



Innovation

Independence

Choice

Collaboration

# 2015 Moving to Work Annual Report

# CONTENTS

<b>SECTION I. INTRODUCTION .....</b>	<b>5</b>
<i>FY 2015 Highlights .....</i>	<i>6</i>
<b>SECTION II. GENERAL HOUSING AUTHORITY OPERATING INFORMATION .....</b>	<b>7</b>
<i>Housing Stock Information .....</i>	<i>7</i>
<i>Leasing Information .....</i>	<i>9</i>
<i>Reporting Compliance with Statutory MTW Requirements .....</i>	<i>11</i>
<i>Number of Households Transitioned to Self-Sufficiency by Fiscal Year End .....</i>	<i>14</i>
<i>Wait List Information.....</i>	<i>15</i>
<b>SECTION III. PROPOSED MTW ACTIVITIES.....</b>	<b>17</b>
<b>SECTION IV. APPROVED MTW ACTIVITIES .....</b>	<b>18</b>
<i>Implemented Activities .....</i>	<i>19</i>
1999.01.HC Eligibility Administration Guidelines.....	19
2008.03.HC MTW Homeownership Flat Subsidy .....	19
1999.02.CE Housing Quality Standards (HQS) Landlord Self-certification Inspection Protocol.....	21
1999.03.CE Rent Reasonableness Neighborhood Analysis Discontinuance .....	22
1999.07.HC Reasonable Rent Determination Discontinuance .....	23
1999.08.HC 40% Affordability Discontinuance.....	24
1999.04.CE Stepped Subsidy Rent Reform .....	25

2013.01.SS \$0 HAP Rent Burden Test .....	27
1999.05.SS Resident Self-Reliance (RSR) Program.....	27
1999.06.HC Transitional Housing Assistance Shelter Program (THASP).....	32
2005.01.CE Elderly and Disabled Household Alternative Recertification Schedule .....	34
2005.02.CE Stepped Subsidy Alternative Recertification Schedule.....	35
2008.01.HC Project Based Voucher Program .....	36
2008.02.CE Restrictions on Section 8 Portability .....	36
2011.01.CE Housing Quality Standards (HQS) Biennial Inspection Schedule .....	37
2013.01.CE Housing Quality Standards (HQS) Alternative Inspection Protocol.....	38
2014.01.HC Affordable Housing Preservation Program (AHPP).....	38
2014.02.CE Medical Deduction Threshold.....	39
2014.02.SS Asset Exclusion Threshold .....	41
2014.04.SS Keene Housing Kids Collaborative (KHKC) .....	42
2014.03.HC Affordable Housing Preservation & Modernization Program .....	43
2015.01.CE Affordable Housing Preservation Program - Rent Reform .....	44
2015.02.CE Affordable Housing Preservation Program – Alternative Inspection Schedule .....	47
2015.03.CE Earned Income Disregard (EID) Elimination .....	48
<b>Not Yet Implemented Activities .....</b>	<b>50</b>
<b>Activities on Hold.....</b>	<b>50</b>
<b>Closed Out Activities .....</b>	<b>50</b>
2006.01.CE Standard Deductions.....	50

**SECTION V. SOURCES AND USES OF FUNDING ..... 51**

- Sources and Uses of MTW Funds ..... 51*
- Local Asset Management Plan ..... 51*
- Commitment of Unspent Funds ..... 51*

**SECTION VI. ADMINISTRATIVE ..... 52**

- Agency Review ..... 52*
- PHA-Directed Evaluations of MTW ..... 52*
- Certification of Compliance..... 52*

**APPENDIX I. KEENE HOUSING PORTFOLIO ..... 54**

**APPENDIX II. RESIDENT SATISFACTION SURVEY RESULTS ..... 56**

- Customer Service..... 56*
- Maintenance & Safety..... 57*
- Communications ..... 58*
- Youth Services ..... 59*
- Other ..... 60*

**APPENDIX III. 2015 AGENCY-WIDE ANNUAL REPORT ..... 62**

# SECTION I. INTRODUCTION

This Annual Report offers a detailed account of Keene Housing's (KH) activities related to our participation in the Moving to Work (MTW) Deregulation Demonstration program during Fiscal Year 2015 (FY2015).

MTW was created and signed into law in 1996. KH was one of the original 12 high-performing agencies selected in 1999 to participate in the program; of the nation's 3,400 public housing agencies, only 39 agencies participate in MTW. MTW grants participating agencies the regulatory flexibility necessary to develop, implement, and evaluate programs and policies that target their community's unique housing needs. MTW agencies are guided by the program's three statutory objectives:

- Reduce cost and achieve greater efficiency;
- Give incentives for education and employment – particularly to families with children whose heads of households are either working, seeking work, or participating in job training, education or other programs that assist in obtaining employment and becoming economically self-sufficient; and
- Increase housing choice for low-income families.

MTW's regulatory flexibility allows KH to utilize common sense and local knowledge to create new and innovative ways to address a variety of questions vexing communities across the country such as:

- What is the best way to address homelessness?
- What are the barriers keeping families in poverty and what can be done to remove them?
- How do we effectively do the same work and maintain an aging housing stock with less funding?

Often the innovations that come out of MTW have the added benefit of creating significant administrative efficiencies resulting in cost savings that allow us to provide a robust set of resident services, provide important financial support to the Monadnock Region's homeless support network, and ensure our hard units are the equivalent or better than similar market-rate rentals.

After two years of negotiations between HUD and MTW agencies over the future of MTW, which was set to end in 2018, Congress instructed HUD to extend all existing MTW contracts through 2028. This extension guarantees KH and other MTW agencies can continue their important work well into the next decade. In addition, Congress increased the MTW cohort by an additional 100 agencies by 2018. Congress's

continued support for the demonstration speaks to the success of MTW in using local knowledge and innovation to reduce federal costs and help families move out of poverty.

## 2015 in Review

FY 2015 was a productive and exciting year at Keene Housing. In addition to securing the promise of a ten-year extension to our MTW contract, we began seeing the outcomes from the many changes we implemented organizationally and to our MTW activities. We opened the doors to our new youth-centered non-profit, the Keene Housing Kids Collaborative (KHKC) and welcomed Liz Chipman as its executive director. Our Development Grants and Rent Credits (DGRC) helped many families secure reliable transportation, pay for safe, quality childcare, and pursue educational goals. Through the Affordable Housing Preservation and Modernization activity, KH was able to provide \$1.2 million for needed capital improvements throughout the portfolio.

None of this would have been possible without a dedicated staff committed to providing quality housing to families in need. The Facilities and Assets team had an average work order turnaround of less than 1 day and a unit make ready time of 8 days; impressive numbers by any measure. Our Housing Department maintained a vacancy rate of 2% or less throughout the year, ensuring each vacant unit was quickly filled by an eligible family in need. And thanks to our tenant assistance specialists and a supportive community of landlords and social services partners, less than 1% of families who received an MTW voucher were unable to find affordable, quality housing within 90 days of receiving one.

## FY 2015 HIGHLIGHTS

<b>819</b>	Households served (excluding THASP)
<b>1,527</b>	Individuals housed of which more than...
<b>50%</b>	were elderly, disabled, or children and
<b>33</b>	were veterans.
<b>815</b>	Shelter nights provided of which ...
<b>18</b>	individuals were fleeing domestic violence,
<b>7</b>	were veterans, and
<b>8</b>	were chronically homeless.
<b>141</b>	Households participated in RSR of which...
<b>5</b>	unemployed households became employed,
<b>47</b>	households achieved self-sufficiency, and
<b>5</b>	became homeowners without KH's assistance.
<b>43</b>	Youth participated in Building Bridges (now KHKC)
<b>90%</b>	Overall resident satisfaction rate with KH staff

# SECTION II. GENERAL HOUSING AUTHORITY OPERATING INFORMATION

## HOUSING STOCK INFORMATION

Keene Housing owns or manages 551 units of affordable housing including two homeless shelters, two HUD multifamily properties, six Low Income Housing Tax Credit (LIHTC) properties, two homes for chronically mentally ill, and ten former public housing developments.

MTW plays an integral part in the management of our entire portfolio. Both our former public housing portfolio and many of our LIHTC properties include MTW Project Based Voucher (PBV) subsidies; our homeless shelters utilize shallow subsidies provided through our Transitional Housing Assistance Subsidy Program (THASP); and in 2015 we completed the conversion of Meadow Road, an expiring use Project-Based Section 8 property, to MTW PBVs through our Affordable Housing Preservation initiative. For a clearer picture of which units benefit from our participation in MTW, please see the table provided in Appendix I.

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

In June 2015, KH added 18 units at Meadow Road to our PBV inventory as part of our Affordable Housing Preservation activity. In addition, 2 of the 3 PBV units committed to Evergreen Knoll were issued. The Evergreen Knoll PBVs are issued upon turnover and we anticipate the final PBV will be issued by the end of FY2016.

Table 1. New PBVs issued in FY2015.

Property Name	Anticipated Number of New Vouchers to be Project-Based*	Actual Number of New Vouchers that were Project-Based	Description of Project
Meadow Road	18	18	Former S8 Multifamily property; 18 townhouse style 2- and 3-bedroom units
Evergreen Knoll	3	2	Rural Development/LIHTC property with townhouse style 2- and 3-bedroom units

Anticipated Total New Vouchers to be Project-Based*	Actual Total New Vouchers that were Project-Based	Anticipated Total Number of PBVs Committed at the End of the Fiscal Year*	Actual Total Number of PBVs Committed at the End of the Fiscal Year	Anticipated Total Number of PBVs Leased Up or Issued to a Potential Tenant at the End of the Fiscal Year*	Actual Total Number of PBVs Leased Up or Issued to a Potential Tenant at the End of the Fiscal Year
21	20	357	357	357	356

\*From the Plan

### Other Changes to the Housing Stock That Occurred During the Fiscal Year

There were no other changes to our housing stock in FY2015.

### General Description of All Planned Capital Fund Expenditures During the Plan Year

KH does not have any public housing units and is ineligible for Capital Funds at this time.

### Overview of Other Housing Owned and/or Managed by the PHA at Fiscal Year End

Table 2. Other Housing Owned and/or Managed by KH

Housing Program*	Total Units	Overview of the Program
Non-MTW HUD Funded	100	Includes 90 Multifamily Section 8 and 10 Section 202 units.
Tax Credit	81	81 2- and 3-bedroom townhouse style units including 2 accessible units; mix of Tax Credit, USDA RD, Multifamily Section 8, and HOME subsidies
Market Rate	26	24 1-bedroom units at Ashbrook managed for Cheshire Housing Opportunities and 2 units at Brookbend East
<b>Total Other Housing Owned and/or Managed</b>	<b>207</b>	

\*Select Housing Program from: Tax-Credit, State Funded, Locally Funded, Market-Rate, Non-MTW HUD Funded, Managing Developments for other non-MTW Public Housing Authority, or Other. If Other, please describe: N/A

## LEASING INFORMATION

The tables on the following pages provide details on the families served by KH. The first section provides information about the families served through KH's Transitional Housing Assistance Subsidy Program (THASP), a local, non-traditional MTW funded program. THASP provides shallow subsidies to homeless shelter and other housing service providers in the Monadnock Region. For more information on this activity please see page 32. The second section provides an overview of the mix of families served by KH through our traditional MTW Housing Choice Voucher (HCV) program. The final section reports on households participating that successfully transitioned out of housing assistance in FY2015.

### Households Served through Local Non-Traditional MTW Funded Programs

Table 3. Number of Households Served at the End of the Fiscal Year (Number of Households Served).

Housing Program	Number of Households Served*	
	Planned	Actual
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Property-Based Assistance Programs **	768	731
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Tenant-Based Assistance Programs **	0	0
Port-In Vouchers (not absorbed)	0	0
<b>Total Projected and Actual Households Served</b>	<b>768</b>	<b>731</b>

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

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

Table 4. Number of Households Served at the End of the Fiscal Year (Units Months Leased)

<b>Housing Program</b>	<b>Unit Months Occupied/Leased****</b>	
	<b>Planned</b>	<b>Actual</b>
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Property-Based Assistance Programs ***	64	61
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Tenant-Based Assistance Programs ***	0	0
Port-In Vouchers (not absorbed)	0	0
<b>Total Projected and Annual Unit Months Occupied/Leased</b>	<b>768</b>	<b>731</b>

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

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

### ***Explanation for Differences Between Planned and Actual Households Served***

Keene Housing reviewed the occupancy guidelines for all THASP contracts during the fiscal year. Based upon maximum occupancy recommendations from local fire and city officials, as well wear and tear on the properties, we lowered the number of THASP subsidies allocated to the family and men’s shelters mid-year. In addition, 6 THASP subsidies are not currently in use because the service provider ended the program at Fairweather Lodge.

