to KCHA's Public Housing and Section 8 programs. Residents of properties with Low Income Housing Tax Credits will remain subject to requirements governing those programs.

Guiding Principles

1. Make rent calculations easier for residents to understand. For seniors and younger disabled residents, who are on a fixed income, simplify annual review process to make it less burdensome and confusing.
2. Simplify rent calculations and streamline the recertification process to produce significant administrative efficiencies.
3. Maintain transparency of the process with residents, staff and community.
4. Minimize intrusiveness into residents' lives.
5. Ensure that new rent policy changes will reflect cultural diversity of KCHA resident population.
6. Establish a hardship policy for households who experience a sudden loss of income through no fault of their own.
7. Develop and implement changes that will be revenue neutral for KCHA.

Who is Included in the Easy Rent Program?

The following households qualify for KCHA's income verification and rent calculation changes under the Easy Rent program.

- All households in our mixed –population (high-rise) buildings
- All other Public Housing, Section 8, and Project-based Assistance households who meet the following criteria:
    - 100% of adults are either elderly or disabled (excluding live-in attendants); AND
    - 90% or more of the total household income comes from a fixed source (SSI, Social Security, government or private pensions, GAU).

Residents of KCHA Low Income Housing Tax Credit properties will remain subject to existing income verification requirements governing those programs.

New Recertification Schedule

Currently, recertifications of income and rent recalculation are conducted annually in the Public Housing and Section 8 Housing Choice Voucher programs. **Recertifications will now be conducted every three (3) years for all households who meet the above criteria.** Verifications of income sources and recalculation of rent payments will be conducted by KCHA every three years, unless the resident requests an interim review. In the intervening years, a cost of living adjustment (COLA) will be automatically applied annually to Social Security and SSI income and rent will be adjusted accordingly.

These changes do not affect the current cycle for HQS inspections.

KCHA will develop a reasonable transition process to implement the new three-year review cycle.

Interim Reviews

Qualifying households in the Easy Rent program will retain the option to have an interim review between the new three-year recertification cycle for any of the following reasons:

- Decrease in income greater than $2000 through no fault of their own;
- Increase in unreimbursed medical expenses greater than $2000 and total unreimbursed medical expenses exceed $3,000;
- Request by a household on a flat rent to have a review to return to an income-based rent;
- Errors/misrepresentation/fraud.

Interim recertifications are only processed if the effect of the loss of income is expected to be longer than ninety (90) days. Permanent loss of income (i.e., death of an income earner) results in a permanent, rather than interim, rent reduction.

Interim rents remain in place until the next scheduled recertification or the household experiences an increase in income, whichever comes first. Households receiving an interim rent reduction must report any subsequent income increase to KCHA within thirty (30) days of occurrence. Failure to report within thirty days results in retroactive rent changes or other measures, depending on the severity of the circumstances.

Residents are still required to report any changes in household composition to their Public Housing Property Manager or their Section 8 Housing Specialist and Section 8 Landlord. A family's rent is recalculated if the addition or subtraction of a household member results in an annual income change greater than $2000.

Dependent Minors

In the event that a dependent minor in an eligible household turns 18 after recertification, the household will remain eligible for the Easy Rent program until the next scheduled three-year recertification.

Income and Rent Calculation

Qualifying households in the Easy Rent program will now have their rent calculated at 28.3% of their income. All sources of income currently included in rent calculations will remain unchanged. Standard deductions and the Earned Income Disregard will no longer be applied to the rent calculation. However, residents with unreimbursed medical expenses above $3,000 may receive a deduction amount as described below.

Medical Deductions

Qualifying households in the Easy Rent program who have more than $3,000 in unreimbursed medical expenses will receive a deduction for the total amount of unreimbursed medical expenses. This deduction will be applied to total annual income before rent calculation.

Flat Rent

The current flat rent schedule and accompanying policy will remain in place for Public Housing. Households that choose a flat rent will continue to have income verification and rent calculation reviews every three years. KCHA will consider modifying its flat rent structure for all Public Housing residents in fiscal year 2009.

Minimum Tenant Rent and Utility Reimbursements

KCHA will replace its current minimum total tenant payment (TTP) of $25 with a minimum tenant rent of $0. However, in the event that a household's utility allowance is greater than the total tenant payment (TTP), a utility reimbursement (also known as a credit rent) will be issued to the household for a period of no more than six months. For example, if a household TTP is calculated to be $40, but the utility allowance for that unit is $50, the household will receive a reimbursement of $10 from the Housing Authority for a period of up to six months.

Beyond the initial six month limit for utility reimbursements, a resident may be eligible to apply for additional relief under KHCA's Hardship Policy.

Zero Income Households

Households reporting zero income will be subject to requirements under the new Minimum Rent policy described above. Households reporting zero income will be referred to services for benefits assistance.

$100 Cap on Rent Increases

As a result of these changes, no household's monthly rent will increase more than $100 for the first year.

Utility Allowances

The current utility allowance schedules for Public Housing and Section 8 will remain in place. KCHA will continue to monitor utility costs and will make changes to utility allowances when costs increase by 10% or more. KCHA will consider simplifying its utility allowances in fiscal year 2009.

Phase I - Easy Rent Hardship Policy

Prior to imposition of any change in rent, the household will be provided with advance notice as required by their lease and /or governing documents. Households that are notified of a rent increase will also be informed, in writing, of their ability to seek a waiver based on financial hardship provided that the hardship is related to medical expenses or extraordinary cost of living. (i.e. shelter burden greater than 50% of monthly household income).

Hardship Criteria

1. **Extraordinary Cost of Living**

In both Public Housing and Section 8 Housing Choice Voucher programs, a household may apply for a hardship review if the total shelter burden exceeds 50% of household's monthly income, except for Section 8 households who have chosen to rent a unit above the payment standard. Shelter burden is defined as the cost of rent and utilities and unreimbursed eligible medical expenses.

2. **Utility Allowance Exceeds Total Tenant Payment Beyond Six Month Cap**

In both Public Housing and Section 8 Housing Choice Voucher programs, a household may apply for an extension of its utility reimbursement beyond the six month cap. The household would need to demonstrate that the loss of the additional utility reimbursement would put the household at risk of losing their housing. Residents with exempt household income (i.e. live-in attendant income) are not eligible for a hardship solely based on this criterion.

Hardship Committee

The Hardship Committee will be comprised of KCHA staff, including the MTW Program Director, the Family Programs Manager, and an additional Resident Services Department staff person. Once a hardship review request has been submitted, the Committee will examine each family's circumstances on a case-by-case basis. The Committee has a choice of remedies it can recommend (including permanent, family-specific rent caps) as it deems appropriate, to reduce a qualifying household's rent burden:

1) Set rent at minimum rent of $0 for a specific period of time
2) Extend utility reimbursement for a specific period of time
3) Phase in reasonable rent increase for a specific period of time
4) Extend $100 per month rent cap for up to one year (resulting in a two year maximum)
5) Phase out $100 per month rent increase cap out over specified period of time, not to exceed three years
6) Appropriate combination of above listed options.

The Hardship Committee will send its recommendation to the Director of Housing Management and/or Director of Resident Services for approval. Applicants who disagree with the recommendation may appeal through KCHA's existing Grievance Procedure.

Grievance Procedure

Should a resident be dissatisfied with the decision of the hardship committee, the household may choose to take their request to an outside hearing officer. This option will be based on KCHA's existing grievance policy.

MINNEAPOLIS PUBLIC HOUSING AUTHORITY MTW HOMEOWNERSHIP AND FORECLOSURE PREVENTION INITIATIVES

Moving To Work Home Ownership Made Easy (HOME) Program

Moving To Work Section 8 Mortgage Assistance (Moving Home) Program

Moving To Work Section 8 Mortgage Foreclosure Prevention (Saving Home) Initiative

Operational Guidelines

I. Introduction:

Minneapolis Public Housing Authority (MPHA) has received authority from the U.S. Department of Housing and Urban Development (HUD) under its Moving To Work Agreement to extend and amend its Section 8 Homeownership Demonstration Program (Moving Home) guidelines that allow MPHA to exercise the option of providing Section 8 tenant-based assistance to an eligible family to purchase, rather than rent, a dwelling unit that will be occupied by the family. MPHA is also authorized to create a Section 8 Foreclosure Prevention Program (Saving Home).

This assistance offers an opportunity for families to utilize Section 8 tenant-based assistance toward the purchase of a home. HUD does not provide, additional or separate funding to MPHA for these initiatives. MPHA must use its current voucher program funding previously established under existing Annual Contributions Contracts (ACC) to fund its MTW Homeownership and Foreclosure Prevention initiatives.

MPHA may not reduce a family's choice by limiting the use of homeownership assistance to particular units, neighborhoods, developers, or lenders. For example, while HUD encourages PHAs to develop partnerships with lenders in order to assist the family in obtaining financing, the PHA may not require the family to use a certain lender or financing approach. For the MTW Moving Home and Saving Home initiatives, MPHA must approve of the mortgage product selected by the family to ensure mortgage reasonableness, that the fixed rate mortgage product will be within the permitted Section 8 payments standards and affordable in accordance with Section 8 Voucher standards. MPHA does have the right and requires that MTW Section 8 Homeownership assistance be limited to areas within MPHA's jurisdiction, the City of Minneapolis.

II: Overview of MPHA's MTW Homeownership Initiatives

Under its MTW Homeownership Initiatives, MPHA will operate its Home Ownership Made Easy (HOME) program, its Section 8 Homeownership (Moving Home) program and its Foreclosure Prevention (Saving Home) program. These programs will work with MPHA public housing residents, Section 8

participants and families at risk of foreclosure who otherwise meet the requirements of this demonstration to secure and preserve homeownership opportunities with MPHA assistance.

MPHA has adopted operational guidelines, requirements and procedures for administering these programs:

- **HOME: Home Ownership Made Easy**
- **Moving Home (Section 8 Mortgage Assistance for Homeownership)**
- **Saving Home:**

HOME OWNERSHIP MADE EASY (HOME):

A potential HOME program participant must have:

1. At least one adult in the household working full time
2. Must meet the Annual Family Income Requirements
3. At least one child under the age of 18, a full time student under the age of 25 or a totally dependent handicapped adult child residing with the potential homebuyer.
4. The Potential Homebuyer must contribute at least $500.00 of his/her own funds to be applied toward the downpayment required for purchase of the residence.
5. The Potential Homebuyer must make an alternative investment in the form of neighborhood or community service to be eligible for the Downpayment Assistance Grant
6. Must attend individual HOME program counseling with MPHA's HOME program partner, the Family Housing Fund or its assigns; and attend additional counseling if requested

MOVING HOME: (Section 8 Mortgage Assistance For Home Ownership):

Qualified Minneapolis Section 8 Housing Choice Voucher program participants or select MPHA public housing residents who have been determined eligible pursuant to the Moving Home selection criteria may utilize Section 8 voucher assistance to purchase, rather than rent a home, subject to the following requirements:

1. The family meets the general requirements for participation and/or continued participation in the MPHA Section 8 tenant-based program.

2. The family is in full compliance with their public housing or private market lease and Section 8 program requirements and must terminate their current lease arrangement in compliance with the lease prior to purchase of a home.

3. Program participants must be "first-time homeowners," where a family member must not have owned title to a principal residence in the last three years; except where due to predatory lending practices or other mitigating circumstances, select applicant homeowners qualify for the Section 8 homeownership foreclosure prevention program. Residents of limited equity cooperatives are eligible for the homeownership program. (This provision will be waived for families selected for the MPHA MTW Saving Home Foreclosure Prevention program.)

4. Participants selected for the Section 8 homeownership option must participate in the Homeownership Program COACH Approach Workshop series or in a similar program with an MPHA approved Agency. Once the family is deemed "mortgage ready" the family will enter the pre-purchase and post-purchase homeownership and foreclosure prevention-counseling program, if applicable. MPHA will review the basic eligibility

requirements for the program with the family. When the family successfully completes the required counseling program elements and still otherwise meets the Moving Home eligibility requirements, the family will be referred to MPHA's homebuyer consulting firm for the first-time homebuyer education and mortgage readiness counseling.

5. The head of household or spouse must be employed full-time (employment must average a minimum of 30 hours per week) and have been continuously employed for at least two years calendar years before commencement of homeownership assistance. Families in which the head of household or spouse is disabled or elderly are exempted from this requirement; however must have stable household income such that combined with savings and allowable Section 8 mortgage assistance for the voucher size the family is eligible for, has household income sufficient to be approved for a mortgage by an approved lender in the current real estate market.

6. The family's household income must be at least 30% of the area median but no more than 80% of the area median to participate. Public Assistance income may not be used for meeting this requirement, except for households in which the head or spouse is elderly or disabled and households that include a disabled person other than the head or spouse, MFIP assistance, SSI that is subject to an income eligibility test; food stamps; general or other assistance provided under a federal, state or local program that provides assistance available to meet family living or housing expenses, and such assistance meets lender underwriting criteria sufficient to qualify for a mortgage sufficient to purchase in the current Minneapolis real estate market.

III. Screening and Determination of Readiness

MPHA will market the MTW Section 8 Homeownership Program to all apparently eligible Minneapolis Section 8 Housing Choice Voucher participants and MPHA Public Housing Residents. All apparently eligible participants will be referred to MPHA Homeownership Program staff and invited to complete a HomeOwnership Pre-Application to identify their level of readiness for homeownership.

The Pre-Application will be reviewed by the MPHA's Homeownership program staff for minimum qualification status; including: debt/asset ratio; employment status' escrow balances, Section 8 Program or public housing compliance status and other program requirements. If necessary, the Homeownership staff will schedule an appointment with the family to further determine their mortgage readiness.

The participant will be assigned a rating value of one of the following designations: Level 1, Level 2 or Level 3. These levels are designed to indicate the readiness of each participant for Section 8 homeownership:

Level 1: Family is within 6 months of being fully ready for homeownership. Employment history is stable (3 years or more) and the family has access to the required assets needed to secure a mortgage, prompt payment of rent and utilities, no collection or judgments appearing on credit report. The family will be referred to MPHA's Homeownership consultant to begin first time homebuyer education and mortgage readiness counseling.

Level 2: Family is between six and 12 months of being fully ready for homeownership. Family may be in the process of completing the self-

sufficiency goals and/or is close to securing the required amount of funds for down payment. Additional time is needed for homebuyer requirements and completion of homeownership counseling. The family will be required to attend "Coach Approach" or other counseling as identified by MPHA's Homeownership staff. Once the Family has successfully completed the required counseling, the Family will be referred to MPHA's homeownership consulting firm to begin first time homebuyer education and mortgage readiness counseling.

Level 3: Family is 12 to 24 months from being ready for homeownership. Family may have unstable employment history, insufficient debt/asset ratio, and no available funds for down payment. The Family will be required to attend "Coach Approach or other counseling as identified by MPHA's Homeownership staff. Upon successful completion, the Family may be referred to MPHA's homeownership consulting firm to begin first time homebuyer education and mortgage readiness counseling.

IV. Homeownership Counseling

MPHA requires that Section 8 ***Moving Home*** participants attend pre- and post purchase homeownership counseling. At a minimum, the counseling will include the following:

- Budgeting and money maintenance
- Credit counseling
- Knowing the players and their roles in the home buying process
- How to negotiate purchase price
- Preparation for loan qualification and application
- How to obtain homeownership financing
- How to find a home
- Advantages of purchasing and how to locate a home in an area that does not have a high concentration of low-income families
- Maintaining a home
- Avoiding delinquencies, defaults and foreclosures

Upon completion of the first time homebuyer education and mortgage readiness counseling, the MPHA Moving Home participant should have an understanding of how to:

- Determine if homeownership is right for them
- Determine what they can afford to spend on a home
- Identify what they want and need in a home
- Shop for a home that meets their needs
- Decide how much to offer for a house
- Obtain and use a home inspection
- Shop for an affordable mortgage
- Know what to expect at closing and settlement
- Meet the ongoing financial obligations of homeownership and avoid default
- Care for the home after purchase
- Take advantage of financial opportunities that come with homeownership

MPHA requires a post-purchase counseling with all Moving Home participants once they have secured a mortgage and have moved into the home. MPHA's Homeownership staff will work with the family to schedule the post-purchase counseling.

MPHA will partner with the Family Housing Fund approved agencies, such as Thompson Associates, to deliver the homeownership counseling through referrals by MPHA. Homestretch Counseling will also be encouraged, as well as consumer credit counseling, Life Skills or other counseling as deemed necessary. MPHA will assist the families with locating suitable counseling in close proximity to their current residence.

V. Issuance and Time Frame for Utilization

Upon the issuance of a Section 8 homeownership voucher to a Moving Home participant meeting all the homeownership voucher criteria, the participant will have a maximum of 180 days from the date of issuance of a voucher to find a home and enter into a "Contract for Sale".

Any extensions beyond 180 days will be at the sole discretion of the MPHA Director of Section 8 Rental Assistance and MPHA Homeownership designated staff.

VI. Permitted Ownership Arrangements

The homeownership option may be utilized in four types of housing:

1) A single family home
2) Twin or Town home
3) A cooperative unit, where one or more family members hold membership shares in the cooperative
4) Condominium

VII. Contract for Sale and Inspection

Participants in the Moving Home program must complete a "Contract for Sale" with the owner of the property to be purchased.

The Contract for Sale must include the home's price and terms of sale, the purchaser's pre-purchase inspection requirements and notice that the sale is conditional on the purchaser's acceptance of the inspection report, and an agreement that the seller is obligated to pay for necessary repairs.

The participant must obtain an independent professional home inspection of the unit's major systems at the participant's expense. The inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical and heating systems.

MPHA or its designee will conduct a Housing Quality Standards (HQS) inspection and will review the independent professional inspection of the unit's major systems. MPHA retains the right to disqualify the unit for inclusion in the homeownership program based on either the HQS inspection or the professional inspection report findings. MPHA will perform a housing quality standards inspection after the first year of program participation. Based on the inspection, the family will be sent a list of suggested repairs. MPHA will conduct a re-inspection to determine if the repairs have been completed. In contrast to the Section 8 rental program, the family will must make repairs with 60 days of the inspection. If the homeowner fails to make the repairs, the Section 8 mortgage assistance may be terminated.

If the home was newly constructed within 60 days of the Contract for Sale and has remained unoccupied during that time, the Certificate of Occupancy from the City of Minneapolis' Department of Inspections

can be substituted for the pre-purchase inspection; the independent home buyer inspection is still recommended.

The participant must determine and document whether or not the unit is in a flood hazard area. Units in flood hazard areas must be insured for flood damage.