### **Households Served Through Local Non-Traditional Services Only**

Table 4. Average and Total Number of Households Served at the During the Fiscal Year

	<b>Average Number of Households Served Per Month</b>	<b>Total Number of Households Served During the Year</b>
Households Served through Local, Non-Traditional Services Only	0	0

## REPORTING COMPLIANCE WITH STATUTORY MTW REQUIREMENTS

### 75% of Families Assisted are Very Low-Income

HUD will verify compliance with the statutory objective of “assuring that at least 75 percent of the families assisted by the Agency are very low-income families” is being achieved by examining public housing and Housing Choice Voucher family characteristics as submitted into the PIC or its successor system utilizing current resident data at the end of the agency’s fiscal year. The PHA will provide information on local, non-traditional families provided with housing assistance at the end of the PHA fiscal year, not reported in PIC or its successor system, in the following format:

Table 4. Local, Non-Traditional Households Served Annually

<b>Fiscal Year</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Total Number of Local, Non-Traditional MTW Households Assisted	39	181	350	646	731	0	0	0
Number of Local, Non-Traditional MTW Households with Incomes Below 50% of Area Median Income	39	181	350	646	731	0	0	0
Percentage of Local, Non-Traditional MTW Households with Incomes Below 50% of Area Median Income	100%	100%	100%	100%	100%	0	0	0

## Reporting Compliance with Statutory MTW Requirements: Maintain Comparable Mix

In order to demonstrate that the statutory objective of “maintaining a comparable mix of families (by family size) are served, as would have been provided had the amounts not been used under the demonstration” is being achieved, the PHA will provide information in the following formats:

Table 5. Baseline for the Mix of Family Sizes Served (FY 2010)

Family Size	Occupied Number of Public Housing units by Household Size when PHA Entered MTW	Utilized Number of Section 8 Vouchers by Household Size when PHA Entered MTW	Non-MTW Adjustments to the Distribution of Household Sizes	Baseline Number of Household Sizes to be Maintained	Baseline Percentages of Family Sizes to be Maintained
1 Person	0	327	0	327	60%
2 Person	0	92	0	92	17%
3 Person	0	53	0	53	10%
4 Person	0	39	0	39	7%
5 Person	0	19	0	19	4%
6+ Person	0	12	0	12	2%
<b>Totals</b>	<b>0</b>	<b>542</b>	<b>0</b>	<b>542</b>	<b>100%</b>

### Explanation for Baseline Adjustments to the Distribution of Household Sizes Utilized

N/A

Table 6. Actual Mix of Family Sizes Served

	1 Person	2 Person	3 Person	4 Person	5 Person	6+ Person	Totals
Baseline Percentages of Household Sizes to be Maintained**	60%	17%	10%	7%	4%	2%	100%
Number of Households Served by Family Size this Fiscal Year***	314	101	70	36	14	10	545
Percentages of Households Served by Household Size this Fiscal Year****†	58%	19%	13%	7%	3%	2%	100%
<b>Percentage Change</b>	<b>-5%</b>	<b>+9%</b>	<b>+31%</b>	<b>-8%</b>	<b>-27%</b>	<b>-17%</b>	<b>0%</b>

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

\*\* The numbers in this row will be the same numbers in the chart above listed under the column "Baseline percentages of family sizes to be maintained."

\*\*\* The methodology used to obtain these figures will be the same methodology used to determine the "Occupied number of Public Housing units by family size when PHA entered MTW" and "Utilized number of Section 8 Vouchers by family size when PHA entered MTW" in the table immediately above.

\*\*\*\* The "Percentages of families served by family size this fiscal year" will reflect adjustments to the mix of families served that are directly due to decisions the PHA has made. HUD expects that in the course of the demonstration, PHAs will make decisions that may alter the number of families served.

† Does not include households served through KH's local non-traditional MTW program, THASP.

### ***Justification and Explanation for Family Size Variations of Over 5% from the Baseline Percentages***

Increases in 2 and 3 person households, with a subsequent decrease in 1 and 4+ Person households, are consistent with changes in local demographics which point toward smaller families amongst the work-able and fewer elderly choosing to live alone.<sup>1</sup>

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

Keene Housing did not have any issues relating to leasing in its programs during the fiscal year.

Table 7. Leasing issues during fiscal year by program.

<b>Housing Program</b>	<b>Description of Leasing Issues and Solutions</b>
N/A	N/A

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<sup>1</sup> State of New Hampshire, Office of Energy and Planning Regional Planning Commissions, *County Population Projections, 2013 By Age and Sex*

## NUMBER OF HOUSEHOLDS TRANSITIONED TO SELF-SUFFICIENCY BY FISCAL YEAR END

KH uses two definitions for self-sufficiency. The first definition, “economic self-sufficiency”, counts households that leave housing assistance through KH’s \$0 HAP Threshold activity (page 27). Households who meet this criteria have increased their income enough that KH’s Housing Assistance Payment (HAP) is reduced to \$0. After six months at \$0 HAP, KH determines that the household no longer requires housing assistance and the household’s participation in the voucher program is ended.

KH’s second definition, “personal self-sufficiency”, counts households that voluntarily terminate participation. Generally, these households leave the program because they have found a way to afford housing without KH’s assistance. In some cases, a household may have found housing that better suits their needs at a lower price or where housing costs are offset in some way, such as becoming a live-in aid. In other cases, a household may have reduced their debt to the point that they feel they can afford rent without assistance, purchased a home without KH assistance, or found a job outside of our jurisdiction and do not feel that porting out is worth the required time and paperwork. KH does not include households who choose to terminate their participation to avoid eviction or termination from the HCV program for non-compliance as having attained self-sufficiency.

Table 8. Number of Households Transitioned To Self-Sufficiency by Fiscal Year End

Activity Name/#	Number of Households Transitioned	Agency Definition of Self Sufficiency
2013.01.SS \$0 HAP Rent Burden Test	2	Economic self-sufficiency: Household HAP is reduced to \$0 due to an increase in gross income
Resident Self-Reliance/1999.05.SS	10	Personal self-sufficiency: Voluntary termination for reasons other than to avoid eviction or HCV program termination
<b>Households Duplicated Across Activities/Definitions</b>	0	
<b>Annual Total Number of Households Transitioned to Self-Sufficiency</b>	12	

## WAIT LIST INFORMATION

KH made several changes to our wait list policies in 2013 and 2014 that have reduced our wait list times and streamlined wait list administration.

The first policy change created a Mobility Wait List for residents living in PBV units. The Mobility Wait List is administered at a 6:1 ratio, with every sixth available tenant-based voucher being offered to an existing KH PBV resident who has lived in a PBV unit for at least 2 years and has indicated an interest in a mobile voucher. This change provided greater mobility and housing choice to PBV tenants, while uncluttering the HCV wait list with households already assisted in PBV units.

The second change removes a household that receives a Non-Elderly Disabled (NED) or Mainstream voucher from all other voucher wait lists, instead of only the list from which their voucher was issued.

Prior to these policy changes, households who entered our PBV or HCV programs were allowed to remain on all tenant-based HCV wait lists, including households issued a NED or Mainstream voucher. As applicants are permitted to apply for any wait list upon application, this policy filled the wait lists with households either already receiving assistance, or those in the process of being assisted, making it difficult to serve those still in need, and making it difficult to determine need. It also was difficult to effectively administer the wait lists or manage our properties and programs, as we sometimes spent more time moving existing households from one program to another rather than housing households from the wait list.

The two policy changes reduced our HCV wait list time by three (3) years and ensures that KH is prioritizing households still in need over those already housed.

Table 3. Projected Number of Wait List Applicants for FY2015 by Wait List Type.

Housing Program(s)*	Wait List Type**	Number of Households on Wait List	Wait List Open, Partially Open, or Closed***	Are There Plans to Open the Wait List During the Fiscal Year
Federal MTW HCV Units (Tenant-Based)	Community-Wide	367	Open	N/A
Federal MTW HCV Units	Program Specific (NED)	219	Open	N/A
Federal Non-MTW HCV Units	Program Specific (Mainstream)	186	Open	N/A
Federal MTW HCV Units (Project Based)	Site-based (Unduplicated)	468	Open	N/A

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

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

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

N/A

If Local, Non-Traditional Housing Program, please describe:

N/A

If Other Wait List Type, please describe:

N/A

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

N/A

## SECTION III. PROPOSED MTW ACTIVITIES

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

# SECTION IV. APPROVED MTW ACTIVITIES

The following table indexes all current MTW Activities with statutory objective, authorization cited, approval and implementation year, and status. A complete discussion of the each activity, challenges, and metrics begins on page 19.

<b>Activity Name</b>	<b>Plan Year</b>	<b>Activity Type</b>	<b>Primary Statutory Objective</b>	<b>Status</b>
Alternative Rent Burden Threshold	FY1999	Rent Reform	Expand Housing Choices	Ongoing
Eligibility Administration for Section 8 HCV Program	FY1999	Admission Policy	Expand Housing Choices	Ongoing
HQS Landlord Self-Certification Inspection Program	FY1999	Inspection Policy	Cost Effectiveness	Ongoing
Rent Reasonableness Neighborhood Analysis Discontinuance	FY1999	Rent Reform	Expand Housing Choices	Ongoing
Resident Self-Reliance Program	FY1999	Resident Services	Self-Sufficiency	Ongoing
Stepped Subsidy Rent Reform	FY1999	Rent Reform	Self-Sufficiency	Ongoing
Unit Rent Reasonableness Analysis Discontinuance	FY1999	Rent Reform	Expand Housing Choices	Ongoing
Transitional Housing Assistance Subsidy Program	FY2000	Supportive Housing Partnership	Expand Housing Choices	Ongoing
Income Based Alternative Recertification Schedule	FY2005	Rent Reform	Cost Effectiveness	Ongoing
Stepped Subsidy Alternative Recertification Threshold	FY2005	Rent Reform	Cost Effectiveness	Ongoing
Standard Deductions	FY2006	Rent Reform	Cost Effectiveness	Closed Out
MTW Homeownership Program	FY2008	Homeownership	Expand Housing Choices	Ongoing
Project-Based Voucher Program	FY2008	Project Based Initiatives	Expand Housing Choices	Ongoing
Restrictions on Section 8 Portability	FY2008	Mobility and Portability	Cost Effectiveness	Ongoing
Housing Quality Standards (HQS) Biennial Inspection Schedule	FY2011	Inspections Policy	Cost Effectiveness	Ongoing
\$0 HAP Rent Burden Test	FY2013	Occupancy Policy	Cost Effectiveness	Ongoing
HQS Alternative Inspection Protocol	FY2013	Inspection Policy	Cost Effectiveness	Ongoing
Affordable Housing Preservation and Modernization Program	FY2014	Use of Funds	Expand Housing Choices	Ongoing
Affordable Housing Preservation Program (AHPP)	FY2014	Project Based Initiatives	Expand Housing Choices	Ongoing
Asset Exclusion Threshold	FY2014	Rent Reform	Self-Sufficiency	Ongoing
Keene Housing Kids Collaborative	FY2014	Use of Funds	Self-Sufficiency	Ongoing
Medical Deduction Threshold	FY2014	Rent Reform	Cost Effectiveness	Ongoing
AHPP Alternative Inspection Protocol	FY2015	Inspection Policy	Cost Effectiveness	Ongoing
AHPP Rent Reform	FY2015	Rent Reform	Cost Effectiveness	Ongoing
Earned Income Disallowance (EID) Discontinuance	FY2015	Rent Reform	Cost Effectiveness	Ongoing

## IMPLEMENTED ACTIVITIES

### 1999.01.HC Eligibility Administration Guidelines

*Year Implemented: 2000*

KH's MTW HCV program income eligibility threshold was increased to 80% of Area Median Income (AMI) as part of our original MTW agreement. This expanded the number of programs available to low-income households by targeting households up to 80% AMI.

In addition, Keene Housing established a \$100,000 asset threshold to our MTW program's eligibility guidelines in 2014. When determining eligibility, KH calculates anticipated income by applying all applicable income sources as described at 24 CFR 5.609. If the calculated income is 80% AMI or less, KH applies the asset threshold as a second layer for eligibility determination. Applicant households with assets of \$100,000 or more are not eligible for assistance even if the applicant's anticipated income falls at or below the 80% AMI threshold.

This threshold does not apply to inaccessible assets, such as irrevocable trusts. KH applies income from inaccessible assets to a household's income for determining income eligibility as if this threshold did not exist.

#### *Benchmarks and Outcomes*

##### **HC #4: Displacement Prevention**

<b>Unit of Measurement</b>	<b>Baseline 2007</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	228	0	0	Yes

### 2008.03.HC MTW Homeownership Flat Subsidy

*Year Implemented: 2009*

In 2005 Keene Housing created its MTW Homeownership program as part of its Public Housing Resident Opportunities for Self-Sufficiency (ROSS) grant under the Family Self-Sufficiency (FSS) program (now Resident Self-Reliance). Over the course of administering the program, KH found that some households who expressed interest in homeownership were near 80% AMI when they began the process of meeting the program's requirements - such as homeownership counseling. As this process may take up to a year, it was possible that a household may have had income in excess of 80% AMI by the time a home was located and a lender secured. To avoid penalizing homeownership participants who increased their income above 80% AMI while in the process of finding a home, Keene Housing initiated, with HUD approval of our FY2008 Annual Plan, a flat subsidy for families in the Homeownership Program with incomes between 80% AMI and 140% AMI.

KH also applies the flat subsidy and 140% AMI ceiling to households after closing. Under the traditional HUD homeownership program, a non-elderly, non-disabled (work-able) household may receive assistance for up to 15 years on a 20 year or longer mortgage (10 years for a shorter mortgage). This assistance continues regardless of income after the initial income eligibility determination. By utilizing both an income guideline and HUD's standard term limits, KH promotes a participant's efforts to increase financial stability while holding the household to a higher standard than HUD's traditional homeownership program. With the 2008 economic and housing market instability, Keene Housing initiated a policy change that permitted homeownership families to request interim recertifications when their incomes changed. This policy change prevented at least two foreclosures and remains in place today.

No new Homeowner Vouchers were issued in 2015. Participation remains level at 7 households.

### ***Benchmarks and Outcomes***

#### **HC #5: Increase in Resident Mobility**

<b>Unit of Measurement</b>	<b>Baseline 2007</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of this activity (increase).	0	0	0	Yes

#### **HC #6: Increase in Homeownership Opportunities**

<b>Unit of Measurement</b>	<b>Baseline 2007</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of households that purchased a home as a result of the activity (increase).	1	1	0	No

### ***Challenges to Achieving Benchmarks***

Most households are finding it easier to purchase a home without KH's assistance. For example in 2015, 5 households became homeowners through programs other than KH's.

## 1999.02.CE Housing Quality Standards (HQS) Landlord Self-certification Inspection Protocol *Year Implemented: 2000*

This activity permits participating property owners to self-certify HQS compliance, after the initial KH HQS inspection, with KH performing quality control inspections on randomly selected owner certified units during occupancy. Additionally, participants can request a special inspection anytime they believe their unit violates HQS. Units that fail a biennial, quality control, or tenant requested inspection return to a KH administered annual inspection schedule until the unit receives a 'Pass' status.

### *Benchmarks and Outcomes*

#### **CE #1: Agency Cost Savings**

<b>Unit of Measurement</b>	<b>Baseline 2010</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total cost of task in dollars (decrease).	\$11,854	\$9,048	\$3,258	Yes

#### **CE #2: Staff Time Savings**

<b>Unit of Measurement</b>	<b>Baseline 2010</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total time to complete the task in staff hours (decrease).	545	416	157	Yes

### *Keene Housing Local Metric(s)*

In addition to the required metrics developed by HUD, KH also utilizes the following local metrics to monitor program efficacy.