VIII. Financing

Participating families are responsible for securing financing for the purchase of a home that is insured or guaranteed by the state or Federal government, that complies with secondary mortgage market underwriting requirements, or complies with generally accepted private sector underwriting standards. Although MPHA will not direct families to any particular lender, Us Bank, Wells Fargo Home Mortgage, the Family Housing Fund, City of Lakes Community Housing Trust, Greater Metropolitan Housing Corporation, the City of Minneapolis' Community Planning and Economic Development department partner lenders, and other entities have shown interest in partnering with MPHA to offer affordable 1st mortgages or secondary financing to eligible low income families participating in MPHA's Section 8 homeownership demonstration program.

Down payment

A minimum down payment (not including closing costs) of 3% of the purchase price is required for participation in the Moving Home program. For all families, except the elderly and disabled, at least 1% of the purchase price must come from the family's personal resources.

IX. Length and Continuation of Assistance

Moving Home Section 8 Mortgage Assistance will be provided for the time period that the family occupies the home for up to, but not to exceed, ten (10) years. The participant will be recertified on an annual basis to determine income eligibility. In the event that the participant's income increases to the point that they are no longer eligible to receive a mortgage subsidy (i.e. zero mortgage assistance payment), MPHA will notify the family of its increased financial responsibility for the payment. The family, however, remains eligible for the program, in the event that their income decreased, for 180 days from the date of the change.

X. Family Obligations

Before commencement of homeownership assistance, the participant must execute a "Statement of Homeownership Obligations" in the form prescribed by MPHA. To continue to receive homeownership assistance, a participant must comply with the following family obligations:

1) The participant must comply with the terms of any mortgage securing the debt incurred to purchase the home, and any refinancing of such debt.

2) During the period of time the participant is receiving homeownership assistance, the family may not sell, convey, or transfer any interest in the home to any entity or person other than a member of the assisted family residing in the home.

3) During the period of time the participant is receiving homeownership assistance, the family may not take out a home equity loan without the written consent of MPHA.

4) During the period of time the participant is receiving homeownership assistance, the family must supply required information regarding income and family composition in order to calculate correctly "total tenant payment" (TTP) and Section 8 mortgage assistance.

5) During the period of time the participant is receiving homeownership assistance, the family must provide MPHA with information on any mortgage or other debt incurred to purchase the home, and any refinancing of such debt, and any sale or other transfer of interest in the home.

6) During the period of time the participant is receiving homeownership assistance, the family must provide MPHA immediately with all notices from the mortgage lender regarding changes in the monthly PITI. Failure to provide this information may result in a delay in MPHA performing a re-exam to determine the correct homebuyer portion and MPHA mortgage assistance on time. Any delay in receiving information regarding a change in the PITI, may result in the homebuyer paying any shortfall in subsidy assistance.

7) In accordance with IRS regulations, during the period of homeownership the participant understands that they may only claim that pro-rated portion of the mortgage interest paid by the family on their income tax returns.

8) During the period of time the participant is receiving homeownership assistance, the family must notify MPHA if the family defaults on a mortgage securing any debt incurred to purchase the home.

9) During the period of time the participant is receiving homeownership assistance, the family must notify MPHA before the family moves out of the home.

10) At annual recertification, the participant must document that he or she is current on mortgage, insurance and utility payments.

11) Prior to completing the seventh year of assistance, the participant must work with MPHA or its assigned designee to develop an approved 'Transition Plan' not to exceed three years for moving from reliance on Section 8 mortgage assistance.

MPHA reserves the right to amend and/or add to these obligations as long as they are presented to the family prior to the issuance of assistance.

XI. Assistance Payment

The participant's Section 8 monthly mortgage assistance payment will equal the lower of (1) the Section 8 voucher payment standard minus the "Total Tenant Payment" (TTP) (the greater of 30% of monthly adjusted income or 10% of monthly income); or (2) the monthly homeownership expenses (principal and interest on the mortgage debt, insurance and taxes) minus the TTP.

Mortgage assistance payments will be made by MPHA as directed by the approved Lender.

XII. Lease-to-Purchase

Lease-to- purchase agreements are considered rental property and subject to the normal tenant-based Section 8 rules and regulations. The family will be subject to the homeownership requirements at the time the family is ready to exercise the homeownership option under the lease-to-purchase agreement.

XIII. Defaults

If a participant in the homeownership voucher program defaults on the mortgage loan (i.e.) fails to fulfill a monthly payment obligation as required by the Mortgage Note on a timely basis as determined by the lender, the participant will not be able to use his or her homeownership voucher for rental housing. The head of household or other family members must reapply for the program when MPHA's Section 8 waiting list is opens.

XIV. MPHA Partnerships

MPHA has established partnerships with several important entities:

- Family Housing Fund. This partnership includes pre- and post-counseling for families approved to participate in the Section 8 homeownership program. Family Housing Fund has agreed to work with MPHA to tailor the homeownership counseling to Section 8 program participant's needs. In particular, they have agreed to provide both group and one-on-one counseling sessions to Section 8 families.

- Person To Person, who has agreed to work with MPHA Level 2 and Level 3 households to provide Life Skills training through their "Coach Approach" Counseling to assist families with their mortgage readiness goals; and to ensure awareness of skills necessary in maintaining a home.

- MPHA may continue to develop partnerships as needed to support the operation of its MTW Homeownership initiatives and may require participation in the services of these partnerships as a qualification for continued assistance from MPHA.

<u>SAVING HOME:</u> (MTW Section 8 Mortgage Foreclosure Prevention Initiative):

MPHA's MTW Section 8 Foreclosure demonstration initiative **(Saving Home),** will provide foreclosure prevention opportunities for: MPHA's Moving Home homeowners who have demonstrated they are in a hardship situation through no fault of their own, and as such are under threat of default on their mortgage loans or are in foreclosure, MPHA HOME program families under threat of foreclosure; and select families in North Minneapolis under threat of foreclosure.

- **North Minneapolis Families:**

  MPHA will accept referrals for up to 10 families who are referred by the designated foreclosure counseling agency for North Minneapolis. Upon referral, MPHA will review referrals for Section 8 program eligibility and applicable Moving Home requirements which will also be requirements for this program unless specifically excepted. Based on each family's household circumstances and the existing PITI and arrearages, MPHA will issue a preliminary estimate of Section 8

mortgage assistance that the household may be eligible for. This eligibility status report, will be utilized by the Foreclosure Prevention Counseling Agency to use in negotiations with the Lender. If MPHA estimates of Section 8 mortgage assistance are deemed sufficient to cure the mortgage default, and the Lender agrees, MPHA may provide Section 8 Mortgage Assistance to help sustain the family's home for up to a period of, but not to exceed ten (10) years.

- **MPHA Moving Home Families:**

  MPHA Moving Home families who have exhausted the current hardship extension may request participation in the MTW Foreclosure Prevention Program **(Saving Home)** if certain hardships still exist that would lead to the subsequent default in the Mortgage Note and imminent foreclosure if the Monthly Mortgage Assistance is terminated. These hardships are defined as follows:

  - Loss of employment through no fault of the participant
  - Expiration of unemployment benefits and no gainful employment yet obtained
  - Illness or injury or death of a household member that results in loss of wages,
  - Short or long term disability that results in the loss of wages or household income

  Existing and qualifying Moving Home families meeting the identified hardship criteria and facing the expiration of the current hardship extension may receive a priority to participate in the Mortgage Foreclosure Prevention Initiative and receive up to, but not more than twelve (12) months of additional Section 8 Mortgage Assistance.

  Participants must work with MPHA or its assigned designee to develop an approved 'Transition Plan' for moving from reliance on Section 8 mortgage assistance by the end of the 12 months of additional Section 8 mortgage assistance. In certain cases involving extraordinary circumstances, the Executive Director will retain discretion to allow for an additional 12 months of assistance.

  Moving Home families accepted in to the Saving Home program must execute a new 'Statement of Family Responsibilities' and agree to a participate in agency referrals in order to secure and maintain the additional MTW assistance.

- **Home Ownership Made Easy (HOME) Families:**

  HOME families under threat of foreclosure may contact MPHA and can request to participate in MPHA's MTW Foreclosure prevention initiative **(Saving Home)** offered to existing MTW demonstration program participants including receipt of up to 12 months of Section 8 assistance. These families would have to otherwise meet the Section 8 and Moving Home foreclosure prevention hardship requirements and agree to participation and family responsibility requirements of the program.

  Participants must work with MPHA or its assigned designee to develop an approved 'Transition Plan' for moving from reliance on Section 8 mortgage assistance by the end of the 12 months of additional Section 8 mortgage assistance. In certain cases involving extraordinary circumstances, the Executive Director will retain discretion to allow for an additional 12 months of assistance.

DUSPMIT

Assessing the Massachusetts Department of Housing and Community Development's Moving to Work Pilot Programs

Moving to Work Conference
Washington Plaza Hotel
Washington, DC
April 28, 2009

Presenters

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*This study was conducted as a Masters thesis for the degree of Master in City Planning @ MIT's Department of Urban Studies and Planning

Overview

Profile of DHCD's Programs

Research Questions

Observing the Data
- Collected data at intake and current on all active clients
  - (Primarily Demographic, Housing and Employment)
- Conducted focus groups with clients
- Comparison to HCVP population

Findings + What's Next?

Research Questions

Question

How effective are:
- shallow rent subsidies,
- time limits on rental assistance,
- mandatory savings accounts &
- referral based case management

at facilitating self-sufficiency?

Question

For whom will this type of MTW program work (client profile)?

Question

What evaluation strategies are effective for answering these questions?

Profile of MassDHCD

19,000+ Section 8 Housing Choice Vouchers
Administers HCVP through 8 Regional Administrating Agencies (RAAs)

Moving to Work @ DHCD

- One of the original MtW demonstration sites
- Only MtW site that does not own or operate federal public housing
- Designated 183 vouchers as "MtW vouchers"
- MtW program implementation began in 1999
- Operates in two areas: Boston, MA and South Worcester County, MA

DHCD's Initial Goals for MtW

- Use their resources more creatively to help families off of welfare
- Test a model with a shallow rent subsidy that promoted self-determiniation
- Use employment as a vehicle for facilitating housing choice and mobility

Profile of MtW Locations

[Boston, MA] Metropolitan Boston Housing Partnership
[South Worcester County] RCAP Solutions

South Worcester County	**Boston**
Area Profile (2007)*	Area Profile (2007)*
Median Income: $45,058	Median Income: $50,476
Median Gross Rent: $831	Median Gross Rent: $1,107
Poverty Rate: 18.0%	Poverty Rate: 20.4%
Cost of Living Index: 122.2	Cost of Living Index: 140.7
Total clients entering MTW program: 380	Total clients entering MTW program: 129
Total clients completing 3 years of program: 82%	Total clients completing 3 years of program: 45%

*Source: www.city-data.com

MtW Programs

South Worcester County
122 vouchers
$458/mo in subsidies split between
- RENT: $250 (steps down each year)
- SUPPORT FUNDS: $158
- ESCROW: $50

Firm 3-year time limit (through FY2009)
Target population: working families

Boston
61 vouchers
$833/mo in subsidies split between
- RENT: $700 ($800 for large families)
- SUPPORT FUNDS: $83
- ESCROW: $50

Firm 3-year time limit (through FY2009)
Target population: families in homeless shelters

Data Analysis: Client Demographics

	South Worcester County	**Boston**
AGE:	31 years old	33 years old
HH SIZE:	3 (1 adult + 2 children)	3 (1 adult + 2 children)
GENDER HOH:	96% Female	93% Female
RACE:	9% Black; 39% White*	55% Black; 19% White
ETHNICITY:	16% Non-Hispanic; 66% Hispanic	59% Non-Hispanic; 26% Hispanic
EDUCATION:	19% less than HS; 45% HS or equivalent (95% no college degree)	2% less than HS; 43% HS or equivalent (70% no college degree)*

*Significant amount of missing data

Data Analysis: Housing + Neighborhood

[Boston, MA] Metropolitan Boston Housing Partnership

Boston

Clients came out of shelters so had to engage in a housing search process

Average time to find a unit was 89 days (Maximum 481 days)

53% of clients exceeded the 60 day search limit

35% of clients moved after 1 year in their unit (U.S. rate ~ 16%)

Half of the households moved to and remained in one neighborhood (Dorchester), which has traditionally been one of the most affordable areas in Metro Boston.

South Worcester County (SWC)

Most clients enter the program living in private housing and remain in the unit after enrollment and nearly all clients live in Worcester city or Southbridge (20 miles from Worcester)

Data Analysis: Housing + Neighborhood

CLIENT FOCUS GROUPS

Participants believe (or are resigned to the fact) that their income limits them to neighborhoods that are often less safe and lack community resources

Therefore, they look for the best of what is possible.

Primary Search Criteria:

- Schools
- Safety
- Public Transportation

"My neighborhood is fairly dangerous but the part where I live is fine. I definitely would not go for a walk after 10PM. You just don't do that. There are a lot of heroine users around there…. I like where I live because there is a community garden there, I coordinate the garden, and I love my neighbors." -- South Worcester client

"A lot of times that's what we're used to… we're accustomed to what it is… you're always used to your own poverty." -- Boston client

Data Analysis: Rents

Comparing Boston and SWC Rents at Intake

	Worcester	Boston
Average Rent	$724	$1,178
Average HAP	$250	$700
Average Tenant Payment	$474	$478

Despite the difference in unit rent, both groups are making similar tenant payments

Implies that the challenge in Boston is mainly in housing search and program "graduation" (when there is a dramatic jump in rent payment)

Data Analysis: Case Management

to support employment and increase self-sufficiency

1 "MtW Housing Mobility Advisor" for each site

Mandatory budgeting after 6 months in the program

Referral-based system where clients are referred to agencies by MtW Adivsors

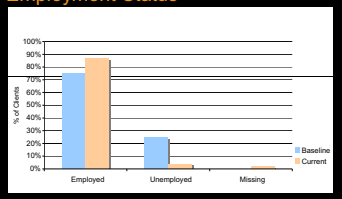
- Employment and Training
- Childcare

Coordinate with Career Centers and Department of Transitional Assistance to provide additional resources to clients

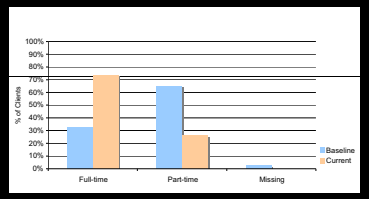
Data Analysis: Employment + Income

[Boston, MA] Metropolitan Boston Housing Partnership

Employment Status

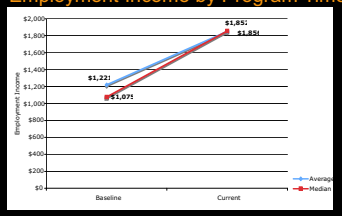


76% to 87% Employed



33% to 74% Full-Time

Employment Income by Program Time

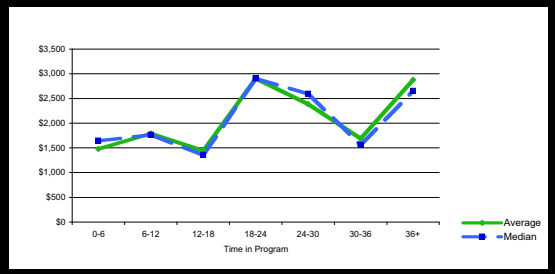


Annual Growth Rate
Average: 23.2%
Median: 31.4%

Data Analysis: Employment + Income

[Boston, MA] Metropolitan Boston Housing Partnership

Employment Income by Program Time

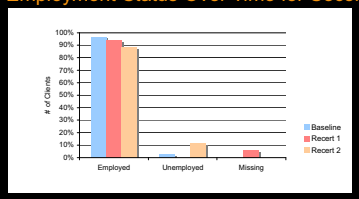


Longer program time corresponds with slightly better employment outcomes

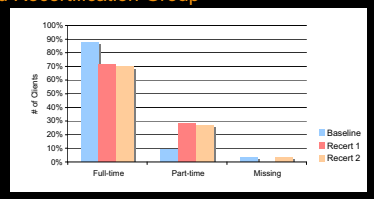
Data Analysis: Employment + Income

[South Worcester County] RCAP Solutions

Employment Status Over Time for Second Recertification Group

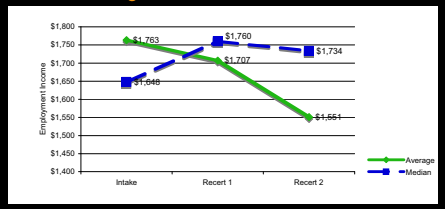


97% to 88% Employed



88% to 70% Full-Time

Income Change Over Time for Second Recertification Group

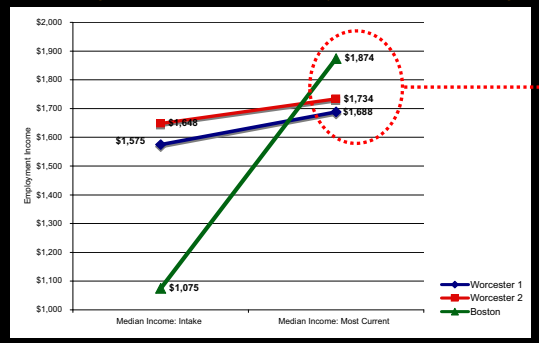


Annual Growth Rate
Average: -6.2%
Median: 2.6%

Data Analysis: Employment + Income

[Boston, MA] Metropolitan Boston Housing Partnership
[South Worcester County] RCAP Solutions

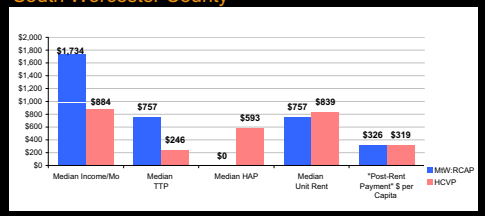
Comparing Boston and SWC Employment Income Change



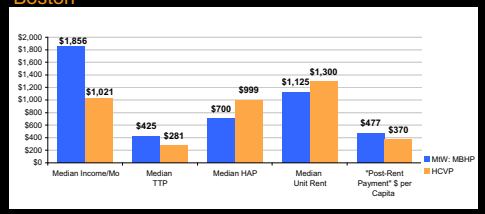
Relatively close outcomes suggest a ceiling to the income increase that DHCD's MtW model can facilitate

Data Analysis: Compared to HCVP

South Worcester County



Boston



MtW clients have higher incomes but also higher rent payments

HCVP clients live in better units (if using rent as a proxy)

Key Question: Can a household be relatively more self-sufficient?