#### **KH: Self-Certification Inspections**

<b>Unit of Measurement</b>	<b>Baseline 2013</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of inspections by landlords (increase).	0	5	0	No

#### **KH: HQS Quality Control**

<b>Unit of Measurement</b>	<b>Baseline 2013</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of self-certified units failing HQS Quality Control inspection (decrease).	0	0	N/A	N/A

**Challenges to Achieving Benchmarks**

In FY2015 no landlords chose to self-certify their units for HQS. KH may discontinue this activity in FY2017.

**1999.03.CE Rent Reasonableness Neighborhood Analysis Discontinuance**

*Year Implemented: 2000*

Under the traditional HCV program, each Public Housing Authority (PHA) is required to develop and maintain a database of rental units in the PHA’s jurisdiction. The development of this database often requires extensive administrative time and experience surveying existing rental units based on unit size, neighborhood, and amenities provided. In addition, the database must be updated annually in coordination with HUD’s release of Fair Market Rents. KH found that the annual maintenance of this data tended to be administratively demanding with very little return, as the Monadnock region’s rental market is incredibly tight with little variance from neighborhood to neighborhood or town to town. As it is KH’s belief that the household, not KH, is the best judge of what an appropriate rent is (see 40% Affordability Elimination activity on page 24), KH determined that the annual neighborhood analysis for rent reasonableness was unnecessary and discontinued the practice in 2000.

**Benchmarks and Outcomes**

**CE #1: Agency Cost Savings**

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$470	\$0	\$0	Yes

**CE #2: Staff Time Savings**

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	19	0	0	Yes

## 1999.07.HC Reasonable Rent Determination Discontinuance

*Year Implemented: 2000*

Based on the region's housing market, economic environment, and rural nature, KH believes that the determination of a rent's reasonableness should be the household's decision according to the household's priorities, income, and needs. For this reason, KH does not test any unit for rent reasonableness nor negotiate rents or hold contracts with private owners.

During the issuance briefing, KH staff educates applicants on how factors relating to rent reasonableness – such as location, unit size, unit type, accessibility, amenities, tenant paid utilities, and maintenance – contribute towards a reasonable rent. The education and support provided by KH continues throughout the applicant's housing search and during their rent negotiations with prospective owners.

### **Benchmarks and Outcomes**

#### **CE #1: Agency Cost Savings**

<b>Unit of Measurement</b>	<b>Baseline 2010</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total cost of task in dollars (decrease).	\$470	\$0	\$0	Yes

#### **CE #2: Staff Time Savings**

<b>Unit of Measurement</b>	<b>Baseline 2010</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total time to complete the task in staff hours (decrease).	19	0	0	Yes

#### **KH: Percentage of Rent Burdened Households (excluding Stepped Subsidy\* and TANF Households\*\*)**

	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Percentage of households suffering a rent burden above 40% gross monthly income.	0	5%	2%	Yes

\*Rent burden of households participating in the Stepped Subsidy program can be found under the Stepped Subsidy activity (page 25).

\*\*Welfare rent for households receiving Temporary Assistance for Needy Families (TANF) is set by the New Hampshire Department of Health and Human Services therefore household rent burden is beyond KH's control.

## 1999.08.HC 40% Affordability Discontinuance

*Year Implemented: 2000*

KH believes the best judge of what a household's priorities are in relation to housing is a well-informed household. In our original Plan, KH eliminated the 40% affordability rule in its MTW programs. Instead, households are counseled during the issuance briefing on acceptable rent burdens relative to rent reasonableness and the consequences of choosing units that create high rent burdens. Once a unit is chosen, KH calculates the household's proposed rent burden and, if it exceeds 40%, KH allows the household the opportunity to demonstrate that they can manage the higher rent burden. Households who choose a high rent burden are not eligible for Safety Net unless a change in circumstances causes their rent burden to exceed their rent burden at lease-up.

### *Benchmarks and Outcomes*

#### **CE #1: Agency Cost Savings**

<b>Unit of Measurement</b>	<b>Baseline 2010</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total cost of task in dollars (decrease).	\$470	\$0	\$0	Yes

#### **CE #2: Staff Time Savings**

<b>Unit of Measurement</b>	<b>Baseline 2010</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total time to complete the task in staff hours (decrease).	19	0	0	Yes

### *Keene Housing Local Metric(s)*

In addition to the required metrics developed by HUD, KH also utilizes the following local metrics to monitor program efficacy.

#### **KH: Percentage of Rent Burdened Households (excluding Stepped Subsidy\* and TANF Households\*\*)**

<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Percentage of households suffering a rent burden above 40% gross monthly income.	0	5%	2%	Yes

\*Rent burden of households participating in the Stepped Subsidy program can be found under the Stepped Subsidy activity (page 21).

\*\*Welfare rent for households receiving Temporary Assistance for Needy Families (TANF) is set by the New Hampshire Department of Health and Human Services therefore household rent burden is beyond KH's control.

## 1999.04.CE Stepped Subsidy Rent Reform

*Year Implemented: 2000*

The Stepped Subsidy activity introduced a three (3) stepped subsidy structure for all work-able and interested elderly/disabled families. All households receiving assistance under Stepped Subsidy are required to participate in the Resident Self-Reliance (RSR) program (page 27). Rather than paying 30% of adjusted income for rent, residents pay only 20% of gross income towards rent in the first two years. After two years the subsidy is reduced at Year 3 to 65% of Voucher Payment Standard (VPS), and again at Year 4 to 45% of VPS (see table below).

Table 4. 2015 Voucher Payment Standard by Bedroom Size and Step Subsidy Level

# BR	VPS	Step 1 HAP	Step 2 HAP (65% of VPS)	Step 3+ HAP (45% of VPS)
SRO	\$597	VPS-20% Gross Income = Subsidy	\$390	\$270
0	\$797	VPS-20% Gross Income = Subsidy	\$520	\$360
1	\$851	VPS-20% Gross Income = Subsidy	\$550	\$380
2	\$1067	VPS-20% Gross Income = Subsidy	\$690	\$480
3	\$1287	VPS-20% Gross Income = Subsidy	\$840	\$580
4	\$1566	VPS-20% Gross Income = Subsidy	\$1020	\$700
PAD	\$388	VPS-20% Gross Income = Subsidy	\$250	\$170

In 2015, 127 households participated in Stepped Subsidy with 12 (9%) moving out of housing assistance and into self-sufficiency. In comparison, no work-able households living in units not part of the Stepped Subsidy program moved into self-sufficiency during the same time period.

### ***Hardship Requests and Outcomes***

KH administers a hardship program, Safety Net, for all MTW PBV and HCV households. The Safety Net program provides temporary relief to participating households experiencing significant, unexpected increases in rent burden. As Safety Net is not meant to take the place of employment for Stepped Subsidy households, the Safety Net Committee may require a Safety Net applicant to complete an action plan, such as applying for unemployment benefits, as one of the requirements for receiving additional housing assistance. Households that continue requiring Safety Net assistance, may be required to revisit their Three Year Action Plan for RSR (page 28) with their Resident Services Coordinator (RSC). Applications for Safety Net must be submitted monthly unless KH approves a longer HAP adjustment, for example, in cases of medical leave.

In 2015, KH received 49 Safety Net applications. Of those, 78% (38) were approved and 22% (11) were denied.

## Benchmarks and Outcomes

### CE #1: Agency Cost Savings

Unit of Measurement	Baseline 1999	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$12,162	\$3,832	\$2,472	Yes

### CE #2: Staff Time Savings

Unit of Measurement	Baseline 1999	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	492	155	108	Yes

## Keene Housing Local Metric(s)

In addition to the required metrics developed by HUD, KH also utilizes the following local metrics to monitor program efficacy.

### KH: Percentage of Rent Burdened Households (excludes TANF Households\*)

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Percentage of households suffering a rent burden above 40% gross monthly income.	0	5%	10%	No

\*Welfare rent for households receiving Temporary Assistance for Needy Families (TANF) is set by the New Hampshire Department of Health and Human Services therefore household rent burden is beyond KH's control.

## Challenges to Achieving Benchmarks

Of the households that have a rent burden exceeding 40%, 10 report no income, 2 are students working part time, and 4 are either underemployed or lost their job in 2015. All have received Safety Net in 2015, some multiple times, and are working with their RSCs to determine a way to increase their income or lower their rent burden (such as moving to a smaller unit where feasible).

## 2013.01.SS \$0 HAP Rent Burden Test

*Year Implemented: 2013*

KH uses a rent burden test to measure a household's progress towards economic independence. When a Stepped Subsidy household's gross rent burden is at or below 30% of their gross income, KH reduces HAP to \$0 for 6 months. If the household does not experience an unanticipated change in income within the \$0 HAP period, housing assistance is terminated. This change helped better align the metrics for measuring self-sufficiency with those used for hardship in the Safety Net program.

### *Benchmarks and Outcomes*

#### **SS #8: Households Transitioned to Self-Sufficiency**

<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of Households transitioned into self sufficiency (increase).	1	2	2	Yes

## 1999.05.SS Resident Self-Reliance (RSR) Program

*Year Implemented: 2000*

The RSR program provides service coordination and case management to help families become financially stable. The program is required for all non-elderly, non-disabled households enrolled in the Stepped Subsidy program. Elderly and Disabled households that elect to enroll in the Stepped Subsidy program are also required to participate in the program. The program serves approximately 130 households per year.

Upon issuance, RSR participants complete an assessment to determine potential barriers to self-sufficiency and financial stability based upon the following five (5) Foundational Proficiencies:

- Household Stability
- Wellness and Healthy Relationships
- Education and Training
- Financial Management
- Employment and Household Management

### ***Individualized Goal Setting Plans***

Within thirty (30) days of lease-up, new participants meet with a Resident Service Coordinator (RSC) for an assessment session. The assessment session helps identify the Foundational Proficiencies in which the household needs the most support. The assessment meeting is followed by a goal-setting session where participants develop an individualized 3-year plan to attain competencies in the Foundational Proficiencies where the household needs support. The plan includes specific goals and milestones with dates for completion. Participants are encouraged to consider, and set goals to mitigate, the stepped rent increases that come with participation in the Stepped Subsidy activity.

All households are required to have an active 3-year plan as long as they are receiving housing assistance through the Stepped Subsidy program. Upon completion of a 3-year Goal Action Plan, each participant establishes a new 3-year plan with their RSC.

### ***Development Grants and Rent Credits***

Keene Housing understands that cost is often a major barrier to low-income households' educational and professional success. In an effort to provide the best chance for our participants to reach their goals, Keene Housing offers Development Grants to help offset costs associated with attaining goals within a household's 3-year Goal Action Plan. The grant fund is renewed annually with the amount of the grant determined by funding availability. Examples of Development Grant approved uses include help with tuition, textbooks, exams, childcare and transportation.

In addition, participants can choose to use their Development Grant funds for Rent Credits when they meet established milestones or goals. The amount of the Rent Credit varies with the significance of a participant's achievement and the amount of funds left in the household's annual Development Grant fund. Both Development Grants and Rent Credits are available to all RSR participants and are contingent upon funding availability.

### ***Participant Compliance***

KH requires RSR participants to attend quarterly one-on-one RSC progress meetings. Participants who miss three (3) progress meetings with their RSC are terminated from the RSR and Stepped Subsidy programs. In addition to the quarterly meetings, participants are encouraged to pursue round table sessions and other seminars relevant to their future plans even if not directly tied to a current goal.

KH stopped approving new programmatic waivers from RSR, including the 5-year participation requirement, in 2014. Participants that received an RSR programmatic waiver prior to implementation of this policy revision may keep their waiver. However, KH can require a

household to reenter the RSR program if the household applies for hardship through Safety Net, or is non-compliant with their lease or Obligations of the Family.

### ***Changes to Data Collection Methodology***

Due to the Stepped Subsidy Alternative Recertification Schedule activity (page 35) KH performs recertifications only during eligibility and at a step rent change (year three and four of participation). Between recertifications, and after year three, staff instead determines continued income eligibility by reviewing a participants' income on the Enterprise Income Verification System (EIV) at least annually. Previously, the results of this review were entered in our Tracker software but not the households actual earned income amount. Reporting on metrics related to income and employment with this process relied on data from the last recertification, which may be out of date. Through 2014 and 2015, KH developed and implemented a new income reporting system within our Tracker program specifically for RSR participants. RSCs now collect information and input data on earned income, unearned income, and TANF status during the quarterly meetings. This new data collection methodology provides a more accurate, up-to-date way to report participant income status.

### ***Benchmarks and Outcomes***

**Changes to Baseline and Benchmarks:** Due to changes in KH's data collection system, see *Changes to Data Collection Methodology*, above, all employment and income related metrics have been reset with a 2015 baseline.

#### **SS #1: Increase in Household Income**

<b>Unit of Measurement</b>	<b>Baseline 2015</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Average earned income of households affected by this policy in dollars (increase).	\$23,597	\$24,500	0	N/A

### SS #3: Increase in Positive Outcomes in Employment Status

**NOTE:** KH considers a household employed full time if the reported annual gross income meets or exceeds the most recent per capita hourly wage for Cheshire Labor Market Area, as reported by the New Hampshire Employment Security department. Anyone reporting an earned hourly wage below this threshold is considered employed part time.

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
<b>The number of head of households:</b>				
(1) Employed Full- Time	26	34	0	N/A
(2) Employed Part- Time	83	83	0	N/A
(3) Enrolled in an Educational Program	6	6	0	N/A
(4) Enrolled in Job Training Program	4	4	0	N/A
(5) Unemployed	18	10	0	N/A
(6) Other	0	0	0	N/A
<b>The percentage of work-able households:*</b>				
(1) Employed Full- Time	23%	27%	0	N/A
(2) Employed Part- Time	65%	65%	0	N/A
(3) Enrolled in an Educational Program	5%	5%	0	N/A
(4) Enrolled in Job Training Program	3%	3%	0	N/A
(5) Unemployed	14%	8%	0	N/A
(6) Other	0%	0%	0	N/A

\* May not equal 100% as some individuals may be working and attending an educational or job training program.

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

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving TANF assistance (decrease).	5	6	2	Yes

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

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase).	110	110	127	Yes

### SS#8: Households Transitioned into Self-Sufficiency

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self-sufficiency (increase).	14	10	10	Yes

### Keene Housing Local Metric(s)

In addition to the required metrics developed by HUD, KH also utilizes the following local metrics to monitor program efficacy.

#### KH: Households with earned income

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Percentage of households reporting earned income (increase).	86%	90%	0	N/A

#### KH: Households making progress on Three-Year Action Plan

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving rent credits for meeting Action Plan goals (increase).	0	25	67	Yes

#### KH: Households terminated for non-compliance

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households terminated for failure to attend quarterly meetings (decrease).	0	2	0	Yes

**KH: Households awarded a Development Grant or Rent Credit**

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households that received Development Grant and Rent Credit funds (increase).	0	25	77	Yes

**KH: Total DGRC Funds Distributed**

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Total amount of Development Grant and Rent Credit funds awarded to eligible households (increase).	0	\$16,000	\$34,000	Yes

**1999.06.HC Transitional Housing Assistance Shelter Program (THASP)**

*Year Implemented: 2000*

Keene Housing began providing shallow subsidies to local service provider partners for shelter and transitional housing as part of its original MTW agreement. THASP focuses on helping households most PHAs find hard to assist: those facing immediate and/or long term homelessness, individuals leaving incarceration or transitioning from institutionalization, and victims of violence trying to escape the situation.

Through most of FY2015, KH provided shallow subsidies for 5 transitional housing programs:

Property Name	Service Provider	Program Description
Fairweather Lodge	Monadnock Family Services	Transitional housing for the chronically mentally ill
Water Street Family Shelter	Southwest Community Services	Year-round homeless shelter for families with children
Roxbury Street Men’s Shelter	Southwest Community Services	Year-round homeless shelter for men
Second Chance for Success	Southwest Community Services	Transitional housing for men leaving incarceration
Monadnock Center for Violence Prevention	Monadnock Center for Violence Prevention	Shelter for victims of domestic violence

## Benchmarks and Outcomes

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

Unit of Measurement	Baseline 1999	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase).	0	425	731	Yes

### HC#1: Additional Units of Housing Made Available

Unit of Measurement	Baseline 1999	Benchmark	Outcome	Benchmark Achieved?
Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase).	0	64	61	No

**Households Served:** Homeless and hard-to-house.

### CE #4: Increase in Resources Leveraged

Unit of Measurement	Baseline 1999	Benchmark	Outcome	Benchmark Achieved?
Amount of funds leveraged in dollars (increase).	\$0	\$250,000	\$250,000	Yes

### HC #7: Households Assisted by Services that Increase Housing Choice

Unit of Measurement	Baseline 1999	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase housing choice (increase).	0	425	731	Yes

## Challenges to Achieving Benchmarks

In late 2015, the Fairweather Lodge service provider closed services and vacated this location. KH and the property owner are working to find a new service provider for this location but at this time it is unlikely that one will be found. In addition to the loss of Fairweather Lodge, KH reviewed occupancy guidelines at the men's and family shelters and reduced the maximum occupancy at these properties for safety and property maintenance concerns.

## 2005.01.CE Elderly and Disabled Household Alternative Recertification Schedule

*Year Implemented: 2005*

Keene Housing does not require elderly and disabled households with fixed income sources – Social Security (SS), Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or assistance from the Aid to the Terminally and Permanently Disabled (ATPD) program – and net assets below \$50,000 to participate in the annual recertification process. Instead KH relies on the published Cost of Living Adjustment (COLA) and Enterprise Income Verification (EIV) system to calculate each household's income. KH notifies households via mail of their new tenant share and subsidy amount. Included with this notice is the standard Authorization for Release of Information/ Privacy Act Notice (HUD form 9886). Households with pension and assets above \$50,000 continue to participate in the regular full annual recertification process.

Keene Housing understands the value of regular contact with HCV participants, particularly elderly and disabled participants, yet the recertification process for many elderly and disabled households can be quite confusing and stressful to them. To maintain contact with participants in a more productive manner, Keene Housing created an annual Wellness Response system. The Wellness Response provides referrals to community partners for households needing assistance outside of housing. This system will be strengthened with the addition of an Elderly/Disabled Resident Services Coordinator in 2016.

### ***Benchmarks and Outcomes***

**Changes to Baseline and Benchmarks:** Baselines and benchmarks reset to reflect recertifications costs and tenant share provided by only Elderly and Disabled households due to restructuring of activity in the 2015 MTW Annual Plan.

#### **CE #1: Agency Cost Savings**

<b>Unit of Measurement</b>	<b>Baseline 2015</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total cost of task in dollars (decrease).	\$10,968	\$11,448	0	N/A

#### **CE #2: Staff Time Savings**

<b>Unit of Measurement</b>	<b>Baseline 2015</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total time to complete the task in staff hours (decrease).	457	477	0	N/A

### CE #5: Increase in Agency Rental Revenue

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase).	\$129,716	\$129,716	0	N/A

### 2005.02.CE Stepped Subsidy Alternative Recertification Schedule

*Year Implemented: 2005*

Households participating in the Stepped Subsidy program currently participate in a recertification at each step change. Upon reaching Step 3, Stepped Subsidy households no longer participate in a full recertifications.

During years when a household does not have a recertification, KH conducts an Enterprise Income Verification (EIV) system check to test whether or not the household meets the \$0 HAP threshold and is still income eligible. In addition, as all Stepped Subsidy households also participate in RSR and are required to attend quarterly meetings with their RSC, non-verified income and employment data is collected quarterly. This data is used to measure each household’s progress towards their 3-Year Goal Action Plan and for evaluating program efficacy. In addition, RSCs collect a new Authorization for Release of Information/Privacy Act Notice (HUD form 9886) when existing 9886 s have expired.

#### *Benchmarks and Outcomes*

**Changes to Baseline and Benchmarks:** Baselines and benchmarks reset to reflect recertifications costs and tenant share provided by Stepped Subsidy households only due to restructuring of activity in the 2015 MTW Annual Plan.

#### CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$3,384	\$4,680	0	N/A

#### CE #2: Staff Time Savings

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	141	195	0	N/A

### CE #5: Increase in Agency Rental Revenue

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase).	\$60,262	\$60,262	0	N/A

### 2008.01.HC Project Based Voucher Program

*Year Implemented: 2008*

KH continues operating its local Project Based Voucher (PBV) program, initially approved in 2008. This activity permits Keene Housing to waive regulatory caps on the total HCV inventory KH may project base. KH project bases at least 60% of its available voucher funding plus any funding received for units project based through the AHPP activity. In addition, this activity allows KH to waive the required public process for project basing units within KH owned and managed properties and eliminate the limitations on the percentage of units within a single property or development that may be project based.

#### *Benchmarks and Outcomes*

#### HC #4: Displacement Prevention

Unit of Measurement	Baseline 2007	Benchmark	Outcome	Benchmark Achieved?
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	212	0	0	Yes

### 2008.02.CE Restrictions on Section 8 Portability

*Year Implemented: 2008*

KH restricts non-elderly, non-disabled households from porting out of our jurisdiction to those households who require a reasonable accommodation unavailable in KH's jurisdiction, are the victims of domestic violence, or can show the move would demonstrably increase their financial stability, such as a new employment or educational opportunity.

## ***Benchmarks and Outcomes***

### **CE #1: Agency Cost Savings**

<b>Unit of Measurement</b>	<b>Baseline 2013</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total cost of task in dollars (decrease).	\$288	\$408	\$144	Yes

### **CE #2: Staff Time Savings**

<b>Unit of Measurement</b>	<b>Baseline 2013</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total time to complete the task in staff hours (decrease).	12	17	6	Yes

## **2011.01.CE Housing Quality Standards (HQS) Biennial Inspection Schedule**

***Year Implemented: 2011***

In 2011 KH transitioned from the annual Housing Quality Standards (HQS) inspections to biennial HQS inspections, including KH-owned and managed properties. KH still conducts an initial inspection of all newly leased units. Any property with a unit that fails an initial, special, quality control, or biennial inspection is held to an annual inspection schedule until such time that all units pass an annual inspection.

## ***Benchmarks and Outcomes***

### **CE #1: Agency Cost Savings**

<b>Unit of Measurement</b>	<b>Baseline 2010</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total cost of task in dollars (decrease).	\$11,854	\$9,048	\$3,258	Yes

### **CE #2: Staff Time Savings**

<b>Unit of Measurement</b>	<b>Baseline 2010</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total time to complete the task in staff hours (decrease).	545	416	157	Yes

### CE #3 Decrease in Error Rate of Task Execution

Unit of Measurement	Baseline 2007	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease).	<1%	<1%	<1%	Yes

### 2013.01.CE Housing Quality Standards (HQS) Alternative Inspection Protocol

*Year Implemented: 2013*

In 2013 Keene Housing discontinued inspecting units held to a stricter inspection protocol than HQS – REAC/UPCS, State Finance Authority, etc. If a property is inspected under a stricter inspection protocol than HQS, and the property receives a “pass” score, KH relies on that inspection to demonstrate compliance with the property’s biennial HQS inspection requirement.

#### *Benchmarks and Outcomes*

#### CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$11,854	\$9,048	\$3,258	Yes

#### CE #2: Staff Time Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	545	416	157	Yes

### 2014.01.HC Affordable Housing Preservation Program (AHPP)

*Year Implemented: 2015*

KH proposed and received approval for our Affordable Housing Preservation Program (AHPP) in FY2014. Building on the successes of similar initiatives at other MTW Agencies, the program more effectively uses the subsidy provided by the Enhanced Voucher program (Section 8(t) of the U.S. Housing Act) to preserve properties that would otherwise either continue to suffer from inadequate funding, or convert to market rate.

AHPP accomplishes this by providing property owners the option to opt-out of an expiring Multifamily Section 8 contract and convert their properties to PBVs with KH. As vouchers can provide higher payments than Multifamily contracts, entering into a PBV HAP contract can provide owners access to additional rental revenue and private equity for capital improvements. KH provides residents the option of remaining in place and converting their enhanced voucher to a PBV or taking their Enhanced Voucher to the private market at which time KH will provide a PBV for the vacant unit.

KH chose Meadow Road, a KH owned Multifamily Section 8 property, as the first property to convert under this new initiative. Regulations stipulate that owners provide their tenants one (1) year notice of their decision to opt-out of an existing Housing Assistance Payment contract. This stipulation, in conjunction with delays in the FY2014 Plan approval process, meant that KH did not begin the notification and education process until mid-2014. Conversion was completed in 2015 with 17 of 18 households choosing to project base their vouchers.

**Benchmarks and Outcomes**

**HC#2: Units of Housing Preserved**

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of housing units preserved for households at or below 80% AMI as a result of the activity (increase).	0	18	18	Yes

**HC#4: Displacement Prevention**

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	18	0	0	Yes

**2014.02.CE Medical Deduction Threshold**

***Year Implemented: 2014***

Under the traditional medical deduction calculation, households may claim unreimbursed medical expenses up to 3% of their annual income as a deduction towards their adjusted annual income calculation. Keene Housing found that most households either did not need the exclusion or were using the exclusion to pay for additional, private insurance which would no longer be necessary with the implementation of the Affordable Care Act (ACA). To streamline the recertification process and reduce the amount of federal housing subsidy going to personal insurance, KH increased the threshold for medical deductions to 7.5% for elderly and disabled households’ unreimbursed medical expenses.

## Hardship Requests and Outcomes

KH received no Safety Net applications in 2015 related to this activity.

## Benchmarks and Outcomes

**Changes to Baseline and Benchmarks:** KH located an error in how rental revenue was calculated for CE#5 metric. Original baseline was set using HAP payments, not tenant share. Baseline reset to reflect tenant share.

### CE#1: Agency Cost Savings

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$1320	\$990	\$2,376	No

### CE#2: Staff Time Savings

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	110	96	99	No

### CE #5: Increase in Agency Rental Revenue

Unit of Measure	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase).	\$189,978	\$189,978	0	N/A

## Challenges to Achieving Benchmarks

Several residents reported medical deductions that exceeded the 7.5% threshold in 2015. Based upon historical data, it is likely this was an anomaly as it is not consistent with previous years.

## 2014.02.SS Asset Exclusion Threshold

*Year Implemented: 2014*

In 2014, KH adopted a policy to disregard net assets totaling \$50,000 or less from the income calculation when determining a participant's tenant portion of the rent. This policy allowed residents the opportunity to establish and increase assets without being discouraged by a corresponding increase in rent. KH continues calculating imputed value for all assets in the income calculation when a household's total net assets exceed \$50,000.

### *Hardship Requests and Outcomes*

KH received no Safety Net applications in 2015 related to this activity.

### *Benchmarks and Outcomes*

**Changes to Baseline and Benchmarks:** KH located an error in how rental revenue was calculated for the CE#5 metric. The original baseline was set using HAP payments, not tenant share. Baseline reset to reflect tenant share.

#### **CE#1: Agency Cost Savings**

<b>Unit of Measure</b>	<b>Baseline 2014</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total cost of task in dollars (decrease).	\$7440	\$5568	\$0	Yes

#### **CE#2: Staff Time Savings**

<b>Unit of Measure</b>	<b>Baseline 2014</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total time to complete the task in staff hours (decrease).	310	232	0	Yes

#### **CE #3: Decrease in Error Rate of Task Execution**

<b>Unit of Measure</b>	<b>Baseline 2014</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Average error rate in completing a task as a percentage (decrease).	0%	>1%	0%	Yes

## CE #5: Increase in Agency Rental Revenue

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase).	\$189,978	\$189,978	0	N/A

## 2014.04.SS Keene Housing Kids Collaborative (KHKC)

*Year Implemented: 2014*

For many years Keene Housing operated a relatively small after school and summer program for children living in KH's Forest View and North and Gilsum properties, Building Bridges. Even with a small budget, relatively simple curriculum, and small staff the kids who participate in Building Bridges flourished. Through the Use of Funds authority provided through MTW, Keene Housing created a 501(c) (3) non-profit organization in 2014 that offers wrap-around services to all children living in KH- and KH- affiliate owned and managed properties (all of whom are below 80% AMI), not just those living in units supported through KH's MTW PBV and HCV programs.