Data Analysis: Escrow + Support Budget

Escrow Account

- $50/mo
- Cannot be access until graduation
- Matched by DHCD (1:1) if used for purchasing a home (recently changed)

Support Funds

South Worcester County

- $158/mo
- Access with approval of MtW Advisor
- Acceptable expenses include utilities, household expenses, transportation, childcare, etc.
- Encouraged to save funds for after graduation

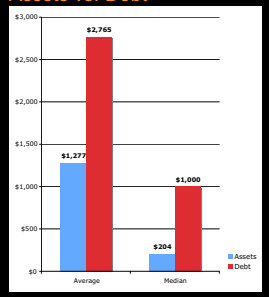
Boston

- $83/mo
- Access with approval of MtW Advisor
- Primarily used for utilities
- Encouraged to save funds for after graduation

Data Analysis: Assets, Debt and Savings

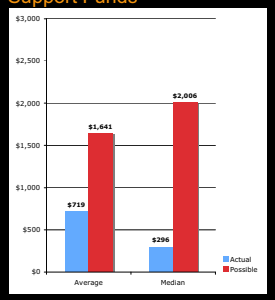
[Boston, MA] Metropolitan Boston Housing Partnership

Assets vs. Debt



Client's total debt amount is move than double their assets (includes all financial accounts)

Support Funds



On average, clients are able to save less than 50% of their support funds, which indicates they are not able to meet most of their household expenses without additional assistance

Data Analysis: Measuring Self-Sufficiency

Rent as a Percentage of Income

South Worcester County

	Intake	Recert 1	Recert 2
Median Rent	$738	$750	$775
Subsidy	$250	$150	$0
Tenant Payment	$488	$600	$775
Median Income	$1,648	$1,760	$1,734
Rent as % of Income	30%	34%	45%

Worcester clients paying nearly half of their income in rent by graduation but step-down might lessen burden

Boston

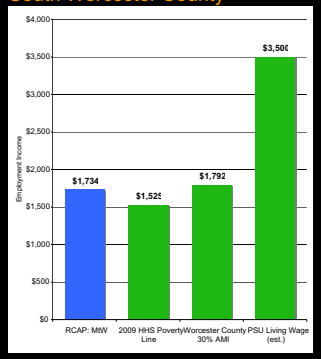
	Intake	Recert 1	Post-MtW
Median Rent	$1,178	$1,174	$1,174
Subsidy	$700	$700	$0
Tenant Payment	$478	$474	$1,174
Median Income	$1,075	$1,856	$1,856
Rent as % of Income	44%	26%	63%

If MtW ended today these clients would be paying 2/3 of their income in rent

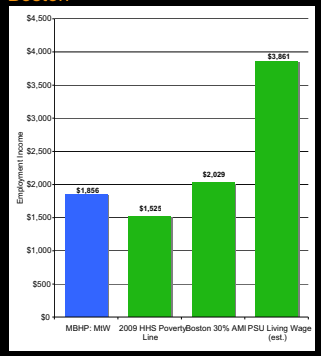
Data Analysis: Measuring Self-Sufficiency

Comparing Current MtW Income to other Poverty Indicators

South Worcester County



Boston



Is keeping families out of "deep poverty" a satisfactory outcome?

Who succeeds?

Examples from Focus Groups of "Successful" MtW Clients

Worcester Client

Married couple with children

Both employed but needed rental assistance to deal with temporary hardship

MtW provided them with financial and other support to get back on track

They are able to put most of their MtW subsidy into savings

Graduated with $17,000 in escrow funds (on course for homeownership)

Boston Client

Single mother

College graduate

Ended up in a shelter because of substance abuse and other personal challenges

Entered MtW to get a private apartment and supportive services

Found employment and has moved up in her job (i.e. several raises)

Conclusions

DHCD's MtW programs get or keep households out of "deep poverty" but not out of poverty (i.e. self sufficiency elusive)

Stable housing may not be the primary conduit for employment

So What makes a difference?

- Case management
- Education
- Amount of time in program
- Individual Earning Capacity at enrollment
- Program rules

What's Next?

Should DHCD significantly increase the case management and supportive services tied to their MtW program?

Clients expressed a need for more case management and supportive services

"More structure would help a lot of people. When your life has been completely blown apart there is no structure and it is hard to bring that structure back into your life."

"At the beginning of the program there was this one meeting and I don't really know much about the program at all. I just know [the MtW Advisor] calls me all the time and asks me if I need help. Anything I need she is there for me.... but I don't know what options are out there."

"I [have] a part-time job. I don't make that much but I try to save. I try not to think about the money. It [MtW] is a good thing that helps me with the rent because its too much. She always says to me if I want to take a training or a course to let her know but its hard because I have two children. If I work they help me with daycare and if I don't work they don't help me with daycare because I won't have anybody to watch my kids. I can't work and study at the same time because who is going to take care of my kids?"

What's Next?

Will eliminating time limits offer more stability to clients and ease anxiety?

Clients were very concerned about life after the program…

"At the end of the road are they just going to kick me into the street? I don't think three years is enough and I don't know if five years is because I can't time myself I still feel like I just got out of the shelter."

…but did not want to be permanently dependent on federal assistance.

Clients might not be any further ahead with more time if they do not have the proper supports and services in place to move them ahead.

What's Next?

Is there too much emphasis on getting clients employed and not enough on education?

Clients wanted access to better education and more than just low-skill jobs

"I think there is an emphasis on the measure of success being 'how many people did we get off of welfare' not based on what kind of growth potential these individuals have in their career or what kind of quality of life they have."

"The only way out of poverty is through education. The best thing they can do right from the beginning is not say 'OK, in three years there is going to be money left in the budget to go to school.' No, go to school now and then in three years or four years at least you will have a degree or some type of a foundation."

"I'm not interested in being someone's secretary for my whole life. I want to run your whole office."

Evaluation

How should DHCD [or any other agency] evaluate its program going forward?

Observe clients annually or wait for complete program cycle?
How does one define program goals and success?
What are the appropriate indicators of success?

- Employment and income
- Health and well-being
- Quality of life
- Neighborhood and housing

"We came out of a shelter and it [MtW] saved our lives and we are very very grateful."

"I love this program. It took me and my kids out of the shelter and into my own place."

"[MtW] helped me get out of the shelter and into an apartment that was closer to work and

PUBLIC HOUSING REVITALIZATION AND FAMILY SELF-SUFFICIENCY:
ATLANTA AND CHICAGO

Dr. Thomas "Danny" Boston
EuQuant & Georgia Tech

Presented to US HUD,
April 27, 2009

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Purpose of MTW Evaluations

Measure the Effects of MTW waiver relief on:

- Residents
- Local Communities
- Agency Operations

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Most Important Factors to Guide MTW Policies

- Quality Living Environment
- Choice for Families
- Expectations of Families
- The Proper Vision: Realizing human potential

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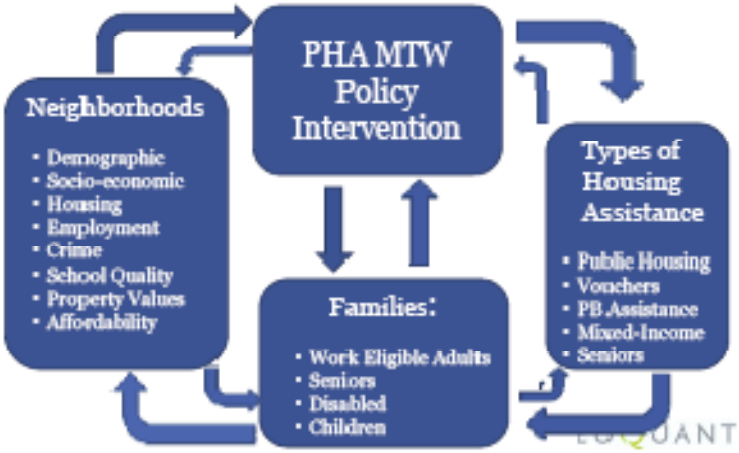
HOUSING POLICY FEEDBACK LOOPS



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CENTRAL QUESTIONS WE ANSWERED

How did MTW Policies affect Housing assistance

Where did families relocate?

Did they move to better neighborhood?

What does "a better neighborhood" mean?

Did families lose housing assistance?

Did employment and self-sufficiency improve with relocation?

How is self-sufficiency measured?

Did selectivity effects or policy effects cause positive outcome?

Do housing policies influence school performance?

Does mixed income revitalization improve social welfare

Have vouchers influenced violent crime in destination neighborhoods?

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Important Factors for Family Benchmarks

Types of housing assistance available on benchmark date

Policy regime relative to each type of assistance

Special policy and/or legal status of family

Family housing program/status/tenure/history

Household demographic characteristics

Household economic characteristics

Household employment characteristics & Labor force Engagement

Household disability characteristics

Housing quality

Rental characteristics

School attendance and performance characteristics of children

Supportive services available to families

EUQUANT

Important Neighborhood Benchmarks

Address of household - geocoded

Census tract characteristics

MPA census tract updates

Elementary school attendance zone characteristics-overlay

Residential Property characteristics-overlay

Crime beat characteristics-overlay

Business and commercial property characteristics-overlay

Other benchmarks:

Transit accessibility, neighborhood affordability, health indicators

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WHAT DID EUQUANT DO THAT WAS UNIQUE?

- ✓ First to study all families assisted by PHAs
- ✓ 20,000 AHA families; 26,000 CHA families.
- ✓ Measured each family longitudinally
- ✓ Created a multidimensional index of neighborhood characteristics
- ✓ Create a multidimensional index to measure family self-sufficiency (SSI)
- ✓ Merged statistical and spatial analysis
- ✓ Measured kids' performance in school
- ✓ Measured the Benefits and Costs of Mixed-income Revitalization
- ✓ Measured the effect of vouchers on neighborhood crime

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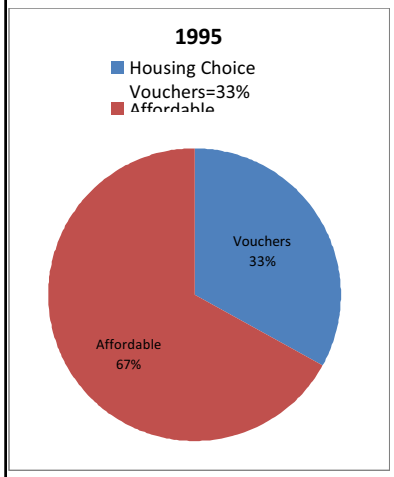
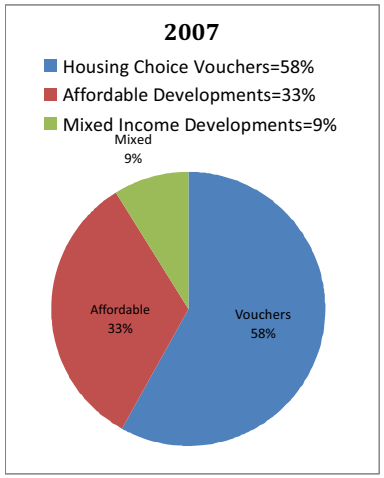
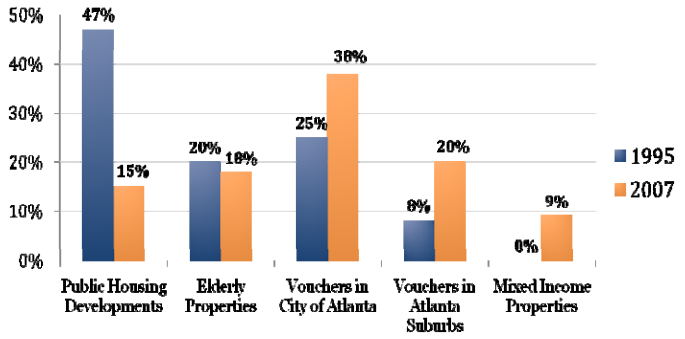
CHANGE IN AHA HOUSING ASSISTANCE 1995 - 2007





PERCENT CHANGE IN AHA HOUSING ASSISTANCE 1995 – 2007



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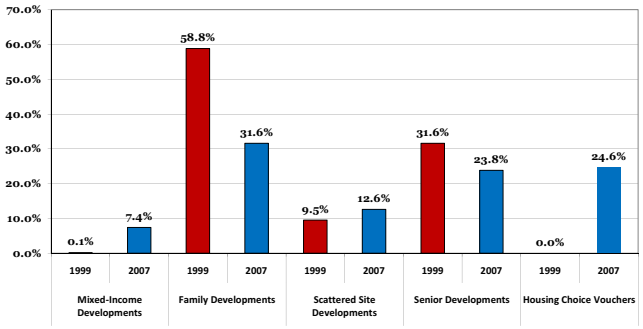
Percent Change in CHA Housing Assistance1999 and 2007



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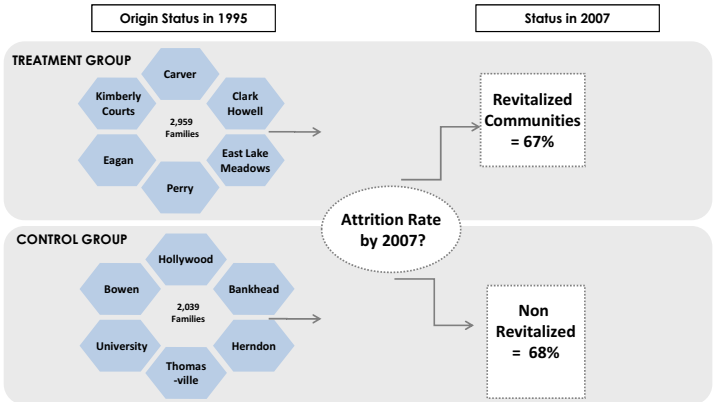
ATTRITION RATES IN TREATMENT AND CONTROL GROUPS



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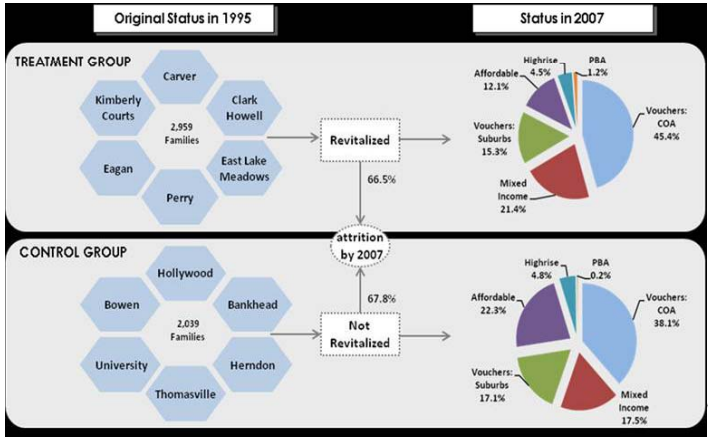
Control and Treatment Group of AHA Families: 1995 to 2007



Average Census Tracts Characteristics where AHA Properties are Located

Table 5.

Neighborhood Characteristics where Families Lived in 2007

	Median HH Income	Neighborhood Poverty Rate	ITBS 3rd Grade Composite	ITBS 5th Grade Composite	2004 Average Price of Single Family Home
Mixed Income Properties	$22,138	35%	45	42	$232,027
Affordable Properties	$17,584	56%	37	40	$193,554
High-rise Properties	$30,099	30%	55	52	$269,385
Project Based Voucher s	$20,384	33%	40	44	$177,441
Vouchers: City of Atlanta	$27,698	29%	43	44	$190,542
Vouchers: Rest of the Metro	$35,350	18%	44	46	$157,481
Average all locations	**$27,331**	**32%**	**44**	**45**	**$201,645**

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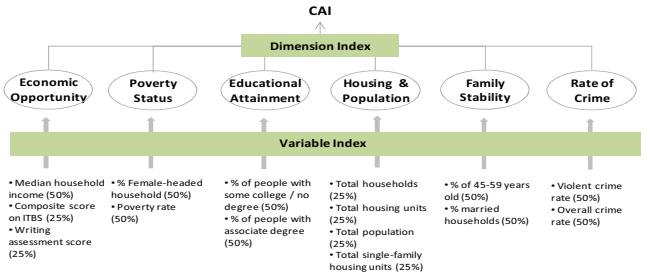
Community Attribute Index for Atlanta

The CAI is a comprehensive measure of community attributes indexed at the census tract level. It measures the average achievement along six dimensions affecting community life. Each dimension is comprised of two to four different variables, each variable is weighted according to its relative importance in explaining dimension (weights provided in brackets in the table below).