### *Benchmarks and Outcomes*

**Note:** While KH provides these metrics as a measure of program efficacy due to HUD requirements, it is important to note that as the activity specifically targets youth, not adults, it is not possible to correlate the program's effectiveness to households that transition to self-sufficiency. KHKC's intent is to help ensure that children growing-up in our properties will be self-sufficient adults, never needing our assistance. As such, the baseline and benchmark for HUD metric SS #8: Households Transitioned to Self-Sufficiency are set to 0. KH respectfully calls attention to this as one of many examples where the 50900 obfuscates, rather than illuminates, an MTW activity's effectiveness or outcomes.

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

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase).	10	15	43	Yes

### SS #8: Households Transitioned to Self Sufficiency

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self-sufficiency (increase).	0	0	0	Yes

## 2014.03.HC Affordable Housing Preservation & Modernization Program

*Year Implemented: 2014*

In spring of 2014, Keene Housing completed a six-month effort of compiling and aggregating the projected capital needs of the entire KH- and KH-affiliate owned portfolio through 2018. The results were sobering. KH's portfolio will require almost \$3.8M in modernization by 2018.

In the amended FY2014 Plan, KH created the Affordable Housing Preservation and Modernization Program to address these capital needs. The activity allows KH to address the KH- and KH-affiliate owned portfolio's growing capital needs in a rational way, with a predictable schedule, based on greatest need and economies of scale, rather than in reaction to unpredictable and uncertain grant opportunities.

### ***Benchmarks and Outcomes***

#### **HC #2: Units of Housing Preserved**

<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	0	0	Yes

### ***Keene Housing Local Metric(s)***

In addition to the required metrics developed by HUD, KH also utilizes the following local metrics to monitor program efficacy.

#### **KH: Units of Housing Preserved by 2018 (Rolling metric)**

<b>Unit of Measurement</b>	<b>Baseline</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	400	18	No

## ***Challenges to Achieving Benchmarks***

Using a combination of MTW and other funds, KH completed \$1.2 million in capital improvements in 2015, with a focus on our family properties. This important preservation work is more accurately described as incremental progress towards our long-term preservation goals.

## **2015.01.CE Affordable Housing Preservation Program - Rent Reform**

***Year Implemented: 2015***

The AHPP Rent Reform initiative provides a streamlined methodology for calculating rent while providing households in AHPP properties an opportunity to increase income and assets without experiencing immediate rent increases. As in the traditional PBV program, household subsidy is calculated based on 30% of adjusted annual income. However, the activity alters the current methodology for calculating rent and the recertification schedule with the following streamlining strategies:

- Triennial recertifications for all households.
- Interim recertifications limited to household composition changes and cases where the total household income permanently drops by \$50 per month or more, with access to Safety Net for short term financial hardship.
- The Utility Allowance in effect at the effective date of the last regular recertification used to calculate rents at interim recertifications.
- Household assets with a total net value of \$50,000 or less are disregarded.
- Earned Income Disregard (EID) is eliminated.

By simplifying the recertification and rent calculation process, the activity reduces KH's administrative burden by lowering administrative costs and staff time. In addition, this policy allows participant households the opportunity to increase earnings and assets without being discouraged from doing so by corresponding increases in rent as is the case in the traditional HCV and public housing programs.

## ***Hardship Requests and Outcomes***

KH received no Safety Net applications in 2015 related to this activity.

## Benchmark and Outcomes

### CE #1: Agency Cost Savings

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$2326	\$2088	\$0	Yes

### CE #2: Staff Time Savings

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	99	87	0	Yes

### CE #3: Decrease in Error Rate of Task Execution

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease).	0%	0%	0%	Yes

### SS #1: Increase in Household Income

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Average earned income of households affected by this policy (increase).	\$9865	\$9964	\$17046	Yes

### SS #2: Increase in Household Savings

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Average amount of savings/escrow of households affected by this policy in dollars (increase).	\$15,777	\$15,935	\$0	No

### SS #3: Increase in Positive Outcomes in Employment Status

**NOTE:** KH utilizes a household’s hourly earned income, rather than number of hours worked, to determine employment status. KH considers a household employed full time if the reported annual gross income meets or exceeds the most recent per capita hourly wage for Cheshire Labor Market Area, as reported by the New Hampshire Employment Security department. Anyone reporting an earned hourly wage below this threshold is considered employed part time.

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
<b>Number of Head of Households that are:</b>				
(1) Employed Full-time	5	7	0	No
(2) Employed Part-time	3	2	10	Yes
(3) Enrolled in an Educational Program	0	1	0	No
(4) Enrolled in a Job Training Program	1	1	0	No
(5) Unemployed	2	0	1	No
(6) Other	0	0	7	No
<b>Percentage of total Work-able Households that are:</b>				
(1) Employed Full-time	45%	64%	0%	No
(2) Employed Part-time	27%	18%	82%	Yes
(3) Enrolled in an Educational Program	0%	9%	0%	No
(4) Enrolled in a Job Training Program	10%	9%	0%	No
(5) Unemployed	18%	0%	9%	No
(6) Other	0%	0%	9%	No

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

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving TANF assistance (decrease).	1	0	0	Yes

## SS #8: Households Transitioned to Self-Sufficiency

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self-sufficiency (increase).	0	2	0	No

\*Baselines calculated using actual number of recertifications/interims done at Meadow Road FY2014.

### Challenges to Achieving Benchmarks

The Meadow Road conversion was completed in June of 2015, as this is an incomplete data set it is likely the activity has not been active long enough to have any significant impact on resident behavior. In addition, we do not retain information about a household's savings and assets information if the total asset amount is below \$50,000, as such it is not possible to provide an accurate assessment of average household savings for AHPP participants until such time that resident savings increase above the threshold.

## 2015.02.CE Affordable Housing Preservation Program – Alternative Inspection Schedule

*Year Implemented: 2015*

Properties participating in AHPP (page 38) use the following alternative schedule for Housing Quality Standards (HQS) inspections:

- All units converting to AHPP are inspected by the administering agency for HQS compliance no more than 30 days before initial conversion.
- If all units pass initial inspection, the property is subject to biennial HQS inspections of 20% of total units.
- Should any unit fail initial or any other inspection, the property is subject to an annual inspection of 100% of units until all pass HQS inspection, at which time the property returns to a 20% biennial inspection schedule.
- Properties subject to a higher inspection protocol than HQS may use that protocol in lieu of a biennial (not initial) HQS inspection.
- Properties that fail an inspection based upon a higher standard protocol are subject to an annual HQS inspection of all (100%) units until all units pass HQS or a higher inspection protocol.
- A household may, at any time, request a HQS inspection from the administering agency should the tenant believe that their unit does not meet HQS.

## ***Benchmarks and Outcomes***

### **CE #1: Agency Cost Savings**

<b>Unit of Measurement</b>	<b>Baseline*</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total cost of task in dollars (decrease).	\$374	\$83	\$374	No

### **CE #2: Staff Time Savings**

<b>Unit of Measurement</b>	<b>Baseline*</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Total time to complete the task in staff hours (decrease).	18	4	18	No

### **CE #3: Decrease in Error Rate of Task Execution**

<b>Unit of Measurement</b>	<b>Baseline*</b>	<b>Benchmark</b>	<b>Outcome</b>	<b>Benchmark Achieved?</b>
Average error rate in completing a task as a percentage (decrease).	0%	0%	0%	Yes

## ***Challenges to Achieving Benchmarks***

The Meadow Road conversion was completed in June of 2015, which required KH to inspect all units. It is likely we will see the effect of this activity at a later date.

## **2015.03.CE Earned Income Disregard (EID) Elimination**

***Year Implemented: 2015***

KH discontinued allowing new households to claim the Earned Income Disregard (EID) from the calculation of tenant rent. All households claiming EID as of January 1, 2015 were permitted to do so until the natural end of their EID allowance, as required by regulation.

## ***Hardship Requests and Outcomes***

KH received no Safety Net applications in 2015 related to this activity.

## Benchmarks and Outcomes

### CE #1: Agency Cost Savings

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$576	\$0	\$24	No

### CE #2: Staff Time Savings

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	24	0	1	No

### CE #3: Decrease in Error Rate of Task Execution

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease).	0%	0%	0%	Yes

### CE #5: Increase in Agency Rental Revenue

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase).	\$225,078	\$239,310	\$240,198	Yes

## Challenges to Achieving Benchmarks

KH is allowing all residents who were receiving an EID prior to approval of the activity to continue receiving the disregard until the end of their time limit. One recipient received a disregard in 2015.

## NOT YET IMPLEMENTED ACTIVITIES

All KH MTW activities have been implemented.

## ACTIVITIES ON HOLD

No KH activities are on hold at this time.

## CLOSED OUT ACTIVITIES

### 2006.01.CE Standard Deductions

*Year Implemented: 2012*

*Year Closed: 2013*

In 2006, KH adopted a flat deduction for all elderly and/or disabled households. Households who believed their unreimbursed medical expenses were above the 3% medical deduction threshold could request that KH calculate their medical deduction instead of applying the standard deduction.

Since the process of verifying and calculating medical deductions can often be administratively burdensome, it was believed using a flat deduction would provide administrative savings to offset any additional HAP loss that might occur. Delays in implementation resulted in KH being unable to determine the impact of this activity until 2012. Analysis showed that the loss in HAP funds due to households receiving a medical deduction they may not otherwise be eligible for far outweighed any administrative savings.

In 2013, Keene Housing discontinued application of the standard deduction for households with no unreimbursed medical expenses or expenses below the medical deduction threshold as it actually increased agency costs overall.

# SECTION V. SOURCES AND USES OF FUNDING

## SOURCES AND USES OF MTW FUNDS

### Actual Sources and Uses of MTW Funding for the Fiscal Year

Sources and uses submitted in FDS format through the Financial Assessment System – PHA.

### Activities that Used Only MTW Single Fund Flexibility

KH does not own any public housing and therefore does not combine Section 8 and Section 9 funds. KH relies solely on section 8 funds and administrative fees to administer our programs.

## LOCAL ASSET MANAGEMENT PLAN

Is the PHA allocating costs within statute? YES

Is the PHA implementing a local asset management plan (LAMP)? NO

If the PHA is implementing a LAMP, it shall be described in an appendix every year beginning with the year it is proposed and approved. The narrative shall explain the deviations from existing HUD requirements and should be updated if any changes are made to the LAMP.

Has the PHA provided a LAMP in the appendix? NO

Keene Housing does not own or manage any public housing units and is not required to implement or submit a Local Asset Management Plan.

## COMMITMENT OF UNSPENT FUNDS

Per HUD direction, this section left blank.

# SECTION VI. ADMINISTRATIVE

## **AGENCY REVIEW**

Keene Housing was not subject to any HUD reviews, audits, or physical inspection issues which required agency action.

## **PHA-DIRECTED EVALUATIONS OF MTW**

Keene Housing did not engage in any PHA-directed evaluations of the demonstration in 2015.

## **CERTIFICATION OF COMPLIANCE**

See following page.



2015 Moving to Work Annual Report  
 Certification of Meeting Statutory Requirements

RESOLVED, March 23, 2015 that Keene Housing Board of Commissioners approves the FY 2015 Moving to Work Annual Report. The Board certifies that Keene Housing has met the three statutory requirements of the Moving to Work program in 2015:

1. At least 75% of the families assisted by KH are very low-income families.

HOUSEHOLDS SERVED AS OF 12/31/2015		583
Number of households with incomes below 50% Area Median Income		521
Percent of households with income below 50% Area Median Income		89%

2. KH continues to assist substantially the same total number of eligible low-income households as would have been served had the amounts not been combined.

TOTAL FAMILIES SERVED IN Baseline Year (1999)      585  
 TOTAL FAMILIES SERVED IN FY 2015                      583

3. KH maintains a comparable mix of households served (by household size) as would have been provided had the amounts not been used under the demonstration. Excludes THASP.

Number of Households Served by Family Size this Fiscal Year	Person						Totals
	1	2	3	4	5	6+	
	314	101	70	36	14	10	545

PHA Name: Keene Housing      Number/HA Code: NH010

Adopted:       Date: 3-30-16  
 Lee Robator, Chairperson

# APPENDIX 1. KEENE HOUSING PORTFOLIO

## Main Developments

	Units	Housing Type/Program	Description
Keene Affordable Housing Properties (KAHP)	211	Family/MTW project-based subsidy ALL UNITS	Previously public housing. Range of units and building styles from efficiencies to 4 bedrooms – 14 accessible units

## Multi-Family Section 8 (All Non-MTW)

	Units	Housing Type/Program	Description
Central Square Terrace	90	Senior and Disabled/Multifamily	Efficiencies and 1 bedroom units in high rise with elevator – 9 accessible units

## Low Income Housing Tax Credit (LIHTC) Properties

	Unit	Housing Type/Program	Description
Riverbend (Includes HOME Units)	24	Family/MTW project-based subsidy ALL UNITS	2 and 3 bedroom townhouse style units – 2 accessible units
Evergreen Knoll (Includes HOME units and USDA Subsidy)	32	Family/MTW project-based subsidy 3 UNITS	2 and 3 bedroom townhouse style units – 4 accessible units
Stone Arch Village Senior Housing	33	Senior/MTW project-based subsidy ALL UNITS	1 and 2 bedroom units in high rise with elevator – 3 accessible units
Stone Arch Village Family Housing	24	Family/ MTW project based subsidy ALL UNITS	2 and 3 bedroom townhouse style units – 2 accessible units
Brookbend East (includes Multifamily and HOME units)	40	Family/MTW project-based subsidy 11 UNITS	2 and 3 bedroom units in townhouse style units - 2 accessible units
Brookbend West (includes Multifamily and HOME units)	35	Family/MTW project-based subsidy 10 UNITS	2 and 3 bedroom units in townhouse style units - 2 accessible units

## Affordable Housing Preservation Program

	Units	Housing Type/Program	Description
Meadow Road	18	Family/AHPP	2 and 3 bedroom townhouse style units – 2 accessible units

## Special Programs – CDBG & Shelter

	<b>Units</b>	<b>Housing Type/Program</b>	<b>Description</b>
Ash Brook	24	Family (Non-MTW)	1 bedroom units
Emerald Street House	10	Chronically mentally ill /Section 202 (Non-MTW)	Group home with shared bathroom/s and common spaces. Manager unit on site.
Fairweather Lodge	6	Chronically mentally ill (Non-MTW)	5-bedroom and 1-bedroom apartment with shared bathroom and common spaces.
Cottage Street	3	Family/ MTW project-based subsidy ALL UNITS	2 and 3 bedroom units – 3 accessible units
Water Street Family Shelter	1	Shelter Housing/MTW THASP	Homeless Shelter
139 Roxbury Street Shelter	1	Shelter Housing/MTW THASP	Homeless Shelter
<b>Total Units</b>	<b>552</b>		

## Keene Housing Voucher Programs

	<b>Units</b>
Moving To Work (MTW) Housing Choice Voucher (HCV) Program	587
Affordable Housing Preservation Program Project Based Vouchers	18
Mainstream-5 Voucher Program	50
Non-Elderly/Disabled (NED) Voucher Program Administered under MTW Policies	100
<b>Total</b>	<b>755</b>

# APPENDIX II. RESIDENT SATISFACTION SURVEY RESULTS

In October 2015, the Annual Resident Satisfaction Survey was distributed to all 545 households living in our owned and managed portfolio. KH received 212 (39%) responses of which 117 came from households with children and 149 from elderly/disabled households. The purpose of the survey was to: Obtain feedback on resident satisfaction with the service provided by KH staff, identify the communication channels that residents most often used to find out about KH, and determine potential barriers to accessing youth programming.

**Note:** Percentages may not equal 100% due to rounding.

## CUSTOMER SERVICE

1. Over the past year, how many times have you called or visited KH property management staff?

	<b>Responses</b>
None	10% (23)
1-3 Times	48% (109)
More than 3 Times	26% (59)
Don't Know	6% (14)

2. Over the past year, if you needed to speak with management or other KH staff, which were you more likely to do?

	<b>Percentage</b>
Made an appointment at Court Street Office	19% (43)
Walk-in to Court Street Office	13% (39)
Made an appointment during on-site/FAC office hours	25% (56)
Walk-in during on-site/FAC office hours	22% (49)

3. Based on your experience with KH property management staff in the past year, how satisfied were you with:

	<b>Very Satisfied</b>	<b>Satisfied</b>	<b>Neutral</b>	<b>Dissatisfied</b>	<b>Very Dissatisfied</b>
Responsiveness to your questions and concerns?	39% (89)	33% (74)	10% (23)	4% (10)	3% (6)
Accuracy of the information provided?	37% (83)	34% (77)	11% (24)	2% (5)	3% (6)
Timeliness of returning your calls?	35% (80)	38% (86)	11% (24)	4% (8)	1% (2)
How KH property management staff treated me?	45% (102)	29% (66)	11% (24)	2% (4)	2% (5)

4. Would you like to provide additional comments about staff?

Answers varied but were consistent with responses to question 3 above.

## MAINTENANCE & SAFETY

5. Over the past year, how many times have you requested repairs from KH for your building or apartment?

	<b>Responses</b>
None	15% (35)
1-3 Times	58% (130)
More than 3 Times	13% (30)
Don't Know	5% (11)

6. Based on your experience with KH maintenance staff in the past year, how satisfied were you with:

	<b>Very Satisfied</b>	<b>Somewhat Satisfied</b>	<b>Neutral</b>	<b>Dissatisfied</b>	<b>Very Dissatisfied</b>
Ease of requesting repairs?	57% (129)	21% (48)	7% (16)	1% (2)	1% (2)
Maintenance response time?	55% (124)	21% (48)	7% (16)	3% (6)	1% (2)
Quality of the work?	59% (133)	17% (39)	7% (16)	1% (3)	1% (3)
How KH maintenance staff treated me?	65% (147)	14% (31)	5% (11)	2% (5)	1% (2)

7. How safe do you feel ...?

	Very safe	Safe	Neutral	Unsafe	Very unsafe	Not applicable
In your apartment?	50% (114)	27% (62)	10% (22)	3% (6)	<1% (1)	0% (0)
In the indoor common areas?	40% (91)	29% (65)	12% (27)	4% (8)	0% (0)	0% (0)
In the outdoor common areas	35% (78)	28% (63)	15% (35)	8% (17)	<1% (1)	0% (0)
Allowing your school-aged child(ren) to play outside unsupervised?	31% (27)	9% (14)	20% (30)	6% (13)	1% (2)	0% (0)

8. What one improvement would you make in your home?

Answers varied.

9. What one improvement would you make in your community/building?

Answers varied.

10. Would you like to provide additional comments about maintenance and/or safety?

Answers varied but were consistent with responses to questions 6 and 7 above.

## COMMUNICATIONS

11. How are you informed of events/programs/changes about Keene Housing?

	Responses
Bulletin board	43% (97)
Email from KH	3% (7)
Mailings	45% (101)
KH Facebook or website	18% (41)
Other	4% (8)
Not informed	7% (15)

12. Do you or anyone in your household have access to the internet at home?

	<b>Responses</b>
Yes	49% (110)
No	51% (116)

If no, why?

	<b>Responses</b>
Too expensive	27% (25)
Don't have computer	30% (28)
Don't want/need	35% (32)
Other	8% (7)

If yes, what type?

	<b>Responses</b>
Dial-up	3% (3)
High Speed/Cable Modem	79% (87)
Cell	14% (15)
KH WiFi at my property	4% (4)
Other	12% (13)

## YOUTH SERVICES

13. There are no children in my household (Go to question 17)

	<b>Responses</b>
Yes	52% (117)
No	48% (109)

**If yes, please answer questions 14 and 15:**

14. Have you heard about KH's new non-profit, the Keene Housing Kids Collaborative?

	<b>Responses</b>
Yes	14% (31)
No	86% (195)

**KH partners with several organizations (MoCo Arts, Keene Rec Center, Keene YMCA) to provide children access to activities in the community at a significantly discounted price.**

15. Has your child participated in any of these programs?

	<b>Responses</b>
Yes	30% (13)
No	70% (104)

If no, why not? Circle all that apply.

	<b>Responses</b>
Did not know	13% (4)
Cost	19% (6)
Transportation	13% (4)
Schedule	23% (7)
Other:	32% (10)

16. Is there any other programming for youth you would like to see?

Answers varied.

## **OTHER**

17. Is there any programming for adults you would like to see?

Answers varied.

18. Do you participate in the Resident Self-Reliance Program (RSR)?

	<b>Responses</b>
Yes	12% (27)
No	88% (199)
Unsure	0% (0)

19. How many people in your household?

	<b>Responses</b>
1	58% (131)
2	15% (35)
3+	12% (27)

20. Is the Head of Household disabled or elderly?

	<b>Responses</b>
Yes	66% (149)
No	34% (77)

# APPENDIX III. 2015 AGENCY-WIDE ANNUAL REPORT

Dear Friend of Keene Housing,

On behalf of Keene Housing, it is my pleasure to present our 2015 Annual Report. This Report spotlights some noteworthy accomplishments, and challenges, from the past year. 2015 saw a continuation of our commitment to creating an organization that is more than just a housing authority and service provider, but is also a passionate advocate for those we serve. This commitment is seen in every aspect of our day-to-day work; from the care our facilities and assets team takes in making sure that repair orders are addressed quickly and correctly, to our housing staff who works diligently to ensure that every available apartment is quickly filled by a family who needs one, to our Resident Service Coordinators, who provide our work-able residents the services and supports they need to reach economic self-sufficiency.

While celebrating our achievements, we take a moment to acknowledge the challenges that lay ahead. As we move into 2016, we refocus our attention to those still struggling to maintain affordable, permanent housing: homeless veterans, chronically homeless families, low-income persons with disabilities, and households who must choose between putting food on the table and paying the rent. We look forward to working with our local, regional, and national partners to find locally driven solutions to these seemingly unrelenting challenges.

I would be remiss if I did not take a moment to acknowledge the many partners who help make what we do possible. First and foremost, I give my sincerest thanks and appreciation to our incredible staff; everyday I am humbled by their commitment and compassion. Of course we cannot do this work without the help of our local, state and federal, non-profit and investor partners who support our work. Thank you all for your collaborative spirit and unwavering support for the low-income neighbors we serve.

Regards,



Joshua R. Meehan  
Executive Director  
Keene Housing



# Keene Housing

# 1965-2015

Celebrating 50 years  
of service to the  
Monadnock Region



## FY2015 Annual Report

Fiscal Year ending December 31, 2015

# Mission

Keene Housing (KH) provides and advocates for affordable housing and supportive services that strengthen and empower low and moderate-income households in the Monadnock region.

# Who We Serve

KH serves approximately 1000 families a year through a diverse array of housing programs including MTW and non-MTW tenant-based vouchers, MTW project-based vouchers, low-income housing units, and sponsor-based shelter and transitional housing. In 2015, 38% of households served included at least one person with a disability. Elderly, and disabled individuals accounted for approximately 50% of all individuals served with youth accounting for another 31% of individuals served.

# Our Guiding Principals

## CHOICE

Support households in their efforts to achieve financial security by offering a variety of housing options, programs, and services to provide individualized assistance to meet each household's unique needs.

## COLLABORATION

Create a spirit of collaboration which links KH, KH-assisted households, local organizations, and the public into a healthier, more resilient, more supportive community.

## INDEPENDENCE

Provide residents the supports needed to take control of their life and attain the goals they set for themselves – whether that is living without housing assistance or having a safe, affordable home to grow old in.



# CONTENTS

<b>2015 Impacts and Accomplishments</b> .....	<b>2</b>
2015 In Review.....	3
Keene Housing By The Numbers.....	4
<b>Moving to Work</b> .....	<b>5</b>
<b>Affordable Housing Reimagined</b> .....	<b>7</b>
KH Owned and Managed Properties .....	8
Property Improvements .....	9
Commitment to Energy Savings .....	10
Housing Choice Vouchers .....	11
Working to End Homelessness.....	12
<b>Resident Services</b> .....	<b>13</b>
Resident Self-Reliance Program.....	14
Promoting a Healthy Community .....	15
Keene Housing Kids Collaborative .....	16
Resident Engagement .....	17
<b>Developing Tomorrow's Leaders</b> .....	<b>18</b>
Policy and Technology Lab @ KH .....	19
<b>Summary of FY2015 Financials</b> .....	<b>20</b>

# 2015 IMPACTS AND ACCOMPLISHMENTS

Established in 1965, KH has a long history of leadership and innovation that resonates throughout the Monadnock Region and beyond. As we close our 50th year serving the Monadnock Region we're taking this opportunity to reflect on where we are today and our journey thus far.

In looking back we remember the dedicated directors and staff who weren't willing to say good was good enough. It is that dedication that allowed KH to become one of the first Public Housing Authorities (PHA) in the country to participate in the Department of Housing and Urban Development's Moving to Work Deregulation Demonstration (MTW) in 1999.

From our initial MTW Plan to today, KH showcases what's possible when PHAs are freed from the one-size-fits-all federal mold. Our MTW programs assisting work-able families show how re-envisioning a PHA's role in a family's life can improve outcomes for families and our community. Compared to non-MTW households work-able families participating in MTW programs in 2015 were:

- More likely to become self-sufficient and no longer need housing assistance.
- Less likely to suffer an eviction due to non-payment of rent.
- More likely to be permanently employed in a full-time job.

Converting our public housing to project based assistance in 2007 protected our units from federal disinvestment suffered by much of the nation's public housing stock today. Where many PHAs face a daunting backlog of deferred maintenance, KH provided over \$1 million for capital improvements in 2015 and had an average work order turnaround of less than 1 day.

2015 also saw the launch of a new non-profit, the Keene Housing Kids Collaborative (KHKC). KHKC was built on the idea that by providing low-income youth access to the same experiences and opportunities as their more well-off counterparts, KH kids will more likely grow-up to become successful, financially independent adults.

We appreciate the opportunity to share our accomplishments and lessons learned in 2015. While these are a few of many high points, we recognize that our task is not over. We will continue looking for ways to improve on what we've accomplished so far as we plan for an uncertain future. The hundreds of families whose lives we touch daily depend on it.

# 2015 In Review

**Nearly 1000**  
households  
received housing  
assistance

**47** households  
attained self-  
sufficiency and  
no longer receive  
housing assistance

**5** households  
purchased a home  
without KH  
assistance

**Launched Keene  
Housing Kids  
Collaborative**  
a new youth-  
focused non-profit

**\$1.2 million**  
in property  
improvements

**533** books were  
distributed to  
kids through the  
Reading Well  
program

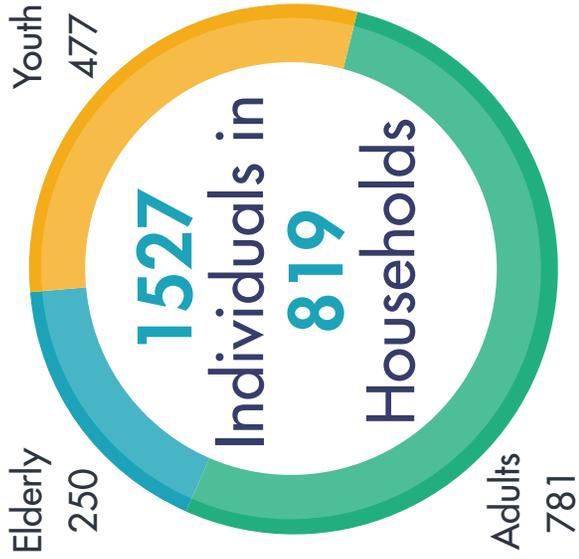
**Maintained an  
average work order  
turnaround  
time of  
under 1 day**

**Won a  
\$255,000  
Community  
Development  
Block Grant for  
improvements at  
the men's shelter**

**Piloted  
Farm to Family  
providing  
37 families  
access to affordable,  
locally grown  
produce**

# Keene Housing By The Numbers\*

\*Does not include individuals or families served through the Transitional Housing Assistance Subsidy Program (THASP)



**33** veterans receive housing assistance

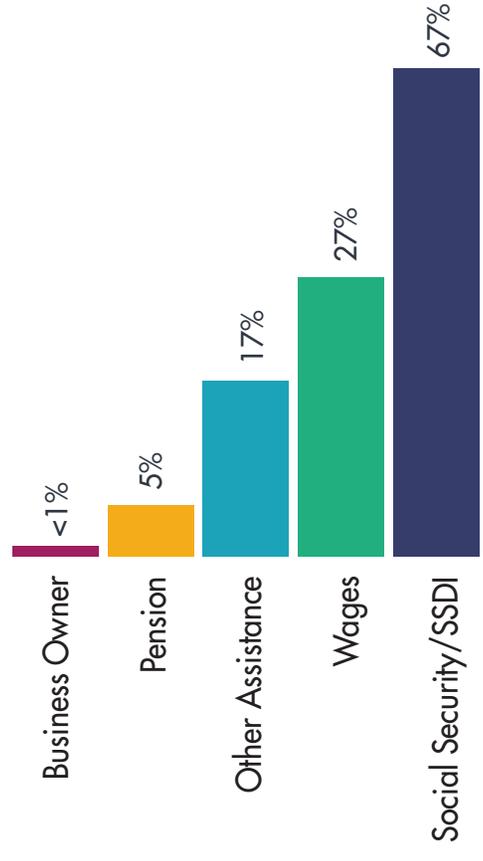
**38%** of KH residents are disabled.