How to calculate the CAI

1. **Collect data for each variable and generate a variable index value**
   Actual values for all variables in the index are collected. The maximum and minimum values observed for each variable are chosen as goalposts. The variable index is expressed as a value between 0 and 1 by applying the following general formula:

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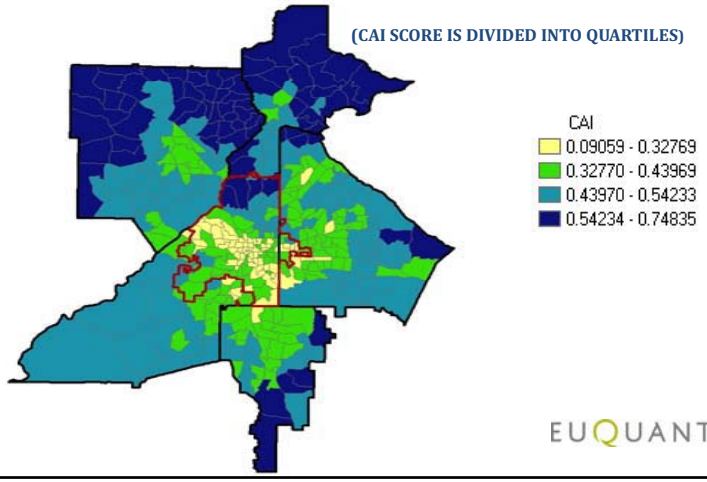
CENSUS TRACTS IN METRO ATLANTA COLOR CODED BY CAI SCORE

(CAI SCORE IS DIVIDED INTO QUARTILES)



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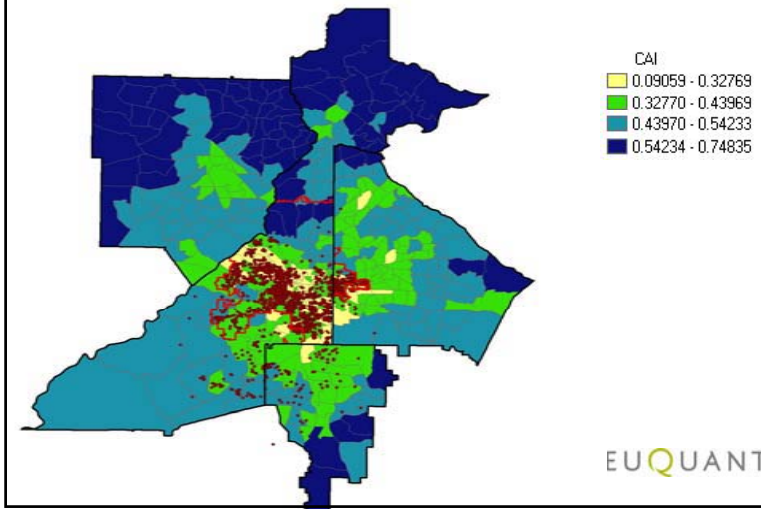
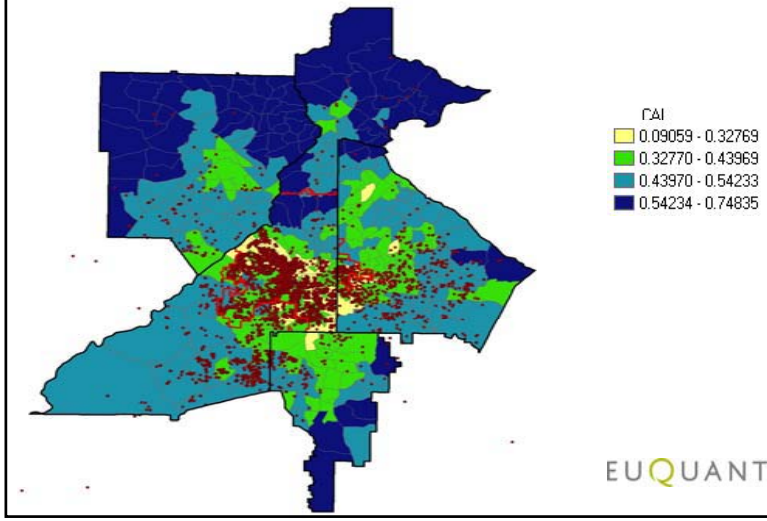
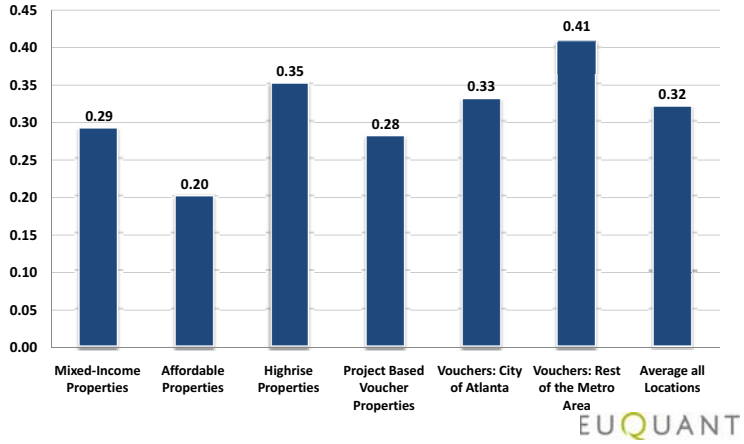
1995 VOUCHERS IN ATLANTA OVERLAID ON CAI COLOR CODED MAP



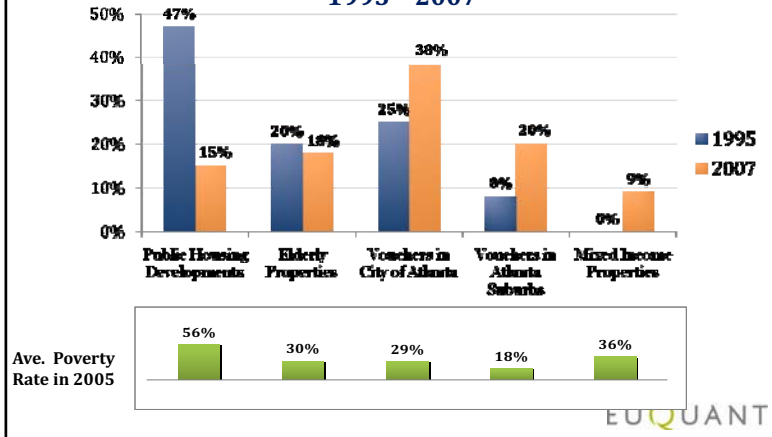
2007 VOUCHERS IN ATLANTA OVERLAID ON CAI MAP



BY 2007 MOST FAMILIES LIVED IN BETTER NEIGHBORHOODS



CHANGE IN AHA HOUSING ASSISTANCE COMPARED TO NEIGHBORHOOD POVERTY RATE 1995 – 2007



Self-Sufficiency Index

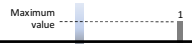
The SSI is a comprehensive measure of how self-sufficient families are in their environment.

Dimension	Calculation	Sufficiency Level
Income Deficit	(Poverty Line for Family Size – Total Household Income) ÷ Poverty Line for Family Size	0
Rental Deficit	(Fair Market Rent - Rent amount paid by Household) ÷ Fair Market Rent	0
In come to Area Median Income	Household Income divided by 0.5*AMI	1
Earnings Deficit	(Poverty Line for One Person Family – Earned Income of Head of Household) ÷ Poverty Line for One Person Family	0
HH Employment Status	If any Adult in Household is working=1 , Otherwise=0	1

Sufficiency Level

How to calculate the SSI

1. **Collect clean data and generate a Value for each dimension**
   Actual values for all variables in the dimension are collected. Although at this stage most values are already between 0 and 1, we clean and adjust any which do not comply. For instance, we assign 0 for any value below 0 and 1 for any value above 1.



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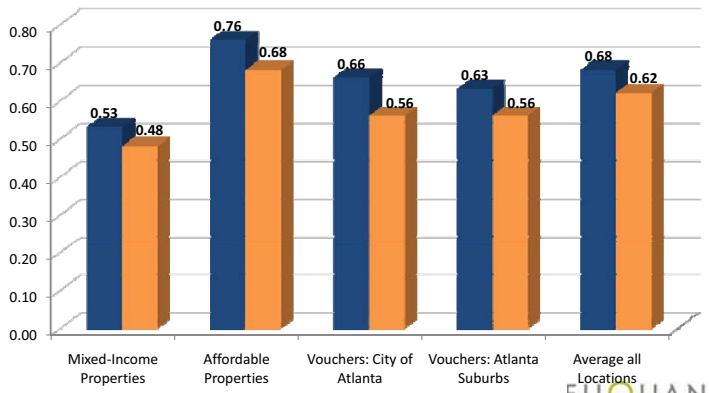
EMPLOYMENT RATE WAS HIGHER IN 2007 THAN IN 2004 OR 1995

Employment Rates of AHA Target Population Over Time

	1995	2004	2007
Mixed Income Properties	-	62%	64%
Public Housing Properties	16%	25%	52%
Vouchers: City of Atlanta	26%	38%	54%
Vouchers: Rest of the Metro	30%	44%	48%
Total	21%	38%	53%

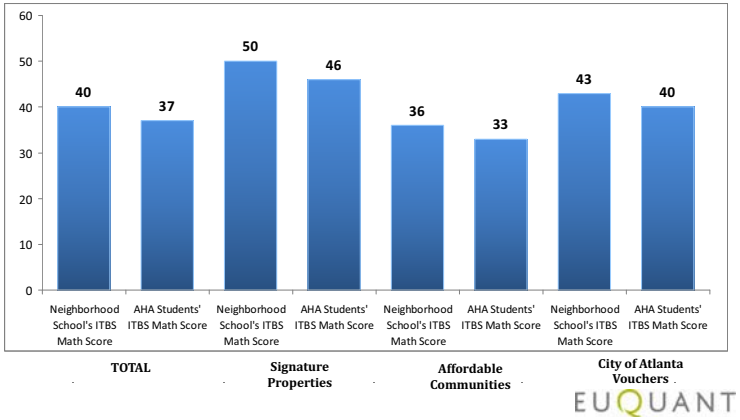
EUQUANT

FAMILIES ARE WERE MORE SELF-SUFFICIENT: IN 2007 THAN IN 2004-- VALUES CLOSER TO ZERO ARE BETTER



EUQUANT

SCHOOL PERFORMANCE VARIED BY ENVIRONMENT: APS VERSUS AHA ELEMENTARY KIDS' ITBS MATH SCORE



EUQUANT

PERFORMANCE OF AHA THIRD AND FIFTH GRADERS ON NATIONALLY STANDARDIZED TESTS

Type of Housing Assistance Received by Parents	Percentile ITBS Score for AHA Assisted 3rd and 5th Graders at 57 APS Schools	Percentile ITBS Score for All Other 3rd and 5th Graders at the Same 57 APS Schools	Number AHA Students Taking Test	Ave. Percentage of 3rd & 5th Graders at Schools
Public Housing Projects	0.29	0.32	700	56%
Housing Choice Vouchers	0.35	0.41	1,034	27%
Mixed Income Housing	0.43	0.49	74	27%
Mean	0.33	0.38	1,808	38%

EUQUANT

Category	CONVENTIONAL	MIXED INCOME	VOUCHERS
No. Observations on AHA Students	754	79	1154
Average Absences Per School Year	8	5	6
Ave. No. of 3rd and 5th Graders at School	383	401	460
% AHA Students of 3rd and 5th	54%	28%	27%
% of Students with Free/Reduced Lunches	95%	95%	89%
Student Teacher Ratio at School	13.8	14.3	14.3
Average Age of HOH in 2004	36	35	35
Average Bedroom Size of Household	3.3	2.7	2.9
Average Family Size in Household	5.1	3.7	4.6
Monthly Rent Paid (excluding subsidy)	142	335	232
Average Earned Income	3,168	10,460	6,719
Average Household Income	7,462	14,410	10,519
% of Household Heads Married	2%	1%	1%
% of Households Headed by Females	97%	100%	99%
% of Household Heads on TANF	31%	19%	26%
Percent of Employed Household Heads	25%	59%	45%
Poverty Rate for AHA Households	94%	68%	83%
Poverty Rate, Census Tract	52%	40%	28%
Median Household Income ,Census Tract	16,133	24,200	30,761
Average Sale Price, Census Tract	176,577	221,867	165,539

EUQUANT

MODEL 1. AHA STUDENT PERFORMANCE ON NATIONALLY STANDARDIZED TESTS

(TYPE OF HOUSING ASSISTANCE PROXIES SCHOOL QUALITY)

	Unstandardized Coefficients	Standardized Coefficients	Sig.
	Beta	Beta	
(Constant)	48.251		.001
Total Absences during Year	-.387	-.122	.001
Mixed Income vs. Public Housing	9.403	.088	.001
Voucher vs. Public Housing	3.915	.092	.001
Size of Family	-.693	-.057	.016
Married HOH vs. Unmarried HOH	9.679	.050	.026
Female Students vs. Male Students	2.609	.062	.007
% of AHA Students in same Grade	-9.964	-.133	.001
Total Student Enrollment	-.025	-.513	.001
Total Household Income	.001	.041	.079

EUQUANT

MODEL 2. EXPLAINS FACTORS THAT INFLUENCE TEST SCORE OF AHA STUDENTS

(SCHOOL QUALITY IS CONTROLLED DIRECTLY)

	Unstandardized Coefficients	Standardized Coefficients	Sig.
	Beta	Beta	
(Constant)	9.411		.007
Total Absences during Year	-.325	-.102	.001
Mixed Income vs. Public Housing	2.828	.027	.242
Voucher vs. Public Housing	1.790	.042	.094
Size of Family	-.735	-.060	.005
Married HOH vs. Unmarried HOH	5.197	.027	.196
Female Students vs. Male Students	3.017	.071	.001
% of AHA Students in same Grade	6.919	.092	.003
Total Student Enrollment	-.007	.042	.100
Total Household Income	6.28E-005	.024	.266
Performance of Non-AHA Students	.700	.444	.001

EUQUANT

Figure 13.1.

Benefit Cost Analysis of Revitalization

		2001 Discounted Values of Benefits and Costs
SOURCE OF BENEFITS		
Benefit to AHA		
Revenue from Mixed Income Communities	$	293,726,237
Net Benefit of Relocating Families from Conventional Housing to Vouchers	$	5,784,267
TOTAL BENEFIT TO AHA	**$**	**299,510,504**
Benefit to AHA Families		
Improvement in Housing Quality by moving to Vouchers	$	721,199
Improvement in Housing Quality by moving to Mixed Income Housing	$	6,387,050
Increased Value of Economic Output by Voucher Recipients	$	12,998,475
Increase in Value of Economic Output, Families in Mixed-Income	$	37,141,090
TOTAL BENEFIT TO AHA FAMILIES	**$**	**57,247,814**
Benefit to Community/Society		
Net Benefits from the Reduction in Crime	$	311,106,084
Benefits from New Early Learning Center	$	604,061,869
Benefits from Improvement in Schooling	$	742,655,416
TOTAL BENEFITS TO COMMUNITY/ SOCIETY	$	**1,657,823,370**
TOTAL BENEFITS	$	**2,014,581,688**
SOURCE OF COSTS		
Investment/Fixed Costs		
Fixed Cost of Mixed Income Revitalization	$	925,091,268
Fixed Cost of Schools	$	108,096,295
Cost of Early Learning Center	$	3,356,837
TOTAL FIXED COSTS	**$**	**1,036,544,400**
Operating Costs		
Cost of Operating Mixed Income Communities	$	238,519,416
TOTAL OPERATING EXPENSES	**$**	**238,519,416**
TOTAL COSTS	$	**1,275,063,815**
NET COST/ BENEFIT	$	**739,517,873**
BENEFIT COST RATIO		**1.58**

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What Factors are Important

- A Quality Living Environment
- Choice for Families
- Higher Expectations of Families
- The Proper Vision: Realizing human potential

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QUESTIONS

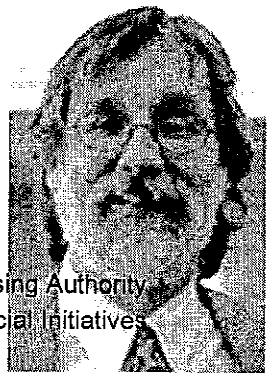
EUQUANT

April 28, 2009 at 3:45PM:
Integrating Residents into the Planning Process

Integrating Residents into the MTW Planning Process

MINNEAPOLIS PUBLIC HOUSING AUTHORITY

Bob Boyd

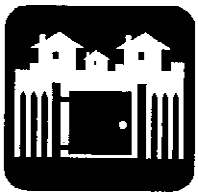


Minneapolis Public Housing Authority
Director of Policy & Special Initiatives

The mission of the Minneapolis Public Housing Authority is to promote and deliver quality, well-managed homes to a diverse low income population; and as a valued partner, contribute to the well-being of the individuals, families and community we serve.

MPHA Residents & Program Participants

Who are they?
&
What do they want?



MHPA has a long tradition of Resident Participation

History of Resident Involvement

- MPHA has a rich history of promoting resident involvement & fostering the development of services that respond to the needs of residents.
- MPHA's success at such efforts is exemplified in three areas:

Social Services

- MPHA has a long-standing agreement with the Volunteers of America of Minnesota (VOAMN) to provide social services to its highrise residents.

Resident Self-Government

- Minneapolis Highrise Representative Council (MHRC)
  - MHRC is a city-wide (jurisdictional) resident council organization which provides a variety of training, advocacy services to residents & administration of various resident empowerment programs.

Resident Self-Government

- Examples of some of these programs:
  - Laundry Project
  - Project Lookout
  - Joint MPHA/MHRC Diversity Initiatives

Resident Participation

- MPHA has established various venues for resident review, input & participation in its operations & to foster residents' involvement in their communities
  - Two (2) resident Board members
  - 41 Resident Councils
  - 2 Family Based Resident Councils
  - Resident Participation Funds

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Resident Participation

Why is it importa

Why is it important

- Public housing and its programs create a home for thousands of residents. Home is a place where lives and families are shaped and dreams unfold
- Every policy, program, rule, regulation, event and decision of MPHA impacts the lives and families of all residents & program participants.

Involvement = Impact

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What is the MTW RAB and What is its Purpose?

- **The MTW Resident Advisory Board membership is comprised of individuals who reflect and represent the residents/participants assisted by MPHA.**
- **Their role is to work with MPHA to develop the Agency's MTW Plan and propose significant amendments or modifications to the plan.**

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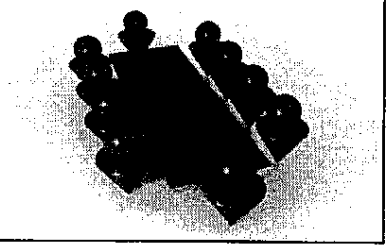
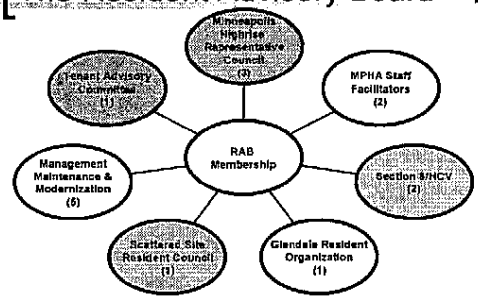
The Formation of the Resident Advisory Board



The Resident Advisory Board



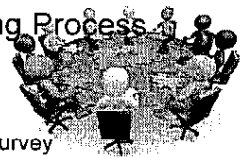
The MPHA Board of Commissioners approves the Resident Advisory Board [19]

The MTW Planning Process

- Review of:
  - Prior year's plan initiatives and status
  - Comments and MPHA responses (Did we do what we said we would do?)
  - MTW Plan Guiding Principles

Handout

The MTW Planning Process



- Development of:
  - A resident/participant survey
  - Review of the MPHA Statement of Policies (ACOP) and the Section 8/HCV Administrative Plan
  - A Draft MTW Plan for public review and comment
  - A Final MTW Plan for submission to HUD

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The MTW Planning Process

- The Survey
  - MPHA works with the Resident Advisory Board and resident organizations to create a draft and final survey.
  - The RAB and MPHA staff review these surveys for use in developing the MTW Draft Plan.

Handout

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The MTW Planning Process

- MPHA staff attend monthly MHRC and other resident organization meetings with updates on the plan process and to continue to solicit ideas.
- The Director of Policy & Special Initiatives and the Information and Website Coordinator visit MPHA departmental staff meetings to solicit ideas.

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The MTW Planning Process

- The RAB reviews survey comments and other comments.
- The RAB establishes its priorities for the Draft MTW Plan.
- The RAB priorities are sent to MPHA Departmental heads for review and to use in their recommendations for the Draft MTW Plan.

Handout

MTW Plan Process

- The MTW Draft Plan is published and available for public review.
  - MPHA staff meet with and present the draft plan as well as solicit comments from the following constituencies:
    - highrise residents
    - scattered site residents
    - family residents
    - A sampling of Section 8/HCV participants
    - Advocates, Service Providers and community constituencies

MTW Plan Process

- The Advance Meeting
  - Highrise, scattered site and family residents, a sampling of Section 8/HCV participants are invited.
  - Major presentation of the revised Draft, changes to the Statement of Policies (ACOP) and Section 8 Administrative Plan and capital fund plans.
  - Comments are solicited once again.
  - A lunch is served.