**16** households are formerly homeless

## MEDIAN INCOME



## HOUSEHOLDS BY PRIMARY INCOME SOURCE



# MOVING TO WORK

In 1996, Congress created the Moving to Work Deregulation Demonstration Program (MTW) which gave the Department of Housing and Urban Development (HUD) the ability to work with a select group of high-performing PHAs to determine if reducing regulatory controls could lead to innovations and efficiencies that result in better outcomes for low-income families.

PHAs selected for the demonstration are permitted to seek exemption from many existing Public Housing and Housing Choice Voucher program rules found in the United States Housing Act of 1937 in pursuit of the three MTW statutory objectives Congress asked MTW agencies to pursue.

PHAs in the MTW Demonstration also have the flexibility to combine Federal funds into a “block grant” to help them better meet the purposes of the demonstration and the needs of their communities.

While MTW agencies have considerable flexibility, they must still abide by all other federal rules and regulations, including the Fair Housing Act, American with Disabilities Act, the Civil Rights Act, labor standards, environmental rules, procurement guidelines, demolition and disposition procedures and relocation regulations. For all activities that affect their residents’ rent payments, PHAs must also conduct an impact analysis that anticipates how policy changes may affect residents and develop an appropriate hardship policy. These safeguards help minimize any potentially negative impact of MTW on residents and communities.

## MTW Statutory Objectives

1. Reduce cost and achieve greater cost effectiveness in Federal expenditures;
2. Give incentives to families with children where the head of household is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient; and
3. Increase housing choices for low-income families.

## THE IMPORTANCE OF MOVING TO WORK

KH applied for and was selected by competitive process as one of the initial MTW agencies in 1999. Our first MTW activity, the SPECTRUM Program, re-envisioned the relationship between a PHA and work-able PHA-assisted households. SPECTRUM was built on the dual belief that the best way to help families become self-sufficient was to:

- Create an environment that encourages employment and financial stability rather than punishing economic success.
- Ensure families have all the skills and resources needed to succeed.

### **MORE THAN JUST HOUSING**

With these goals in mind, we developed the Stepped Subsidy Rent Reform and Resident Self-Reliance Program (SSRR/RSR).

Stepped Subsidy turns HUD's standard program on its head by changing how rent is calculated for work-able families. Instead of paying 30% of adjusted income, with a guaranteed rent increase for every increase in income, families pay no more than 20% of their gross income for the first two years. After an initial deep subsidy period, families receive a fixed housing subsidy that is disconnected from income. The amount of assistance declines in year three and four and then levels out for as long as the family requires assistance.

RSR's central premise is that to become self-sufficient and financially stable, households must achieve the following five Foundational Proficiencies: Household Stability, Wellness and Healthy Relationships, Education and Training, Financial Management, and

Employment and Household Management. Resident Service Coordinators (RSCs) provide families service coordination and case management to help households understand and remove the obstacles keeping them from achieving greater economic independence (or self-sufficiency).

The Stepped Subsidy and RSR programs have continued to outperform all expectations. RSR families consistently do better economically than non-RSR families in every comparison.

In addition, these and other MTW activities at KH garner significant administrative savings. KH uses the administrative savings to provide funding to our local homeless shelters, create programming dedicated to helping our children succeed in school, and provide funds to our families to help remove barriers to self-sufficiency, to name just a few.

The Stepped Subsidy and RSR programs are only two of many examples of activities designed and tested at MTW agencies, with varying success. Congress and HUD passed some of these successes onto all PHAs, providing them relief from ever tightening budgets. Others require a deeper look and more time before their impact can be fully understood. Without MTW however, none of this would be possible.

### **2015 RSR vs. Non-RSR Outcomes\***

Metric	RSR Participant	Non-Participant
Median Income	\$20,904	\$14,357
Employed or Enrolled in School/Job Training	95%	49%
Average Stay with KH	3 years	5 years

\*As of September 30, 2015

# AFFORDABLE HOUSING REIMAGINED



MTW flexibilities have allowed us to re-imagine how a PHA can develop and manage its housing portfolio. In 2007 we got out of the public housing business by converting our entire public housing portfolio to MTW Project-Based Vouchers (PBVs) with conventional financing. The conversion protected this essential community resource from the slow decay caused by ongoing federal disinvestment and ever-increasing regulation.



# KH Owned and Managed Properties

KH owns and manages 551 units of affordable housing including two homeless shelters, 90 elderly/disabled units under a Project-based Section 8 (Multifamily) contract, six Low Income Housing Tax Credit (LIHTC) properties, including one senior community, two homes for chronically mentally ill, and ten former public housing properties for families.

## PROPERTY MANAGEMENT

All properties, including those managed for other local non-profits, are managed by a team of KH property managers that provide office hours both at our Central Office on Court Street and on-site.

Property managers and support staff are a well-trained team of professionals that work hard to provide quick and accurate management services to the residents who rely on them.

## FY2015 HIGHLIGHTS

### Housing

**Number Of Move-ins: 112**

**Vacancy Rate: 2.0%**

**Average Turnover: 19 Days**

**Rent Collection: 100%**

**Resident Satisfaction Rate: 90%**

### Facilities and Assets

**Make Ready Time: 8 Days**

**Non-emergency Work Orders: 4157**

**Response Time: 2 Days**

**Emergency Work Orders: 140**

**Response Time: <24 Hours**

**Resident Satisfaction Rate: 98%**

## PROPERTY MAINTENANCE

KH Facilities and Assets staff has worked diligently to establish excellent service standards that meet or exceed every industry benchmark. The department adopted a grading system to measure work-order turnaround and unit make ready times in 2013.

They set a very high bar for themselves, with a goal of non-emergency work order turnaround

times of less than 7 days and unit make ready times of less than 10 days.

Since initiating the grading system, the department has consistently met their aggressive goals without sacrificing quality. Our staff's quick response times and quality work have contributed to consistently high resident satisfaction rates.

# Property Improvements

In today's difficult budget climate and facing an aging housing stock, KH is using its MTW funding flexibility to systematically address the portfolio's needs. In 2014, we developed the Affordable Housing Preservation and Modernization (AHPM) initiative to create a stream of much needed funding to preserve our hard units. Through the initiative, KH uses savings realized from MTW efficiencies to address KH – and KH-affiliate owned properties' – growing capital needs. These funds allow KH to respond to the portfolio's needs in a rational way, with a predictable schedule, based on greatest need and economies of scale, rather than in reaction to unpredictable and uncertain funding opportunities.

## FY2015 HIGHLIGHTS

**New or repaired asphalt at most properties**

**Landscaping at Harper Acres and Meadow Road**

**Sheds/patios at North & Gilsum**

**Doors and Overhangs at North & Gilsum and Stone Arch Family**

**Sprinkler and improved fire alarm system installed at the Family Shelter**

**Won a \$255,000 Community Development Block Grant (CDBG) for the Men's Shelter**



## CONSTRUCTION UPDATE: NORTH & GILSUM

Families at North & Gilsum, one of our former public housing properties, were in need of more storage and new back patios. It took years of planning and saving but, in Summer of 2015 we broke ground on the much needed improvements.

Contractors tore up the old, uneven patios behind the units and replaced them with new, easier to maintain concrete pads; replaced old, hard-to-seal doors with new, energy efficient ones; and

repaired overhangs that protect the door and property from the weather. In addition, residents received new sheds to store the various bikes, toys, and furniture that come with raising a family.

The work done not only provides residents a more pleasant place to spend their evenings, but also ensures the property will remain in good repair for years to come.

# Commitment to Energy Savings

Energy is one of KH's largest operating expenses. KH spends over \$1 million in a typical year on water, heating, and electricity. KH is working to better understand our energy consumption as part of a multi-year plan to reduce costs and our carbon footprint. As a first step, we collected consumption data of all our properties and compared their performance against a baseline of similar properties. This comparison provided us a clear picture of which properties to prioritize for energy conservation projects and how to best align those projects with our capital improvement plans.

In 2015 we became a partner in the Better Buildings Challenge, a voluntary leadership initiative calling on commercial and residential property owners to publicly commit to reducing their energy consumption by 20% over the next 10 years.

## FY2015 HIGHLIGHTS

- Developed an energy conservation plan
- Became a Better Buildings Challenge Partner
- Partnered with a Technical Assistance team for blower door training and development of a resident outreach program
- Applied for ENERGY STAR Certification for Stone Arch Village Senior and KH's Administrative Offices



## ENERGY UPDATE: BROOKBEND - BUILDING WITH SAVINGS IN MIND

Brookbend East and West (Brookbend) provides seventy-five 2 & 3 bedroom town homes for low-income families. The newest property in our portfolio, Brookbend reached full occupancy in early 2014. Located at the former site of Cheshire Homes, units were constructed to ENERGY STAR Certification standards meaning they use less energy than similar properties, reducing both

operating costs and the property's environmental impact.

The property uses a combination of LIHTC, HOME, HUD Project Based Rental Assistance, and Project Based Vouchers to provide safe, affordable housing to the families who call Brookbend home.

# Housing Choice Vouchers

Of the 696 households that participated in KH's Housing Choice Voucher (HCV) program in 2015, 336 were assisted through KH's MTW tenant-based HCV program and our two non-MTW tenant-based voucher programs for non-elderly disabled households: Non-Elderly Disabled (NEDs) and Mainstream-5. The remaining participants receive assistance through a MTW Project-Based Voucher (PBV) at one of KH's owned and managed properties.

Tenant-based vouchers provide KH-assisted families the opportunity to select from a broad range of quality housing anywhere in KH's area of operation including communities outside the City of Keene. Our project-based vouchers, on the other hand, guarantee that the region continues to include a variety of affordable housing options for those who may find the market difficult to navigate, particularly those with specific needs, such as persons with disabilities, the elderly, and families who otherwise struggle to find appropriate housing on the private market.

## FY2015 HIGHLIGHTS

**HCV Lease-ups: 108**

**New HCVs issued: 13**

**HCV Utilization: 103%**

**NED Utilization: 99%**

**Mainstream Utilization: 98%**

## MEET ELANA (PBV PARTICIPANT)

"Being a single parent for almost 12 years now has never been an easy journey (as I always knew it would be), especially when you find yourself solely responsible from a financial perspective... which in addition to all the day to day stuff we all do to manage our families, has seemed insurmountable at times.

In order to keep a roof over our heads over the years, I was forced to rent rooms from various people I knew as I could not afford to live on my own. I cannot begin to explain how difficult this is to do, but I have no regrets. I am thankful for each of the individuals from family to friends who

allowed us a place to live.

We did this until I came to Keene Housing back in the fall of 2009. For the first time in about 6 years, I finally had the independence I had been seeking....A place of my very own that I could call home. And...one that I could afford. This program allowed me the opportunity to continue to grow as a professional woman in the workforce and the ability to maintain my own home[...]

The future already looks brighter knowing my children will be college educated and able to face the world with a much stronger "hand" than I had when I faced the world at their ages."

# Working to End Homelessness

Since first entering MTW in 2000, KH has used the program's flexibility to create new ways of addressing homelessness in the Monadnock Region. Through the Transitional Housing Assistance Subsidy Program (THASP), KH helps local service providers house homeless and disabled families and individuals, as well as those escaping domestic violence.

Providers receive fixed subsidies to offset the costs of operating their shelters and supportive services programs. In exchange, they agree that THASP participants do not pay more than 30% of their income for shelter and receive case management and counseling to help them find and maintain permanent housing. THASP is a critical component of Keene's homeless and domestic violence shelter system. Local THASP partners include Southwestern Community Services (SCS), Monadnock Family Services (MFS), and Monadnock Center for Violence Prevention (MCSV).

## FY2015 HIGHLIGHTS

- 815 shelter nights provided through shelters with THASP support**
- 18 domestic violence victims received THASP assistance**
- 16 formerly homeless families with 16 youth supported through permanent housing**
- 7 homeless veterans received housing assistance from Keene Housing**

## Second Chance for Success

Second Chance for Success is a transitional housing program run by THASP partner, Southwestern Community Services (SCS). The program is an effort to reduce recidivism by helping offenders overcome obstacles like substance addiction, mental health issues, chronic homelessness or unstable living environments, unemployment and financial instability.

The program helps inmates being released from jail with their transition back into the community by providing case management and supportive

services. Participants live in one of Seconds Chance's 12 beds with a 24-hour staff member and full-time case manager.

While in the program, participants have to take classes which provide instruction on day-to-day responsibilities, such as financial management, and are required to find employment and pay a portion of their monthly income (no more than 30%) towards rent. KH's partnership is a great example of how we use MTW to address difficult housing issues normally out of a PHA's reach.

# RESIDENT SERVICES



KH believes that helping families become stable and self-sufficient requires more than just providing safe housing. This is why we strive to enrich our residents' lives with a variety of educational, recreational and health programs tailored for youth, working adults, persons with disabilities, and seniors.



# Resident Self-Reliance Program

Participants in the Stepped Subsidy Program are required to participate in KH's Resident Self-Reliance (RSR) program. RSR's central premise is that to become self-sufficient and financially stable, households must achieve the following five Foundational Proficiencies: Household Stability, Wellness and Healthy Relationships, Education and Training, Financial Management, and Employment and Household Management.

Each household works with a Resident Service Coordinator (RSC) who helps the households understand and determine how to remove the obstacles keeping them from achieving economic independence. This partnership culminates into a Three Year Action Goal Plan which outlines the household's plan to reach economic independence.