MTW Plan Process

- Open Public Hearing
  - Final comments are taken
  - Each comment received during the public review period is written and responded to in the final MTW Plan

MTW Plan Process

- Resident Advisory Board presentation
- Tenant Advisory Board presentation
- Board of Commissioners presentation
- Board of Commissioners approval
  - Presentation of major comments and responses received during the public review period.
- Submission of the MTW Plan to HUD

The Ingredients

The MPHA Mission

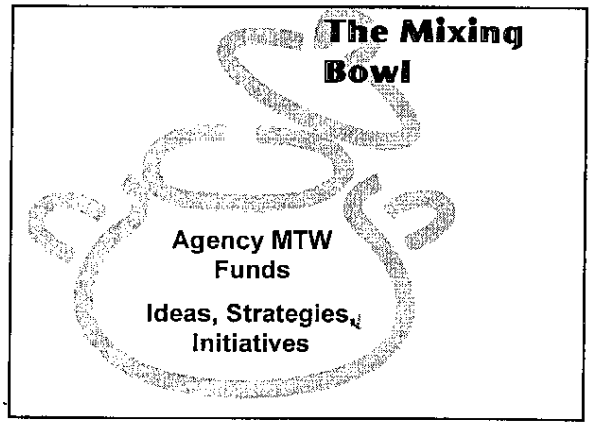
Resident, Participant, Community & Staff Ideas/Concerns

MTW Authority

MTW Statutory Objectives

Fungibility

(Operating Fund Subsidy/Reserves, HCV Funds/Reserves, CFP Funds, Prior Year Funds, Rents, RHF Funds)



The Final Creation

Formulated Into An MTW Plan

Moving to Work Plan Development

Guiding Principles/Values

- Reduce costs and Achieve Efficiencies
- Promote Self-Sufficiency
- Increase Housing Choices
- Serve Essentially the Same Number and Types of Families

Resident Advisory Board Guiding Principles

- Maintain rents at 30% of income
- Preserve housing stock
- Set aside a percentage or a fixed dollar amount for Self-Sufficiency initiatives
- Increase resident participation
- Create administrative processes that have no negative impact on residents (i.e., recertifications every 3 years)
- No time limits

MINNEAPOLIS PUBLIC HOUSING AUTHORITY

MPHA FY 2009 MOVING TO WORK (MTW) PLAN

RESIDENT/PARTICIPANT SURVEY

1. As a resident / participant in MPHA assisted housing programs, please identify areas most important to you (Rank 1 (least important) to 5 (most important):

_____ Communication	_____ Security	_____ Resident Involvement
_____ Maintenance	_____ Lease Enforcement	_____ Pest Control
_____ Work Orders	_____ Cultural Diversity	_____ Translation
_____ Accessibility	_____ Self Sufficiency	_____ Home Ownership
_____ Sales and Service Charges		_____ Eligibility Issues
_____ Rent Reform/Simplification		_____ Services for Elderly
_____ Other priorities:		

_____ _____ _____

_____ _____ _____

2. If you could make one change to make life for residents / HCV participants better what would that change be?

3. If you could create a new program at MPHA that would help residents / HCV participants , What would you do? (Please describe below)

4. Do you have recommendations for changes to MPHA policies (i.e., Sales & Services charges, rent collections, re-certifications, etc.) or other suggestions that MPHA may explore?

MPHA has made organizational changes in the last 18 months in order to be in compliance with the HUD requirement which mandates that MPHA divide its properties into Asset Management Projects (AMPs) and that MPHA de-centralize its maintenance operations and assign maintenance staff to each AMP. Please rate your observations regarding how well the reorganization is addressing your needs by circling the statement that best describes your response. You may also comment.

5. In the last 18 months MPHA management response to my needs has been:

Much Better	Better	Somewhat Better
No Change	Worse	Too Soon to Tell

Comment:

6. In the last 18 months, maintenance services at my public housing unit has been:

Better than before	Worse than before
No Difference	To Soon to Tell

Comment:

7. In the last 18 months, response to my work order requests has been:

Better than before | Worse than before

No Different | Too Soon to Tell

Comment:

8. In the past year when I have contacted MPHA regarding my public housing needs/ HCV needs, MPHA's response has been:

Better than before | Worse than before

No Different

Comment:

9. Are there other suggestions or ideas you have for MPHA to better serve residents and program participants?

Name (optional): _____

Address: _____

PLEASE MAIL TO:

Mary Abrahamson
Policy & Special Initiatives Department
MPHA
1001 Washington Avenue North
Minneapolis, MN 55401

MPHA FY 2009 MOVING TO WORK (MTW) PLAN

RESIDENT/PARTICIPANT SURVEY

RESPONSES

1. As a resident / participant in MPHA assisted housing programs, please identify areas most important to you (Rank 1 (most important) to 5 (least important):

1. Security – 102
2. Communication – 104
3. Work Orders - 128
4. Maintenance – 130
5. Pest Control – 131
6. Resident Involvement – 148
7. Services for the Elderly – 152
8. Cultural Diversity – 158
9. Self-Sufficiency – 161
10. Lease Enforcement – 163
11. Accessibility – 165
12. Translation - 167
13. Rent Reform/Simplification - 172
14. Eligibility Issues - 176
15. Sales & Service Charges - 205
16. Homeownership - 217
17. Housing Police
18. Exercise Rooms for Men & Women
19. Pay Rent On Line
20. Introduce new move-ins
21. Enforce lease violations

MPHA has made organizational changes in the last 18 months in order to be in compliance with the HUD requirement which mandates that MPHA divide its properties into Asset Management Projects (AMPs) and that MPHA de-centralize its maintenance operations and assign maintenance staff to each AMP. Please rate your observations regarding how well the reorganization is addressing your needs by circling the statement that best describes your response. You may also comment.

2. In the last 18 months MPHA management response to my needs has been:

Much Better - 20	Better - 13	Somewhat Better - 9
No Change - 18	Worse - 1	Too Soon to Tell - 7

3. In the last 18 months, maintenance services at my public housing unit have been:

Better than before - 29	Worse than before - 6
No Difference - 20	Too Soon to Tell - 11

4. In the last 18 months, response to my work order requests has been:

Better than before - 23

Worse than before - 3

No Different - 31

Too Soon to Tell - 3

5. In the past year when I have contacted MPHA regarding my public housing needs/ HCV needs, MPHA's response has been:

Better than before - 29

Worse than before - 1

No Different - 25

Most Common Resident Suggestion Areas

- Recertification – longer periods between them
- More Section 8/HCV opportunities for public housing residents
- Create homeownership opportunities for highrise residents
- More Self-Help Opportunities for residents
- Better communication between management and residents (monthly meetings)
- More resident involvement
- More opportunities for social activities for residents

MTW Resident Advisory Board Initiatives

- **Communication**
  - Support enhanced communications between management and residents
  - Create subject based/specific workshops for residents (i.e., pest control)
  - Joint meetings with representatives from Facilities and Development, management and residents
  - More translation services
    - Information about MPHA policies
    - Important tenant/agency meetings
    - Always available during recertification process

- **Volunteers of America**
  - More staff support (link support to specific help i.e., getting units read for pest control)
  - Interpreters
  - Transportation support
  - Focus on needs of the elderly

- **Transportation**
  - Link residents to transportation supports
  - Priority transportation support for residents especially doctor and medical appointments
  - Lobby for resident transportation needs
    - Timing and scheduling of transportation

- **Legislative Initiatives**
  - Host forums with MPHA staff, advocates and residents to develop proactive legislative agenda
  - Develop legislative priorities
  - Work together to sponsor legislation

- **Work Order Issues**
    - Vent cleaning
    - MPHA needs more carpenters/ability to timely respond to work order needs of residents
    - MPHA should provide assistance to preparing for pest control
    - MPHA should work with residents to adopt an overall pest control strategy
        - Alternative strategies
            - Resident based (roach motels for all residents)
            - Professionally based
            - Education for residents
            - Service & Maintenance duties to spry or be proactive
            - Comprehensive caulking initiative
            - HEPAVAC

- **Resident Employment (Demonstrate MPHA Commitment)**
    - Fully utilize self-help
    - Establish a resident preference in all MPHA employment opportunities
    - Establish specific training programs that have direct lead to employment
    - Resident should be first option for temporary/part-time help
    - Vigorous enforcement of Section 3
        - Contractor requirements to hire/train residents
        - Apprenticeship programs
        - Assist resident with forming Section 3 businesses

English

This information is important, if you do not understand it, please call your MPHA representative, for free language assistance

Hmong

Yog koj tsi to taub txog cov nqi lust seem ceeb no, thov hu mus rau ntawm tsev luam qhov chaw ua hauj lwm MPHA peb yuav pab ntxhais rau nej

Somali

Halkan waxaa ku qoran war ama akhbaar aad u muhim ah, haddii aad fahmi kari weydo, fadlan ula tag wakiilka hay'adda MPHA, si aad tarjumaad bilaash ah uga hesho.

Oromo

Beeksifni kun hedduu barbaachisaa dha. Yaadni isaa hoo isiniif hin galle ta'e, bakka bu'aa "MPHA" (Bulchiinsa Mana Mootummaa Magaalaa Minneapolis) akka afaan isiniif hiikamu gargaarsa tolaa gaafadhaa.

Amharic (Ethiopian)

ይህ መረጃ በጣም አስፈላጊ ነው። ምን እንደሚል የማይገባዎ ከሆነ ከየ MPHA (የሚኒያፖሊስ የመንግስት የመኖሪያ ቤቶች ባለስልጣን) ወኪል ጋር ተገናኝተው በነጻ የሚሰጥ የቋንቋ|ግስጉርጎም] እርዳታ እንዲሰጥዎ ይጠይቁ።

Laotian

ຖ້າຫາກວ່າທ່ານບໍ່ເຂົ້າໃຈໃນຂໍ້ຄວາມສໍາຄັນນີ້, ທ່ານຕ້ອງໄປຫາຫົວ ຫນ້າການເຊົ່ານະຫວອງ MPHA ຫວກເຮົາຈະຊ່ວຍທະນາຍໃຫ້ທ່ານ.

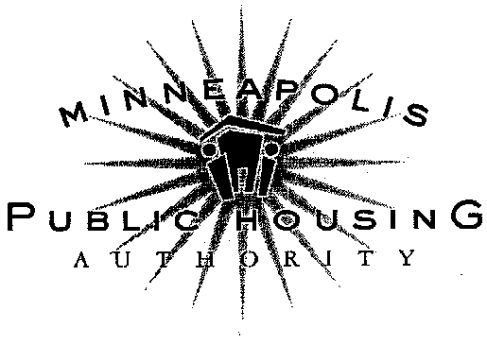
MPHA's Annual Moving to Work (MTW) & Capital Fund Plan Review
2008 Advance Meeting

Public housing residents and Section 8/HCV Participants are invited to attend the upcoming meeting, at which the Minneapolis Public Housing Authority (MPHA) will present its draft FY 2009 Annual MTW Agency and Capital Fund Plan.

Thursday, May 22, 2008
at 1815 NE Central Avenue
10:30 a.m. (will follow the 9:30 resident board meeting) with complimentary lunch after the meeting

Along with the presentation about the MTW Plan and Capital Fund, there will be time for discussion as well as a question and answer period. Comments regarding the Plan will be accepted until the Public Hearing at MPHA's Board Meeting being held on Wednesday, June 25, 2008 at 1:30 p.m. at MPHA's main offices located at 1001 North Washington Avenue.

ANNUAL ADVANCE MEETING – 2008



Annual Moving to Work (MTW) Plan and Capital Fund Review

Thursday, May 22, 2008
10:30 a.m. – 1815 Central Avenue NE

Lunch Following the Meeting

Welcome
Dennis Goldberg, MPHA Interim Deputy Executive Director

Resident Comments
Howard Penas, Resident Advisory Board Chair

Review of MPHA's 2008 Moving to Work (MTW) Plan
Bob Boyd, MPHA Director of Policy & Special Initiatives

Capital Fund Presentation
Emilio Bettaglio, MPHA Director of Facilities & Development

Discussion/Questions & Answers
Bob Boyd & Emilio Bettaglio

Closing Remarks
Bob Boyd

Adjourn for Lunch

MPHA FY2009 DRAFT
MOVING TO WORK (MTW) PLAN
COMMENT SHEET

1. Draft Proposed Initiatives

2. Draft Statement of Policies

3. Draft Section 8 Administrative Plan

5. Other Comments

Public Hearing
June 25, 2008 at 1:30 p.m. in the Board Room at 1001 Washington Avenue North.

Comments can be mailed to MPHA through June 25, 2008. Please mail to the attention of Mary Abrahamson, MPHA, 1001 Washington Avenue N, Minneapolis, MN 55401 or e-mail to mabrahamson@mplspha.org.

MTW Plan Comments & Responses

Proposed Initiatives

1. With the MTW focus on families for housing, homeownership and employment, how will that benefit me a single, 50+, low-income female on Section 8?

   RESPONSE: In creating the new MTW Section 8 Homeownership initiative, MPHA will look for opportunities on how to include singles and disabled persons as part of the program. All participants will still need to qualify for a mortgage and this can pose challenges for single individuals especially if their only income is from a fixed income source.

2. Is MTW not Section 8? Will MPHA public housing and Section 8 all be the same now?

   RESPONSE: MTW does not replace Public Housing or Section 8. It allows MPHA to make changes in both programs to meet the statutory objectives of MTW: increase efficiencies, create opportunities for self sufficiency and increase housing choices. For example in Section 8, MPHA is proposing a new Section 8 Homeownership program that will allow participants to use their Section 8 Housing Assistance Payments toward a mortgage and in Public Housing MPHA is proposing to allow elderly and disabled residents on a fixed income to recertify every three years instead of annually as is now required.

3. Is there an overview manual that outlines MTW policies? Because this effort is new it would have been nice for MPHA/Section 8 participants to view the manual at this first open meeting.

   RESPONSE: MPHA has an MTW Agreement with HUD that was made available to all resident organizations and the specific MTW Draft Plan was published on line at www.mphaonline.org and copies were provided to all resident organizations.

4. What about MHRC? Will they be serving Section 8 participants and families?

RESPONSE: MHRC is a jurisdictional Resident council primarily working with public housing residents in highrises and Glendale. The MHRC partners with all MPHA resident councils (i.e. family and highrises) in implementing various resident initiatives and programs. MHRC has a long-standing history of partnership and contracts with MPHA and has given its support to MPHA's MTW plans. For example, MHRC worked with MPHA to coordinate the MTW Advance Meeting which included highrise residents, family and Section 8 HCV participants.

5. How can interested parties keep informed about this process?

RESPONSE: MPHA publishes the Communicator, a resident focused newsletter, and posts information about MTW on the MPHA website, www.mphaonline.org. MPHA staff regularly attend various resident organization meetings to talk about issues of importance to residents, including MTW. You can read these publications, attend resident meetings and ask to be part of the MTW Resident Advisory Board (RAB) which assists MPHA with development of its Annual MTW Plan.

Statement of Policies

6. Will a track exist for individuals toward homeownership or will this be limited/restricted to families only?

RESPONSE: MPHA is considering strategies for including individuals as participants in its homeownership programs. All participants will still need to qualify for a mortgage and this can pose challenges single individuals especially if their only income is from a fixed income source.

7. Regarding Part X Leasing, the proposed policy change requiring residents to give MPHA a 30-day advance notice of absence from their apartments, we recommend this policy specifically state that it is pertaining to absences of 30 days or more.

RESPONSE: MPHA will clarify that the notice pertains to absences of 30 consecutive days or more.

8. Part X Leasing: Proposed change does not stipulate the minimum absence time that must advise MPHA of absence. If under 30 days, I think the tenant's discretion should suffice. If I have to go help a family member, or go on 2 week vacation, nobody needs to know where I'm going. It should

be my discretion (and privacy/security) to come and go and be responsible for my unit. Neighbors can be informed of how to contact me if different from info on file in case of emergency. Things come up and don't always allow 30 days notice.

RESPONSE: MPHA will clarify that the notice pertains to absences of 30 consecutive days or more. MPHA may make exceptions for emergencies.

9. One month's notice prior to being gone for 30 days or more is very hard for people. Who do you give notice to? In writing or verbally? What is the maximum length of time you can be absent? Why can't you be gone longer than 90 days if you continue to pay your rent?

RESPONSE: Notice must be given to the Asset Operations Manager (Property Manager). MPHA recommends notice in writing as MPHA's Statement of Policies Section X 9. requires that the Manager must pre-approve in writing an absence from the unit more than 30 days. MPHA's Statement of Policies Section X 9. states that MPHA will not authorize an absence for longer than 90 days. MPHA has a long waiting list of people needing affordable housing and federal law and regulation requires an MPHA unit to be the tenant's sole and principle unit.

10. Will a tenant be terminated if they are gone longer than 90 days? What if there is an emergency (i.e., hospital stay and rehab) and you cannot notify management of your absence 30 days prior and you are gone longer than 90 days?

RESPONSE: MPHA's Statement of Policies Section X 9. states that MPHA may terminate the lease of any family absent for longer than 30 days without a pre-approved written authorization. Also, MPHA will not authorize an absence for longer than 90 days and that MPHA may terminate a tenant's lease if the tenant is gone longer than 90 days. MPHA advises that a tenant keep the Asset Operations Manager (property manager) apprised of the reason for the delayed return.

What if highrise resident wants to take a 6-month trip?

RESPONSE: MPHA's Statement of Policies Section X 9. states MPHA will not authorize an absence for longer than 90 days and that MPHA may terminate a tenant's lease if the tenant is gone longer than 90 days.

11. If recertifications are done every 3 years does that mean that my rent will triple every three years?

RESPONSE: Generally, Public Housing rents are calculated at 30% of the adjusted income. If a tenant is on a fixed income such as SS or SSI, the tenant will recertify the tenant's income every three years. During the three years, the tenant's rent will not increase. In the third year, MPHA will recalculate rent based on the current income. As such the rent increase will be 30% of the increase in the income.

12. If you are on a fixed income such as social security, but have a small savings account can you still qualify to get recertified every three years?

RESPONSE: Yes.

13. MPHA allows 4 people in a 1 bedroom unit. The State says only 3 are allowed in a 1 bedroom unit. Why does the MPHA policy differ?

RESPONSE: MPHA is unaware of a state law regarding occupancy levels. Currently, MPHA permits two persons in a one bedroom unit. However, MPHA may add two dependents to the lease in certain circumstances for a total of four in a one bedroom if a suitable family unit is available within a reasonable time.

14. If a tenant is over housed or under housed, how long does it take to find appropriate housing?

RESPONSE: A transfer to an appropriate sized unit may take time depending upon the bedroom size and the number of vacate units. Also, MPHA may permit a family that is under housed by one bedroom, to remain in the unit with the tenant's approval.

15. Do residents who request a transfer get preference over applicants?

RESPONSE: Depending upon the type of transfer such as an emergency or reasonable accommodation, a transfer may have a preference over an applicant. MPHA Statement of Policies Part IX identifies the types of transfers and their priority.

16. Why are residents required to put their birth date when signing in at a building?

RESPONSE: Visitors are required to provide the Date of Birth when entering the buildings as verification of who they are and to compare with the trespass list. Many visitors have the same name by using the DOB we are able to distinguish between visitors. Residents do not have to provide that information for the building in which they live, but should be required if they visit another building. See Part XVI Post Orders of the Statement of Policies.

17. The Statement of Policies already stated that the head-of-household must remain for 3 years. What is the proposed change to this?

RESPONSE: MPHA is clarifying the occupancy standards. MPHA will permit a maximum of two adults in a highrise unit. Also, a maximum of two adults and two minor dependents or one adult and three minor dependents in a one bedroom highrise unit and a maximum of two adults and one minor dependent or one adult and two minor dependents in a zero bedroom highrise unit

18. Can you add a relative (i.e., grandchild) to the lease in case of an emergency?

RESPONSE: To add a grandchild to your lease you must comply with the occupancy standards. Also, you must be lease compliant for one, must have custody of the child for at 75% of the time, and a third party verification granting custody like a court order, legal document, or legal proof of adoption, MPHA must determine that you are circumventing the family wait list and if necessary a suitable family unit must available in a reasonable time. Please see the SOP at Part VI, 3.

19. What caused PHA to change the policy regarding lease add-ins?

RESPONSE: MPHA has many concerns including the maintenance of the buildings, over crowding and the provision of a healthy and safe environment.

20. A major concern was expressed by residents at the Southeast/Southwest Area meeting regarding Part X of the Statement of Policies pertaining to Lease add-ons. Many residents strongly objected to the proposed change that only spouses or registered domestic partners be allowed to be added to

a lease. Currently, a resident may add any adult to his/her lease, within established MPHA and HUD leasing guidelines. Many residents feel that this new restriction would be a hardship to a resident who may need to add someone to his/her lease other than a spouse or domestic partner, for example an aging parent. Many residents also believe that this proposed new policy would have a disproportionate negative impact on residents who are immigrants or refugees who may need to allow an adult child, parent or other relative, who is newly arriving to Minnesota, to live with them, often times on a temporary basis.

We disagree with the argument that this proposed policy would prevent circumvention of the waiting list. Lease add-ons do not take vacant units and there is already a policy in place stating that someone added to the lease would have to vacate the apartment if the original tenant moved out prior to three years after the add-on. Residents further pointed out that lease add-ons bring more rental income to MPHA and that by so severely limiting who can be added to a lease, there will be a greater problem with residents not reporting additional household members. What is the reasoning for the changes to the lease add-in policy?

RESPONSE: Please see the answer to #19.

21. Regarding the Lease add-on policy: we have family members, refugees, who come from overseas and have no place to stay. If this policy is approved it will discriminate and we will not be able to help our family members.

    RESPONSE: Please see the answer to #17 & 18.

22. What about adding a child to the lease?

    RESPONSE: Please see the answer to #17.

23. Can you add an adult (i.e., sister, brother) to the lease if you need assistance?

    RESPONSE: Yes if you qualify for a reasonable accommodation or if you are the sole adult in a highrise unit and less than four people in a one bedroom and less than three people in a zero bedroom unit.

24. What happens if you take an efficiency apartment, but want or need to transfer to a one bedroom unit; would I be able to get a transfer?

RESPONSE: According to the Statement of Policies Transfer Policy Part X: MPHA has eight different kinds of transfers. A tenant's request based solely on the tenant's preference is a management transfer. After residing in the efficiency for three consecutive years, a tenant may request a management transfer to a one bedroom. MPHA may transfer the tenant if the tenant is lease compliant and if occupancy is more than 98%.

25. What are the requirements to move from an efficiency to a one bedroom?

RESPONSE: See response to #24 above.

26. Is there a $400 dollar transfer fee if you just want to move upstairs in your building?

RESPONSE: MPHA Statement of Policies Part IX allows for Transfer Fees. These fees, if applicable are determined by the type of transfer and the number of years a person has lived in the unit. If a tenant has been a tenant for less than 5 years, a tenant must pay a $400 transfer fee before the tenant transfers. The transfer fee is charged for a medical transfer for non-disabled persons, senior designated transfer and a management or preference transfer. The fee helps to pay the cost of making the unit from which the tenant transfers ready to re-rent.

27. If you have been a tenant for a year and then transfer and get married and add that person to the lease, does the year you have lived in public housing prior to getting married count towards the three years the head of household must be living in the unit?

RESPONSE: No. According to the Statement of Policies, the three years starts from the time of the lease addition.

28. Does the rent amount change if you have an efficiency or a one bedroom?

RESPONSE: According MPHA's policy, generally no, but there are situations where that would be true. In cases where there is a transfer, including efficiency (studio) to a 1-bedroom, a resident paying flat rate rent may pay more because the flat rate rent for a studio apartment is $416; while the flat rate rent for a 1 bedroom is $535 and 3) Residents who live in studio

apartments at 1710 Plymouth pay 20% of their income for rent, if they move to a 1 bedroom the rent goes to 30% of income.

29. Can a person from highrise transfer to a scattered site home?

RESPONSE: Yes, if they are under housed and have dependents, they are lease compliant and a vacancy occurs.

30. Part II – Requirement for Admission/Applications: should state "including, but not limited to "add people with disabilities.

RESPONSE: This change permits persons who are eligible for a specific program to apply for housing in that program.

31. Regarding Part XVII which states that all applicants for and tenants in a smoke-free building shall be non-smokers and that a non-smoker is defined as a person who has not smoked for three years: We understand that MPHA plans to have a resident self-certify that he/she is smoke free, but what if a person starts smoking after he or she moves in; will MPHA evict them, even if they leave the premises to smoke?

RESPONSE: If appropriate, MPHA will terminate the lease and file an eviction action in court.

32. How are the smoking rules enforced in the highrises?

RESPONSE: MPHA may enforce the lease and if appropriate, terminate the lease.

What if you see residents violating the rules?

RESPONSE: If MPHA sees a resident violating the rules, MPHA will take appropriate action and follow up with the resident. If a resident sees another resident violating a rule, the tenant may report the incident to the manager and the manager will follow up as appropriate. MPHA staff would follow up with the resident.

33. Some grandparents take care of or have their grandchildren visit over the summer. Resident doesn't want to add the grandchildren to the lease, but just have them visit for the summer. Is this possible?

RESPONSE: MPHA's lease addresses this matter. Section 7 Guest Policy' states "Before a Tennant Family may house a day or night guest for seven consecutive days, Tenant shall provide to Property Management staff in writing the guests name, address, dates of stay and a picture identification for MPHA to make a copy of. A tenant may house guests in the unit a total of 30 days per calendar year." The lease does allow in Section 7 C. "Upon showing of special circumstances or need, Management in its discretion may extend any time period or make an exception to this Section. MPHA shall pre-approve in writing any extension or exception…"

34. Define registered domestic partner? How does one register?

How can anyone have How can anyone have a "registered domestic partner" when the State doesn't recognize it? I think that housing is getting too nosey about some of their new rules.

RESPONSE: Partners can register with the City of Minneapolis the cost is $20.00 and the following criteria must be met:
The City of Minneapolis defines Domestic Partners as two (2) adults who:
(1) Are not related by blood closer than permitted under marriage laws of the state;
(2) Are not married or related by marriage;
(3) Are competent to enter into a contract;
(4) Have no other domestic partner with whom the household is shared, or with whom the adult person has another domestic partner;
(5) Are jointly responsible to each other for the necessities of life;
(6) Are committed to one another to the same extent as married persons are to each other, except for the traditional marital status and solemnities. (91-Or-
015, § 1, 1-25-91

35. Does each building have a different parking policy?

RESPONSE: MPHA has an over all parking policy, but buildings may have different rules depending on the number and demand for spots.

36. Regarding the Death of a Resident Vacate Policy: If your contact person is out of state what is a reasonable time frame to clean out the unit?

RESPONSE: A reasonable time may vary depending upon the circumstances.

37. What happens if a tenant dies and has no one; what happens to their property?

RESPONSE: Under state law MPHA holds items of value for 60 days. At the end of 60 days, MPHA may donate items of value to a non-profit organization.

38. Can you file for a Reasonable Accommodation prior to moving into a unit?

RESPONSE: Yes.

39. Resident had a friend who waited two full years to get an extra grab bar in her unit. MPHA was going to refuse to provide it even with a doctor's request.

RESPONSE: MPHA installs grab bars through the regular work order process. Residents who feel there is an undue delay should contact their Asset Operations Manager (Property Manager)

40. I believe a Reasonable Accommodation is having a roof over my head.

RESPONSE: Thank you for the comment.

41. Where is there a record of the MPHA policies for residents to view?

RESPONSE: MPHA Lease Section 10.J. states that MPHA shall "Post a notice in the Management Office that Management's Statement of Policies, Grievance Procedure, Post Orders, and Building House/Community Rules are available to Tenant upon request from the Property Manager. MPHA Statement of Policies are also available on the MPHA website www.mphaonline.org and at its administrative offices at 1001 Washington Avenue North, Minneapolis, MN 55401.

Section 8 Administrative Plan

42. How long does the Section 8 Program last if you have a voucher?

RESPONSE: First, the Section 8 Program will last as long as the Federal Government continues funding it. Further, individuals or families may

retain their voucher rental subsidy for as long as they are determined to be income eligible and in compliance with the program's Family Obligations.

43. If a family becomes under housed in public housing can they be given a Section 8 voucher?

RESPONSE: Maybe. Our Section 8 Housing Choice Voucher Administrative Plan provides that: "MPHA's Executive Director or Deputy Executive Director may approve a transfer of Public Housing Residents to the Section 8 HCV Program under extraordinary circumstance…" This is considered to be a Special Admission.

44. How will MTW affect the way that Section 8 is managed?

RESPONSE: MTW will not radically change the way the Section 8 HCV Program is managed. We will continue to track our voucher lease ups to assure we do not exceed our adjusted voucher baseline of 4444. And yes, we will administer several new program initiatives including the addition of 112 MHOP units, some set-aside vouchers for homeowners facing foreclosure, new vouchers for homeless Veterans, and a Mobility Voucher Program - all of which include development of new procedures, new partnerships, added staff and changes in owner recruitment activities but the Section 8 HCV Program is accustomed to change and adapts appropriately.

45. What is the difference between the policy when the head-of-household relinquishes a voucher and a situation where there is a divorce or family break-up?

RESPONSE: The Head of Household is held responsible for the actions of their family and acts on behalf of their family. When the Head of Household "relinquishes" a voucher he or she has communicated to the Public Housing Authority that their family is no longer in need of the rental subsidy; it is a voluntary act.

In the situation of a divorce or other family break up, the Head of Household essentially gives up the right to speak on behalf of the entire family and turns those rights over to another entity which in this situation is the Public Housing Authority and which may include the court system. Our Section 8 HCV Administrative Plan addresses "Family Breakup" in Section 3-I.C. which reads in part: "The PHA has discretion to determine which members of an assisted family continue to receive assistance if the family

breaks up. However, if a court determines the disposition of property between members of the assisted family in a divorce or separation decree, the PHA is bound by the court's determination of which family members continue to receive assistance."

46. Are the MHOP project based and homeownership vouchers part of the 4,444 vouchers?

    RESPONSE: The 112 MHOP project based and 10 new Homeownership vouchers are not included in the 4444 vouchers.

47. I assume a person will get a preference if they apply for a mobility voucher. How will MPHA notify people about the mobility vouchers? How long will they have to live there before they can move again?

    RESPONSE: MPHA's proposed Mobility Voucher program envisions a priority for persons living in a poverty concentrated area who are willing to utilize their voucher in a non-concentrated area. MPHA will communicate this opportunity for persons on its Section 8/HCV waiting list. This program is still in the process of being developed. Prior to implementation and approval from its Board, MPHA will have an opportunity for public comment on the specifics of the program.

48. Can "family" mean an individual?

    RESPONSE: Yes.

Capital Fund

49. Scattered sites have highest energy costs due to no insulation, etc. Will this be a part of the energy savings program?

    RESPONSE: Yes, the Energy Saving Contracting Opportunities (ESCO) program scope includes insulation, new thermo pane windows, new energy efficient furnaces and water heaters at many of MPHA's scattered sites as identified by our most recent comprehensive physical needs assessment. In addition, new Energy Star refrigerators will replace old inefficient ones at most of the scattered sites.

50. 828 Spring has elevator problems every week-end. Can this be resolved?

When can we expect to see a list of highrise elevator work to be done? 630 Cedar must be on the list.

RESPONSE: Answer to both questions: MPHA conducted its most comprehensive physical needs assessment in 2006. It identified in excess of $225 million in unmet needs. This assessment identified elevator upgrades as a high priority need and we are currently planning improvements at a number of these, plus developing specifications for additional elevators. 630 Cedar and 828 Spring are in the list of high priority elevator improvements to address. A detailed schedule will be produced once we have definition on a scope.

51. The new windows at 2728 Franklin are leaking air. This is cold and wastes energy in the winter.

RESPONSE: Through the ESCO, we're looking at infiltration problems through our high rise inventory and these will be addressed when the work is implemented.

52. Is it MPHA's policy not to replace refrigerators until they completely die? What if they are not working correctly?

RESPONSE: MPHA repairs or replaces refrigerators if they are not functioning properly.

53. If a building is allocated funds for a year, can these funds be allocated to another building if it has needs?

RESPONSE: This happens sometimes when a new need arises that is a higher priority or an existing need that is higher priority increases; then we may take funds from a project that hasn't started and reassign it to the higher priority need. The building whose funds were diverted gets delayed, but normally gets addressed within the 5-Year Action Plan.

Other

54. How will MTW help the programs we have now, i.e., self-help?

RESPONSE: MTW allows MPHA develop priorities and allocate its resources to meet those priorities. In addition, the flexibility under MTW

allows MPHA to waive some regulations and take actions that could assist residents and improve current programs.

MPHA has a number of resident initiatives which includes social services and employment opportunities such as the self help program and the VISTA program. MTW will permit the MPHA to have the flexibility to allocate funds to continue these types of programs.

55. Explain what a self sufficiency program is and how a person can participate.

RESPONSE: MPHA is planning to implement a new public housing Family Self-Sufficiency (FSS) program targeted for families who are seeking to become home owners and those working with the Energy Savings Contracting Opportunities (ESCO) program. The program promotes economic self-sufficiency among participating families and is projected to be limited to up to 50 families in each component for a total of 100 resident participants. Limiting the number of participants is intended to allow a transitional implementation of this new effort and permit a manageable workload. Specific goals and objectives will be developed to address stabilizing the family and assisting them in maximizing their potential for long-term change and self-sufficiency. Examples of some of the activities being proposed include: utilizing the community's social services system as well as the families own support system. Persons participating in one of the referenced programs (Home Ownership and/or working in conjunction with the ESCO program) will be given an opportunity to participate.

56. More security is needed at 1815 Central. People open the side door and let people in who are not tenants and they wander the building.

RESPONSE: See Security Related comments below

57. 800 – 5th only has Project Lookout for security. Will we be able to have a security guard?

RESPONSE: MPHA addresses security needs in a variety of ways. MPHA has a contract with the Minneapolis Police Department that provides 8 officers assigned specifically to MPHA. We have a security guard program that provides services at specific sites as determined by MPHA. MPHA has established a computerized digital security camera system that monitors MPHA properties from numerous perspectives including, entrances, parking lots, elevators and other key activity areas. MPHA works

with MHRC to implement and operate its Project Lookout program where residents take an active role in promoting security at their buildings. MPHA also has a security contingency fund that allows it to target additional police, security guards or take other action for situations that require additional measures. MPHA allocates is security resources based upon hard data regarding criminal, drug or other activities in and around MPHA properties that may pose a threat to the safety of residents. MPHA has established both internal and external Security Advisory Committees where residents, staff, police and contracted guard representatives meet on a regular basis and discuss security issues. While MPHA acknowledges it does not have the resources to provide the level of security that it would like. MPHA believes that the measures it takes in consultation with residents, its police team and contracted security greatly enhances the overall security at MPHA.

58. I think it's great that you have presented us with this information and I would like to see it continue with more open participation from Section 8 individuals and families.

RESPONSE: Thank you. MPHA works to engage residents and Section 8 participants in its planning processes. If you are interested in participating on the MTW Resident Advisory Board or taking part in other related activities, please call Mary Abrahamson at (612) 342-1401.

59. Where other space is not available assign apartments in the highrises for exercise rooms; one for male and one for female due to culturally sensitive issues that do not allow males and females to exercise together.

RESPONSE: With the high demand for housing MPHA will not deprogram apartments for exercise rooms.

60. I am very grateful for the opportunity for resident comments and the Resident Advisory Board and that they are included in the proposed Capital Fund application and Agency Plan. I feel that communication and the willingness to work with us when possible is an important component to the Plan.

RESPONSE: Thank you for your comments.

61. I am very grateful and agreeable for what you all have done thus far and believe that communication is #1 in my book, no matter what the situation. From the top to the bottom. When I listened to Bob Boyd and Emilio

Bettaglio's presentation, I kept thinking about communication from the start and what they presented to us. Thank you. My thanks to everyone who worked on the Plan now and in the future.

RESPONSE: Thank you for your comments.

62. Does MPHA have policy documents in different languages? How can a tenant get translation to understand the policies?

RESPONSE: MPHA's Limited English Policy (LEP) states that when 10% of MPHA public housing tenants or Section 8 participants are LEP and speak a specific language, MPHA will translate the public housing lease and selected mass mailings and documents of vital importance in that language. Currently, over 10% of public housing speak Somali. MPHA translated the lease into Somali. Tenants may also use an online translator or contact their property manager for assistance.

63. What does pay rent timely mean? How late can you be and still be timely?

RESPONSE: Rent is due the first of the month. If a tenant is late about two weeks in paying rent, MPHA mails a lease termination notice to a tenant. If the tenant does not pay all rent due by the first week of the next month, MPHA files an eviction action in court. MPHA encourages tenants to pay their rent by the first of each month and at the latest prior to the filing of eviction action.

64. What does bench warrant mean?

RESPONSE: A court issues a bench warrant for the attachment or arrest of a person in case of contempt of court, a criminal indictment or the failure to appear as a witness.

65. MHRC recommends that MPHA increase funding for the Self Help Program by $10,000. This highly successful program is mutually beneficial to residents and MPHA. With the continued strain on public housing operating funds, the program helps supplement the MPHA's already lean work force and helps to ensure that highrise buildings and grounds remain well-maintained. Residents derive not only economic benefit from Self Help, but also a great sense of community pride through their involvement in the Self Help program. Additional funding for Self Help is especially

important now in light of MPHA's recent cut-backs icaretaker/maintenance areas. Also, given the increasing economic burden resident currently face in paying for basics such as groceries and medicine; many residents are highly motivated to participate in the program. The MHRC will gladly help publicize the Self Help program and help recruit participants where MPHA staff has been unable to do so.

RESPONSE: MPHA concurs with the benefits noted in comments 1 thru 5 related to Self Help program, Diversity Initiatives, Security, the VISTA program and Resident Participation funding. MPHA received a letter from the MHRC which also supported funding of these areas. MPHA will be forwarding these comments and MHRC's recommended funding areas to the MPHA Budget committee. The Budget Committee will review these requests along with other needs identified.

66. MHRC requests that MPHA allocate $75,000 in Management Improvement funds for continuation and expansion of the joint MHRC/MPHA Diversity Initiative Program. This program has benefited residents and MPHA by improving the experience of residents moving into and living in public housing. Increasing requests from residents and MPHA staff for assistance with diversity-related issues necessitate that more resources be devoted to this work. Some of the continued activities would include: continued expansion of the Resident Orientation Program where residents (English-speaking and bilingual Somali) are trained to provide information about apartment care, MPHA policies and procedures, onsite services, etc. to new residents; special bilingual on-site presentations on topics of interest to MPHA and residents; translation services for meeting between managers and residents on lease enforcement matters; on-site training and on-going support of Somali-speaking resident council officers; cultural sensitivity awareness training for MPA staff from a resident perspective; community dialogs which allow residents to discuss a variety of concerns, including race and racism, in a safe and directed setting; and important multicultural events designed to improve harmony in the highrises by increasing resident' knowledge and appreciation of each other's cultural backgrounds.

RESPONSE: See response under comment #65.

67. We recommend that an optimal level of funding be requested for MPHA security programs. With resident and MPHA working in unison we will continue to keep public housing safe for all who live and work in the highrise communities.

RESPONSE: See response under comment #65.

68. We also recommend continued funding for the VISTA Program. The VISTA program offers both a good learning opportunity for highrise residents and an outlet for their skills to assist with many resident projects and initiatives.

RESPONSE: See response under comment #65.

69. We strongly support continuing the Resident Participation funding as it has operated since inception of the program ($25 per unit adjusted by subsidy proration)

RESPONSE: See response under comment #65.

70. MHRC has and continues to appreciate your recognition and support of our concerns and your continued partnership with residents in keeping MPHA housing among the best in the county.

RESPONSE: Thank you. We appreciate your comments.

71. Resident Praised MPHA for allowing so many opportunities for participation including the Tenant Advisory Committee and Moving To Work Resident Advisory Board.

RESPONSE: Thank you for the comment.

72. MHRC would like to acknowledge and thank Cora McCorvey and her staff for their genuine commitment to resident participation in this process and their responsiveness to resident comments, concerns and recommendations.

RESPONSE: Thank you for the comment.

MPHA Violence Against Women (VAWA) Policy

73. Does the VAWA Policy apply to two tenants fighting?

RESPONSE: VAWA may apply if one of the tenants is a victim of domestic violence, dating violence or stalking. If the fight involves domestic violence, dating violence or stalking, VAWA may apply.

74. The treatment of women is different in some cultures. Does VAWA apply?

RESPONSE: VAWA is a federal law, applies to all cultures and is intended to protect victims of domestic violence, dating violence or stalking.

75. What pre-lease signing education does/can MPHA do to inform non-English speaking people when there has been a cultural tolerance for violence against a spouse?

RESPONSE: MPHA informs tenants that criminal activity on or off the premises may result in a lease violation with or with out an arrest. MPHA will try to tell tenants during lease orientation that criminal activity includes dating violence, domestic violence and stalking.

2.0 Mission Statement:

76. Please correct the citations in paragraph 1 to read: "codified at42 U.S.C. § 1437d (l) and (u), § 1437f (c), (d) and (o), and § 13925 *et al.*

RESPONSE: MPHA will make the change.

3.2 Dating Violence:

77. Please correct the citation at the conclusion of the paragraph to read: 42 U.S.C. § 1437d(u)(3)(B); 42 U.S.C. § 13925(a)(8).

RESPONSE: MPHA will make the change

3.3 Domestic Violence:

78. Please correct the citation at the conclusion of this paragraph to read: 42 U.S.C. § 1437d(u)(3)(A); 42 U.S.C. § 13925(a)(6).

    RESPONSE: MPHA will make the change

79. The MPHA stated on June 16, 2008 that it intended to include a definition of Domestic Abuse that contains the Minnesota Statute definition. The definition should include both the federal and state definitions. We suggest that the two be subparagraphs (1) and (b).

    RESPONSE: MPHA added a definition of domestic abuse under Minnesota law in section 3.3 and of family or household member under Minnesota law in section 3.5.

80. Please correct the citation at the conclusion of the Minnesota Statute definition presented at the June 16, 2008 meeting to read: Minn Stat. § 518B.01.

    RESPONSE: MPHA will make the change.

3.4 Homeless, Homeless Individual, and Homeless Person:

81. Please correct subparagraph (f):
    Delete "...nighttime resident..."
    Replace it with "...nighttime residence..."

    RESPONSE: MPHA will make the change

82. Please correct the citation at the conclusion of this paragraph to read: 42 USC § 14043e-2(6).

    RESPONSE: MPHA will make the change

3.5 Involuntary Displacement

83. The MPHA presented a definition of Family or Household Member at the June 16, 2008 meeting that was numbered 3.5. This proposed definition is misnumbered unless the MPHA intends to drop Involuntary Displacement from the definitions. We support keeping the definition of Involuntary Displacement and revising it to read:

"...when a victim or immediate family member...".

RESPONSE: MPHA will make a final check on the numbering and respectfully declines to revise this definition.

3.6 Immediate Family Member:

84. Please correct this paragraph to conform to the statutory language:
Delete "...victim..." and replace it with the word "...person..."
Correct "...parenti;... to "...parentis;...".

RESPONSE: MPHA will make the change from parenti to parentis and respectfully declines to make the other requested change.

85. Please revise this paragraph so that is clear to the reader that immediate family members in the household who are the victims of domestic violence, dating violence or stalking are also protected by VAWA just as like applicants, residents and participants in MPHA programs. It must be clear that the protections of VAWA are available to these household members just as they are to the head of the household or signer of the lease or they will not know to ask for their statutory rights.

RESPONSE: MPHA respectfully declines to make this change. The Policy defines victim and this request is redundant.

86. At the June 16, 2008 meeting the MPHA presented a definition of Family Member not in the proposed Policy posted on the MPHA's website earlier. Please correct the citation at the end of the proposed definition to read: Minn Stat. § 518B.01.

RESPONSE: MPHA will make the change.

3.9 Stalking:

87. Please revise to conform to statutory language so the text is:
"(a) to follow, pursue or repeatedly commit acts with the intent to kill injure harass or intimidate; or (b) to place under surveillance with the intent to kill, injure, harass or intimidate another person; and (c) in the course of, or as a result of such following, pursuit, surveillance, or repeatedly committed acts, to place a person in reasonable fear of death of, or serious bodily injury to; or (d) to cause substantial emotional harm to that person or a member of the

immediate family of that person or the spouse or intimate partner of that person."

RESPONSE: MPHA respectfully declines to make the change.

4.1 Failure to Provide Certification:

88. Please correct the first citation in the string at the conclusion of the paragraph to read:
42 U.S.C. § 1437d(l)(5)&(6);

Please correct the second citation in the string at the conclusion of the paragraph to read:
42 U.S.C. §1437d(c)(3);

Please correct by adding after the final sentence in the paragraph this missing statutory authority:
42 U.S.C. § 1437d(u)(1)(1)(A)&(B).

RESPONSE: MPHA will make the firsts two changes and at the end will add. Also please see
42 U.S.C. § 1437d(u)(1).

4.2 Certification:

89. Please revise this section to conform to statutory language by revising this paragraph to:
Delete "A person who is claiming victim status shall provide to the MPHA…"
Correct with the statutory language "An individual may satisfy the certification requirement in section 4.1 by providing the MPHA with…"

RESPONSE: MPHA respectfully declines to make this change.

90. Please add the statutory authority after final sentence in the paragraph:
42 U.S.C. § 1437d(u)(1)(C).

RESPONSE: MPHA will add 42 U.S.C. § 1437d(u)(1).

4.3 Confidentiality:

91. Please correct the citation in part (b)(i) to read:
42 U.S.C. § 1437d(l)(5)&(6).

RESPONSE: MPHA will make this change.

5.4:

92. Please correct the citation to include the Section 8 statutory authority as well:
42 USC § 1437f(c)(9)(C)(ii).

RESPONSE: MPHA will make this change.

5.5:

93. Please correct to include the statutory citation by adding at the conclusion of the paragraph:
42 U.S.C. § 1437d(l)(6)(C); 42 U.S.C. § 1437f(c)(9)(C)(iii).

RESPONSE: MPHA will make this change.

5.6:

94. Please correct to include the statutory citation by adding at the conclusion of the paragraph:
42 U.S.C. § 1437d(l)(6)(D); 42 U.S.C. § 1437f(c)(9)(C)(iv).

RESPONSE: MPHA will make this change.

5.7:

95. This paragraph as written goes beyond the authority granted to the MPHA by Congress in the VAWA statute. To conform to statutory language, this paragraph must be revised to read:
Nothing in Sections 5.1, 5.2, and 5.3 limits MPHA, an owner or manager's authority to evict or terminate from assistance, any tenant if the MPHA, owner or manager can demonstrate an actual or imminent threat to other tenants or those employed at or providing service to the property if that tenant is not evicted or terminated from assistance. 42 USC § 1437d(l)(6)(E); 42 USC § 1437f(c)(9)(C)(v).

RESPONSE: MPHA respectfully declines to the text but will add: See 42 USC § 1437d(l)(6)(E); 42 USC § 1437f(c)(9)(C)(v).

5.8:

96. This paragraph misstates the MPHA's statutory authority under VAWA. To conform to VAWA's language, this paragraph of the VAWA policy be revised to read:

"Nothing in Sections 5.1, 5.2 or 5.3 limits MPHA, an owner or manager's authority to terminate assistance to individuals who engage in criminal acts of physical violence against family members or others. 42 U.S.C.§ 1437f(o)(20)(D)(i).

RESPONSE: MPHA respectfully declines to change the text but will add: See 42 U.S.C.§ 1437f(o)(20)(D)(i).

5.9:

97. Please correct to include the statutory citation by adding at the conclusion of the paragraph:
42 USC § 1437f(r).

RESPONSE: MPHA will add 42 USC § 1437f(r)(5).

6.0 Health, Safety and the Right to Peaceful Enjoyment of the Premises

98. This paragraph imposes obligations on the people protected by the VAWA provisions that are not required by the law. VAWA specifically states that the MPHA is not required to demand that an individual produce official documentation or physical proof that he or she is a victim in order to receive the benefits of VAWA. 42 U.S.C. §1437d (u)(1)(D). VAWA does not require that the victim take any action against her abuser including obtaining court orders. The MPHA leases describe a tenant's obligations. The second and third sentences of this Paragraph propose additional tenant obligations for victims of domestic violence, only because they are victims of abuse, which are more demanding standards than those applied to other tenants. This Paragraph seeks to impose unnecessary and punitive burdens upon victims unless the second and third sentences are deleted. This paragraph must be revised by:

Delete the second and third sentences in this Paragraph from "The victim shall ...." through ". . . reasonable measures."

RESPONSE: In compliance with 42 U.S.C. §1437d (u)(1)(D), MPHA does not require official documentation or physical proof of victim status aside from completing the certification process. Also, MPHA is not holding a victim to a more demanding standard than another tenant. Like all tenants, a victim must comply with the lease and act in a manner which will not disturb the peaceful enjoyment of the premises. As such, MPHA respectfully declines to make the requested changes.

7.0 Notice to Applicants, Participants, Tenants and Section 8 Managers and Owners:

99. Please correct to include the citation at the conclusion of this paragraph: 42 USC § 1437d(u)(2).

RESPONSE: MPHA will add 42 USC § 1437d(u)(2)(B).

9.0 Reporting Requirements

100. Policies serving needs of domestic violence victims and services to meet the goals outlined in this Paragraph should be developed immediately. The MPHA should join with domestic violence service providers, community members, residents and participants now to develop these policies, activities, services and programs together. Our staff with experience in the area of domestic abuse, the Battered Women's Legal Advocacy Project, and domestic services providers in our community can assist the MPHA with this. We urge the MPHA to bring these resources together to identify resources and share information so MPHA staff, residents and participants have the information and services needed to develop and maintain safe communities.

RESPONSE: MPHA will contact Legal Aid to set up a meeting.

11.0 Amendment

101. The rights provided by VAWA are essential to the safety of families seeking and living in MPHA housing programs. Changes in the MPHA's VAWA policy should not be made without the following: (1) notice of proposed changes to the community advocates and MPHA service providers given notice of the MPHA's MTW Annual Plan; (2) 30 days for input and comments from

those stakeholders and the community; and (3) public hearing before the MPHA Board of Commissioners before adoption of the proposed changes.

RESPONSE: MPHA respectfully declines to change this section and believes that it complies with federal law and regulation. MPHA also notes that the public may comment upon any MPHA policy during this annual review process.

Revisions to the MPHA Statement of Policies Necessary to Implement VAWA Protections:

Part I, Definitions:

102. Add definition of "Dating Violence" from the MPHA Violence Against Women (VAWA) Policy. This change will clarify MPHA policies and legal protections for victims of abuse. Although the VAWA Policy is incorporated by reference into the Statement of Policies by Paragraph 2.0 of the VAWA Policy, many applicants, residents and community members will first look to the Statement of Policies for answers to questions about MPHA Public Housing.

    RESPONSE: MPHA respectfully declines to make this requested change. Multiple locations for the same definitions make it more difficult to amend. In addition terms under VAWA may be specific to VAWA. Also, VAWA is a separate policy and is listed in the SOP Table of Contents as Appendix J.

103. Replace "19. Domestic Violence" with the text of the definition of "Domestic Violence" or "Domestic Abuse" that is settled upon for the MPHA VAWA Policy. Conflicting definitions are unnecessarily confusing to applicants, residents and community members. This change will clarify MPHA policies and legal protections for victims of abuse. Although the VAWA Policy is incorporated by reference into the Statement of Policies by Paragraph 2.0 of the VAWA Policy, many applicants, residents and community members will look to the Statement of Policies for answers to questions about MPHA Public Housing

    RESPONSE: MPHA will change the SOP definition of "Domestic Violence" to the definition of "Domestic Violence" under VAWA and will replace with the following:

DOMESTIC VIOLENCE: Felony or misdemeanor crimes of violence committed by a current or former spouse of the victim, committed by a person with whom the victim shares a child in common, committed by a person who is cohabitating with or has cohabitated with the victim as a spouse, committed by a person similarly situated to a spouse of the victim under the domestic or family violence laws of Minnesota, or committed by any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of Minnesota. 42 U.S.C. § 1437d(u)(3)(B). See Minn. Stat. §518B.01

104. Add definition of "Immediate Family Member" settled upon for the MPHA VAWA Policy. This change will clarify MPHA policies and legal protections for victims of abuse. Although the VAWA Policy is incorporated by reference into the Statement of Policies by Paragraph 2.0 of the VAWA Policy, many applicants, residents and community members will look to the Statement of Policies for answers to questions about MPHA Public Housing.

RESPONSE: MPHA respectfully declines to make this requested change. Multiple locations for the same definitions make it more difficult to amend. In addition terms under VAWA may be specific to VAWA. Also, VAWA is a separate policy and is listed in the SOP Table of Contents as Appendix J.

105. Revise the definition of "Involuntary Displacement, D." As it is written this section violates VAWA, 42 U.S.C. § 1437d(l)(6)(D); 42 U.S.C. § 1437f(c)(9)(C)(iv), by illegally holding a victim of domestic violence to a higher standard than others. The certification requirement in this section should be no more than the certification required by VAWA.

RESPONSE: MPHA will revise definition 50. INVOLUNTRAY DISPLACEMENT D. to state the following:

VAWA: Because of domestic violence, dating domestic violence or stalking against the victim/applicant under MPHA's VAWA Policy which is attached to the SOP as Appendix J. The victim must timely complete the certification process under the VAWA Policy.

106. Add definition of "Stalking" from the MPHA VAWA Policy. This change will clarify MPHA policies and legal protections for victims of abuse. Although the VAWA Policy is incorporated by reference into the Statement of Policies by Paragraph 2.0 of the VAWA Policy, many applicants, residents and community

members will look to the Statement of Policies for answers to questions about MPHA Public Housing.

RESPONSE: MPHA respectfully declines to make this requested change. Multiple locations for the same definitions make it more difficult to amend. In addition terms under VAWA maybe specific to VAWA. Also, VAWA is a separate policy and is listed in the SOP Appendix.

107. Add the following definition: "#. Violence Against Women Act (VAWA): federal statute enacted January 5, 2006 in which Title VI amends federal housing statutes to protect victims of dating violence, domestic violence and stalking from admission denials and lease terminations as a result of incidents of domestic violence. The MPHA has adopted a VAWA policy for its implementation of the VAWA provisions that can be found at Appendix J of the MPHA Statement of Policies."

RESPONSE: MPHA will add the following definition:

VIOLENCE AGAINST WOMEN ACT (VAWA): A federal law enacted on January 5, 2006 which amended federal housing statutes to protect victims of dating violence, domestic violence and stalking. Under the law, an incident or incidents of actual or threatened domestic violence, dating violence, or stalking is not a serious or repeated violation of the lease by the victim and is not good cause for denying to a victim admission to a program, terminating Section 8 assistance or occupancy rights, or evicting a tenant. The MPHA's VAWA Policy is attached as Appendix J to this Statement of Policies.

Part II. 3. B.1) Tenant Selection Criteria:

108. Revise 1) to include VAWA exception: "...utilities, except the applicants for whom this negative information is the consequence of dating violence, domestic violence or talking against the applicant or her immediate family members;"

RESPONSE: MPHA has added a VAWA definition to the SOP and attached the VAWA Policy to the SOP as Appendix J. Also, MPHA will offer persons who are denied admission, the opportunity to certify incidents under VAWA. Only persons who timely and fully complete the certification process are protected under VAWA. As such, MPHA respectfully declines to make the requested change.

Pt. II. 3. B. 2) Tenant Selection Criteria:

109. Revise 2) to include VAWA exception: "...neighbors, except the applicants for whom this negative information is the consequence of dating violence, domestic violence or talking against the applicant or her immediate family members;"

RESPONSE: MPHA has added a VAWA definition to the SOP and attached the VAWA Policy to the SOP as Appendix J. Also, MPHA will offer persons who are denied admission, the opportunity to certify incidents under VAWA. Only persons who timely and fully complete the certification process are protected under VAWA. As such, MPHA respectfully declines to make the requested change.

Pt. II. 3. B. 3) Tenant Selection Criteria:

110. Revise 3) to include VAWA exception: "...subcontractors, except the applicants for whom this negative information is the consequence of dating violence, domestic violence or talking against the applicant or her immediate family members;"

RESPONSE: MPHA has added a VAWA definition to the SOP and attached the VAWA Policy to the SOP as Appendix J. Also, MPHA will offer persons who are denied admission, the opportunity to certify incidents under VAWA. Only persons who timely and fully complete the certification process are protected under VAWA. As such, MPHA respectfully declines to make the requested change.

Pt. II 3. B. 7) Tenant Selection Criteria:

111. Revise 7) to include VAWA exception: "...circumstances) except the applicants for whom this negative information is the consequence of dating violence, domestic violence or talking against the applicant or her immediate family members;"

RESPONSE: MPHA has added a VAWA definition to the SOP and attached the VAWA Policy to the SOP as Appendix J. Also, MPHA will offer persons who are denied admission, the opportunity to certify incidents under VAWA. Only persons who timely and fully complete the certification process are protected under VAWA. As such, MPHA respectfully declines to make the requested change.

Pt. IV. B. Preferences:

112. MPHA's VAWA Policy at Paragraph 8.0 states that "victims under VAWA will receive a preference in MPHA's public housing . . .". However, there is no preference listing in this Paragraph of the Statement of Policies regarding this promised preference. This Paragraph should be revised to add: "5. The applicant head of household or an immediate family member, who is a member of the household, is a victim under the MPHA's VAWA Policy Paragraph 8.0" Applicants and community members will not seek out a separate document to find other preferences that do not appear in this section of the Statement of Policies.

    RESPONSE: Certification under VAWA is listed as a preference under PART IV.B.3. as an involuntary displacement.

Revisions to the MPHA Section 8 HCV Administrative Plan Necessary to Implement VAWA Protections:

3-I.C. Family Break-up:

113. A proposed revision presented on June 16, 2008 states that the voluntary relinquishment of a Voucher by the head of household will result in the termination of assistance for the entire family. This revision should be amended to include a VAWA exception so that families in which the head of household is the abuser are not further harmed by the abuser's relinquishment of the Voucher leading to the family's loss of affordable housing.

    RESPONSE: A member of the original household may have rights to the voucher if the alleged perpetrator who is the head of household voluntarily relinquishes the voucher. In addition, a member of the household may apply for VAWA status. As such, MPHA does not believe a change is necessary.

DRAFT: April 23, 2009

MTW Plan and Report Funding Sources and Uses Reporting Guidance

1. Purpose

The following document outlines issues, suggestions and options related to a Moving to Work (MTW) public housing agency (agency) providing financial sources and uses information in their Annual MTW Plan and Report as required per Section VII of Attachment B of the MTW Agreement (Form-50900).

2. Introduction

Section VII of Attachment B of the MTW Agreement (Form-50900) requires MTW agencies to report on the sources and uses of MTW funds (VII.A), state and local funds (VII.B), and the Central Office Cost Center (COCC) funds (VII.C). In addition, information on an agency's unique cost allocation or fee for service approaches (VII.D) and uses of single fund flexibility (VII.E) also are to be provided. This information is required in both the agency's Annual MTW Plan and Annual MTW Report. Agencies have the option of also providing information on their reserve balances (VII.F) and planned sources and uses by Asset Management Project (AMP) (VII.G).

The following guidance is provided to help agencies to comply with these requirements. MTW agencies may take different approaches in providing this data, but a similar level of information must be provided. It is assumed that this information can be extracted from an agency's existing budgeting and accounting system and will not require an extensive and complex new effort to develop.

3. Sources and Uses of MTW Funds (Section VII.A)

Even if the subsidy allocation levels have yet to be determined by HUD and/or the agency's budget has yet to be finalized, the agency must still provide "projected" sources and uses data in their MTW Plan based on reasonable subsidy level and expenditure assumptions. **MTW funds are defined as funding that is eligible for use as a Single Fund Budget with Full Flexibility, even if the MTW agency has chosen not to utilize this MTW authorization. This funding includes public housing operating, public housing capital and Housing Choice Voucher (HCV) funding. Please note that HOPE VI funding is not to be included in the MTW funds.** The goal is to provide stakeholders and HUD with a realistic indication of the MTW agency's likely funding sources and uses for the coming fiscal year. The PHA should indicate if these are projected numbers and provide the assumptions utilized for any projections made. When reporting actual sources and uses amounts in their MTW Report, agencies should note if the amounts reported have been audited or are still un-audited.

It is recommended that this information be presented in a table format. This format enables an easy comparison between planned and actual funding amounts. Following are suggested table shells that could effectively provide this information. Separate table shells are provided for the MTW Plan and MTW Report documents. A specific list of sources and uses categories are not mandated in Form 50900, but the agency should indicate in general terms how funding will be received and how this funding will be generally deployed. Agencies may modify the listed categories in these sample tables, eliminate the categories that don't apply, or add additional categories to fit their unique situation. Non-traditional categories should be clearly defined by the agency.

Exhibit 1: Sources of MTW Funds

MTW Plan

Sources of MTW Funds	Planned Amount
Public Housing Rental Income	$
Public Housing Subsidy	$
Public Housing Capital Funding	$
HCV Subsidy & Fees	$
Investment/Interest Income	$
Non-Rental Income	$
Reserves	$
Total	$

MTW Report

Sources of MTW Funds	Projected *	Budgeted	Actual
Public Housing Rental Income	$	$	$
Public Housing Subsidy	$	$	$
Public Housing Capital Funding	$	$	$
HCV Subsidy & Fees	$	$	$
Investment/Interest Income	$	$	$
Non-Rental Income	$	$	$
Reserves	$	$	$
Totals	$	$	$

* If projected amounts are used in the MTW Plan

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Exhibit 2: Uses of MTW Funds

MTW Plan

Uses of MTW Funds	Planned Amount
HCV Housing Assistance Payments	$
HCV Administration	$
Agency Managed Housing Operations	$
Privately Managed Housing Operations	$
Utilities	$
Public Housing Rehabilitation Activities	$
Development Activities	$
Resident Services Activities	$
Protective Services	$
Debt Service Repayment	$
Total	$

MTW Report

Uses of MTW Funds	Projected *	Budgeted	Actual
HCV Housing Assistance Payments	$	$	$
HCV Administration	$	$	$
Agency Managed Housing Operations	$	$	$
Privately Managed Housing Operations	$	$	$
Utilities	$	$	$
Public Housing Rehabilitation Activities	$	$	$
Development Activities	$	$	$
Resident Services Activities	$	$	$
Protective Services	$	$	$
Debt Service Repayment	$	$	$
Totals	$	$	$

* If projected amounts are used in the MTW Plan

MTW agencies are also required to provide a narrative description of any major changes in the sources and uses of funding from the approved MTW Plan. If "projected" sources and uses were provided in the MTW Plan, MTW agencies should explain significant changes from both the projected and adopted budget amounts. The following constitutes a "major funding change":

- **a.** Funding source or use amounts that were at least ten percent less or greater than anticipated;
- **b.** Changes that resulted from the elimination of anticipated funding sources;
- **c.** Changes that resulted from the arrival of unexpected funding sources;
- **d.** Projected or budgeted uses that were not expended during the fiscal year; and
- **e.** Funding uses that were expended during the fiscal year but that were not projected or budgeted prior to the start of the year by the Agency.

4. Sources and Uses of State and Local Funds (Section VII.B)

Annual MTW Plans are to indicate the amount of state and local funding that will be received during the fiscal year and how this funding will be generally deployed. **State and local funding is defined as resources provided directly to a MTW agency and does not include State or**

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local programs provided independently to agency clients. If no State or local funding is expected, this should be so noted in the MTW Plan. If actual source amounts were not yet known when the MTW Plan was submitted, projected amounts should be provided. Agency MTW Reports are to indicate the actual amounts received and the actual uses of these funds.

It is recommended that this information be presented in a table format. Following are suggested table shells that could effectively provide this information. A specific list of sources and uses categories are not mandated in Form 50900, but these sample tables include several categories that might apply. Agencies should add to, modify or eliminate those categories to fit the agency's unique situation. Non-traditional categories should be clearly defined.

Exhibit 3: Sources of State or Local Funds

MTW Plan

Sources of State or Local Funds	Planned Amount
Funding to Develop Affordable Units	$
Funding for Self-Sufficiency Programs	$
Funding for Resident Services Programs	$
Funding to Support HCV Activities	$
Funding for Public Housing Programs	$
Funding to Improve Resident Security	$
Total	$

MTW Report

Sources of State or Local Funds	Projected *	Budgeted	Actual
Funding to Develop Affordable Units	$	$	$
Funding for Self-Sufficiency Programs	$	$	$
Funding for Resident Services Programs	$	$	$
Funding to Support HCV Activities	$	$	$
Funding for Public Housing Programs	$	$	$
Funding to Improve Resident Security	$	$	$
Totals	$	$	$

* If projected amounts are used in the MTW Plan

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Exhibit 4: Uses of State or Local Funds

MTW Plan

Uses of State or Local Funds	Planned Amount
Development of New Low Income Units	$
Redevelopment of Distressed Units	$
Preservation of Low Income Units	$
Administration of HCV Activities	$
Management of Public Housing	$
Resident Self-Sufficiency Programs	$
Resident Quality of Life Programs **	$
Supportive Housing Programs ***	$
Community Safety/Security Activities	$
Total	$

** Youth programs
Senior citizen programs
Programs addressing specific resident needs
*** Housing targeting special populations

MTW Report

Uses of State or Local Funds	Projected *	Budgeted	Actual
Development of New Low Income Units	$	$	$
Redevelopment of Distressed Units	$	$	$
Preservation of Low Income Units	$	$	$
Administration of HCV Activities	$	$	$
Management of Public Housing	$	$	$
Resident Self-Sufficiency Programs	$	$	$
Resident Quality of Life Programs	$	$	$
Supportive Housing Programs	$	$	$
Community Safety/Security Activities	$	$	$
Totals	$	$	$

* If projected amounts are used in the MTW Plan

5. Sources and Uses of Central Office Cost Center Funds (Section VII.C)

MTW agencies are to provide sources and uses information on the Central Office Cost Center (COCC) in their Annual MTW Plans, if applicable. **Agencies that establish a COCC must provide this information.** If the agency does not utilize a COCC, this should be noted in the MTW Plan. If source amounts were not yet finalized when the MTW Plan was submitted, projected amounts should be provided. Agencies also are to compare the planned COCC funding sources and uses with the actual amounts received and used in the agency's MTW Report.

Once again it is suggested that this information be presented in a table format. Following are suggested table shells that could effectively provide this information. A specific list of COCC

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sources and uses categories are not mandated in Form 50900, but these sample tables include several categories that might apply. Agencies should add to, modify or eliminate these categories to fit the agency's unique situation. Non-traditional categories should be clearly defined.

Exhibit 5: Sources of COCC Funds

MTW Plan

COCC Sources	Planned Amount
Public Housing Management Fee	$
Public Housing Bookkeeping Fee	$
HCV Bookkeeping Fee	$
HCV Management Fee	$
Public Housing Asset Management Fee	$
Capital Fund Administrative Fee	$
Asset Repositioning Fee	$
MTW Administrative Fee	$
Interest Income	$
Total	$

MTW Report

COCC Sources	Projected *	Budgeted	Actual
Public Housing Management Fee	$	$	$
Public Housing Bookkeeping Fee	$	$	$
HCV Bookkeeping Fee	$	$	$
HCV Management Fee	$	$	$
Public Housing Asset Management Fee	$	$	$
Capital Fund Administrative Fee	$	$	$
Asset Repositioning Fee	$	$	$
MTW Administrative Fee	$	$	$
Interest Income	$	$	$
Totals	$	$	$

* If projected amounts are used in the MTW Plan

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Exhibit 6: Uses of COCC Funds

MTW Plan

COCC Uses	Planned Amount
Administrative Salaries	$
Administrative Benefits	$
Legal Expenses	$
Staff Training Expenses	$
Travel and Meeting Expenses	$
Audit Costs	$
Administrative: Computer Operations	$
Administrative: Office Expenses	$
Resident Services Expenses	$
Utility Expenses	$
Maintenance Expenses	$
Protective Services Expenses	$
Non-Routine Expenses	$
Planned use of Excess Funds, if any	$
Total	$

MTW Report

COCC Uses	Projected *	Budgeted	Actual
Administrative Salaries	$	$	$
Administrative Benefits	$	$	$
Legal Expenses	$	$	$
Staff Training Expenses	$	$	$
Travel and Meeting Expenses	$	$	$
Audit Costs	$	$	$
Administrative: Computer Operations	$	$	$
Administrative: Office Expenses	$	$	$
Resident Services Expenses	$	$	$
Utility Expenses	$	$	$
Maintenance Expenses	$	$	$
Protective Services Expenses	$	$	$
Non-Routine Expenses	$	$	$
Planned use of Excess Funds, if any	$	$	$
Totals	$	$	$

* If projected amounts are used in the MTW Plan

6. Description of Fee for Service or Cost Allocation Approach Deviations (Section VII.D)

MTW agencies have the ability to test creative fee-for-service or cost allocation approaches that differ from 1937 Housing Act requirements. **Agencies that are utilizing alternate approaches must provide a description of the specific MTW features that have and/or will be adopted and explain the objectives of these modifications in the agency's MTW Plan.** Actual

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deviations that were implemented during the fiscal year must then be described in the agency's MTW Report. To ensure that a proper assessment of the effectiveness of these MTW features is possible, it is recommended that agencies establish an evaluation methodology similar to the assessment approaches being utilized for other MTW initiatives. This includes establishing baselines, benchmarks and metrics to assess each adopted deviation.

7. Description of Single-Fund Flexibility Uses (Section VII.E)

In their MTW Plan, MTW agencies are to provide information on those single-fund flexibility uses that will be deployed during their fiscal year. **Only agencies utilizing this funding flexibility must provide this information.** If such flexibility is not being used by the agency, this should be so noted in the MTW Plan. Agencies are to indicate the actual funding flexibility that was utilized during the fiscal year in their MTW Report.

Agencies can either describe or list the funding flexibility used. The method used to provide this information should reflect the complexity of the agency's funding flexibility strategies. HUD's goal is to have a clear understanding of how this MTW authorization is being utilized. If limited funding flexibility is being utilized, the agency need only provide a list of the non-traditional funding uses that will be or have been pursued. Following is an example of how such funding uses might be presented in a MTW Plan and Report. Please note that these following examples are hypothetical and do reflect actual MTW agency strategies or HUD's recommendations for use of funding flexibility.

Exhibit 7: Uses of Funding Flexibility (Example 1)

MTW Plan

1. The agency will redirect $50,000 in HCV Housing Assistance Payment (HAP) funding to modify 3 public housing units for persons with disabilities at Greenbrier Homes.
2. The agency will redirect $80,000 in HCV program administrative savings, realized from the adoption of a bi-annual recertification policy, to enhance the agency's MTW public housing homeownership program.

MTW Report

1. The agency redirected $65,000 in HCV Housing Assistance Payment (HAP) funding to modify 3 public housing units for persons with disabilities at Greenbrier Homes. This is $15,000 more than was planned for this activity. Additional work was required to fully comply with Uniform Federal Accessibility Standards (UFAS) requirements.
2. The agency redirected $60,000 in HCV program administrative savings, realized from the adoption of a bi-annual recertification policy. This is $20,000 less that was planned for this activity but did allow for a MTW homeownership program staffing increase of one full-time employee.

If a more extensive use of funding flexibility is being utilized, it is suggested that this information be presented in a table format. These tables should indicate the non-traditional deployment of funding by noting the both general sources and uses of the agency MTW funding that is being redirected. Following are suggested table shells that could effectively provide this information. If a table format is used, agencies should ensure that each planned use of funding flexibility is clearly described.

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Exhibit 8: Uses of Funding Flexibility (Example 2)

MTW Plan

Source(s)	Uses	Planned Amount
$_____ will be redirected from _____ funds	Activity #1	$
	Activity #2	$
	Activity #3	$
	Activity #4	$
	Activity #5	$
	Activity #6	$
	Total	$

MTW Report

Source(s)	Uses	Projected *	Budgeted	Actual
$_____ was redirected from _____ funds	Activity #1	$	$	$
	Activity #2	$	$	$
	Activity #3	$	$	$
	Activity #4	$	$	$
	Activity #5	$	$	$
	Activity #6	$	$	$
	Totals	$	$	$

* If projected amounts are used in the MTW Plan

8. Reserve Balance Information (Section VII.F) - Optional

MTW agencies have the option of providing reserve balance information in the Annual MTW Plan and Report. This information may be important to the agency's stakeholders. The agency may present this information using any appropriate method that clearly indicates the types and amounts of their reserve balances.

9. Planned Sources and Uses by AMP (Section VII.G) - Optional

MTW agencies have the option of also providing funding sources and uses information organized by the agency's Asset Management Projects (AMPs). If this information is provided, it should be attached to the agency's MTW Plan and Report documents as an Appendix. **Presenting this information by AMP does not forgive an agency from providing the sources and uses information required in Section VII.A of Attachment B of the MTW Agreement (Form-50900).**

10. Submission of Paperwork Required for the Receipt of Funds

While Section VII of Attachment B of the MTW Agreement (Form-50900) does not explicitly state that MTW agencies are required to submit paperwork with the Annual MTW Plan and Report submission as required for the receipt of funds, the MTW agency is submitting the Annual

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MTW Plan and Report in lieu of the Annual Agency Plan and 5-Year Plan required by Section 5A of the 1937 Act, thus the required forms still need to be provided to HUD to enable the distribution of funds. MTW agencies should include these items as attachments to the MTW Plan and Report. Section VII.B. of Attachment B of the MTW Agreement (Form-50900) notes that agencies are "required to comply with any and all HUD reporting requirements that are not specifically waived by HUD." This includes the submission of the OMB Circular A-133 Audit and the Capital Fund Program forms.

11. Questions

MTW agencies with questions on the information required in Section VII of Attachment B of the MTW Agreement (OMB Form-50900) should contact:

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