## FY2015 HIGHLIGHTS

- 141 RSR participants
- 17 RSR families became self-sufficient
- \$34,000 to 77 Families for cost associated with or meeting Three Year Action Plan goals
- 7 Households received care through Dental Healthworks



## DEVELOPMENT GRANTS AND RENT CREDITS

KH created the Development Grants and Rent Credit (DGRC) fund in 2014. Development Grants help offset household costs associated with attaining RSR goals, while Rent Credits provide RSR participants financial rewards for attaining their goals.

In 2015, KH disbursed over \$34,000 in DGRC funds to 77 RSR families. Most households used Development Grants to pay for Education costs

(23), Transportation (19), and Childcare (8). Those who received Development Grants also often received Rent Credits for increasing or maintaining Wage and Employment Goals (37). Other households received Rent Credits for attaining Health Goals (12) — such as receiving counseling or acquiring health insurance, and for meeting Financial Goals (17) — such as opening a savings account, starting a 401K, or obtaining/improving their credit score.

# Promoting a Healthy Community

Next to housing, access to affordable, healthy food is often a significant barrier for low-income families. KH works hard to provide a variety of opportunities to help residents meet this need. For nearly 10 years, KH has supported a robust community gardening program at three of our sites - Harper Acres, North & Gilsum, and Forest View. The gardens provide residents young and old the opportunity to grow their own food and learn about healthy food choices. In addition, KH partnered with the Cheshire County Conservation and Monadnock Menus to pilot Farm to Family, a buying club that allows residents to purchase produce directly from local farmers at a reduced price.

## FY2015 HIGHLIGHTS

- 71 pounds of fresh produce grown at the North & Gilsum and Forest View community gardens**
- 14 Households produced fresh produce through the Harper Acres community garden**
- 37 Households participated in Farm to Family**



## CAROL JUE AND THE GARDEN OF EATIN'

The Garden of Eatin', located at Harper Acres is literally the fruit of the residents' labor guided by the skilled hands and heart of community volunteer Carol Jue.

Carol's work with the garden began after she was trained and certified as a Master Gardener through the New Hampshire Cooperative Extension Service and while she was the Housing Manager at Keene Housing. Since retiring 5 years ago, Carol has devoted many hours to the development and nurturing of the Harper Acres garden, which is a project of the Antioch New

England Community Garden Connections (CGC).

Beginning each spring, Carol, along with CGC staff meet with about a dozen residents to carefully plan the garden. From selecting seeds, hauling soil and planting, the gardeners work cooperatively to produce a variety of chemical-free vegetables, raspberries, and some herbs. Carol proudly reports that the garden provided healthy eating for 14 households in 2015. KH thanks Carol and the Harper Acres residents for their dedication and hard work.

# Keene Housing Kids Collaborative

In 2015, KH helped create the Keene Housing Kids Collaborate (KHKC) a 501(c) (3) non-profit organization that provides educational and other supportive services to youth living in KH owned or managed properties, as well as youth living in privately owned housing with assistance from our tenant-based voucher programs. KHKC is an independent organization with its own Board of Directors, staff, and a growing list of funders.

## FY2015 HIGHLIGHTS

- 43 youth served through Building Bridges
- 19 scholarships for MoCo Arts
- 40 enrolled at YMCA and Keene Recreation Center
- 21 attended Project KEEP /ACES after school program
- 9 enrolled at Head Start
- 533 Books distributed through the Reading Wells



## MEET KHKC EXECUTIVE DIRECTOR LIZ CHIPMAN

Liz Chipman has nearly twenty years of experience in education and not-for-profit youth services. Before coming to Keene Housing Kids Collaborative, she served as Interim Executive Director for a non-profit social services agency in Sullivan County, NH guiding that agency through re-organization and strategic planning.

Liz's experience includes program management and implementation, teaching, consulting, strategic planning and capacity development. Having spent nearly a decade working for Big Brothers Big Sisters, both at the local level and at the national office, she is very aware of how access to education, social supports, and

economic opportunity can transform the lives of young people and enable them to thrive.

"I am very excited to be part of the Kids Collaborative – in particular to be able to develop and implement the programs and partnerships that will give kids living in Keene Housing the experiences, opportunities and skills to succeed in school, at home, and in the community. Our mission is building the foundation for successful adulthood, and it is incredibly exciting for me to be a part of making that happen for kids in this community."

Liz has a Master's degree in Environmental Education from the University of Maine.

# Resident Engagement

KH recognizes that the work we do affects not only our residents but the community as a whole. The conventional public comment process — with its formalized structure of a single traditional public hearing — lacks the accessibility that initiates true public engagement. In order to create new avenues for dialogue with and between residents, in 2012 we changed how we reach out to residents. Providing residents a variety of opportunities for resident input and dialogue has become an essential part of our day-to-day work.

## FY2015 HIGHLIGHTS

Held 7 Listening Tours/MTW Annual Plan Public Hearings

215 Resident Surveys received

530 attended property picnics

320 Facebook page “Likes”

156 Twitter followers



### Listening Tours

The Listening Tours bring KH staff to residents in a combined MTW Annual Plan public hearing and open forum meeting. This gives residents an opportunity to provide input on our MTW plans for the coming year as well as other items of interest or concern.

### Property Picnics

KH hosts catered picnics throughout the portfolio during the summer giving residents and staff a chance to chat in an informal setting. The picnics are very popular, with over 530 residents attending in 2015.

### Resident Satisfaction Survey

After the disposition of our public housing, KH was no longer required to administer an annual Resident Satisfaction Survey and ended the practice in 2007. As part of our commitment to providing multiple avenues for resident feedback, we reintroduced the Resident Satisfaction Survey in 2014.

### Social Media

KH maintains Facebook and Twitter accounts to keep our community apprised of agency and community activities. Our Facebook presence reaches an average of 200 people a week.

# DEVELOPING TOMORROW'S LEADERS



At a time when Public Housing Authorities and housing policy makers are challenged to serve the public effectively and efficiently in an increasingly complicated world, the demand for innovative leaders has never been greater.

The Policy and Technology Lab is designed to provide today's students with insights into the issues facing our low-income neighbors so students are better prepared to be tomorrow's leaders.



# Policy and Technology Lab @ KH

The Policy and Technology Lab (PTL) is a partnership between KH and the Cambridge Housing Authority (CHA) to help train college students to be the future leaders in affordable housing and public policy. PTL provides undergraduate and graduate students an opportunity to work on a variety of affordable housing issues while gaining real-world work experience. PTL @ KH offers on-going paid or for-credit internships to students with specific research aims or interests in the following fields:

## **COMMUNICATION AND PUBLIC RELATIONS**

Keene Housing understands the importance of improving its communication with the public. Since 2013, PTL Communication interns have worked with staff on projects related to our rebranding campaign, new website development, event planning, and our growing social media presence.

The task of developing our brand and collateral is ongoing, interns are beginning the task of finding better ways to engage and educate residents on social media and through multi-media presentations.

## **POLICY AND SUSTAINABILITY**

Our Policy and Sustainability interns have played a pivotal role in assessing and identifying issues that affect the households we serve. Since summer 2013, student interns helped create the road map for our long-term energy strategy, identified issues related to safety and food accessibility, and provided detailed analysis of our various MTW initiatives.

Looking ahead at 2016, the policy intern will be helping develop our strategic plan for food accessibility by analyzing our current programs and identifying areas for improvement and expansion.

## **FY2015 HIGHLIGHTS**

**Collected and analyzed 15-years of data on the RSR program for the soon to be published RSR Analysis**

**Created informational and marketing material for RSR, Building Bridges (now part of KHKC), and PTL**

**Researched social justice issues and best practices related to food security and accessibility**

**Developed a food accessibility survey**

**Helped collect portfolio-wide energy consumption data**

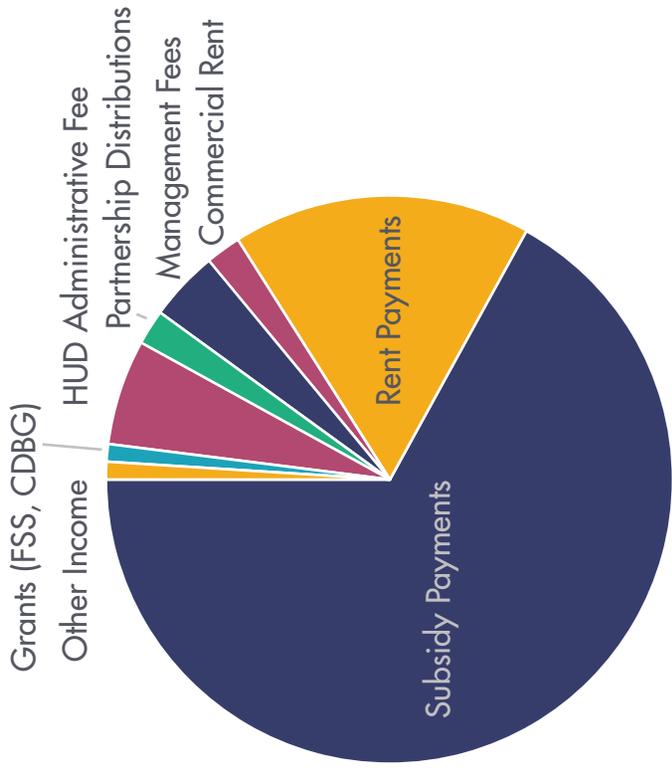
# SUMMARY OF FY2015 FINANCIALS

## SOURCES OF FUNDS

During 2015, KH received \$14,500,496 in funding from a variety of sources including, but not limited to:

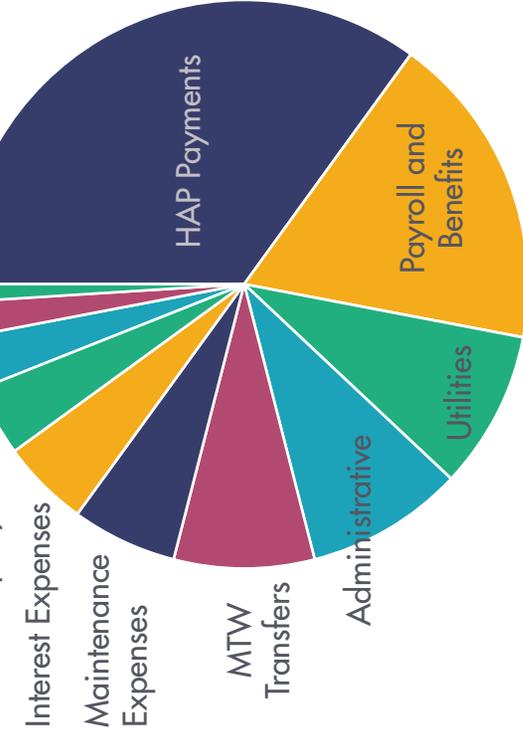
- \$12,434,094 in rental income and subsidy payments
- \$243,354 in commercial rental income
- \$269,449 in federal grants
- \$517,000 in management fees

In addition, KH maintains a MTW Block Grant Fund that supports an array of housing services and programs focused on promoting self-sufficiency, affordable housing preservation, homelessness, and violence prevention services, and youth services.



## USES OF FUNDS

In 2015, KH continued to focus on improvements in resident services, property curb appeal, and administrative efficiencies including:



In 2015, KH continued to focus on improvements in resident services, property curb appeal, and administrative efficiencies including:

- \$1,147,994 in capital improvements throughout the owned and managed portfolio
- \$101,000 in youth and resident services
- \$34,000 in Development Grants and Rent Credits funds for RSR participants

# Coming in 2016...

## **MODERNIZATION AND PROPERTY IMPROVEMENTS (\$1.6 MILLION DOLLARS)**

- New storage units, back door overhangs, and patios at Forest View
- New front stairs at North & Gilsum
- Rehabilitation of the Men's Shelter
- Replace 1st floor facade at Central Square Terrace
- Energy efficient lighting retrofits at Harper Acres, Bennett Block, and Central Square Terrace
- Free WiFi at Harper Acres Mill Building
- Project MARCH - a partnership with Southwest Community Services to end Veteran homelessness
- Window replacement at Forest View

## **RESIDENT SERVICES**

- Continued support for KHKC
- Continue existing partnerships and exploring new opportunities to help RSR families succeed
- Hire a Resident Service Coordinator (RSC) dedicated to our elderly and disabled residents
- Explore expanding the Community Gardening program to other properties

## **IMPROVING COMMUNICATIONS**

- Using email to notify households of upcoming events
- Reducing unnecessary paperwork

## **PROPERTY MANAGEMENT**

- Maintain excellent work order, turnaround, and vacancy rates
- Continue summer BBQs
- Continued focus on curb appeal
- Improve lawn care and landscaping
- Expand recycling to Meadow Road and Stone Arch Village Family

# Thank You!

Carl Allen	Rob Stearns	Waste Management	Christine Parshall
Scott Arlen	Lori Thomas	Tattersall Electric	Monadnock Center for Violence Prevention
Lorijean Baker	Kelly White	Keene Gas	Keene Elm City Rotary
April Buzby	Ellen Wishart	Bragdon, Dowd & Kossayada	Rotary Club of Keene
Sandy Clark	Stefanie Worcester	Drumond Woodsum	Keene Downtown Housing Corporation
Claire Coey	Amy Wright	Hawkins, Delafield & Wood	Impact Monadnock
Carolyn Crane	Kristen Jussila	Klein Horning, LLP	New Hampshire Housing Finance Authority (NHHA)
Amy Crocker	Mari Brunner	Sheehan, Phinney, Bass & Green	Northern New England Housing Investment Fund
Josh Crocker	Lee Robator	Nova Consulting	Community Development Finance Authority (CDFA)
Martina Davis	Tom Moses	Keene State College	Housing Action New Hampshire
Bob Desrochers	Pam Slack	Antioch University	New Hampshire Housing Authorities Corporation
James Devoid	J.B. Mack	MoCo Arts	Monadnock Menus
Mark Ferron	Jennifer Marsh	Keene Family YMCA	Cheshire County Conservation District
Dave Garrapy	Liz Chipman	Cheshire YMCA	New Hampshire Charitable Foundation
Linda Griffin	Anna Crosby	Southwestern Community Services	Citizen's Bank
June Jones	Elana Comstock	Advocates for Healthy Youth	TD Bank
Erin Kennelly	Patrick Dolenc	Keene School District	Savings Bank of Walpole
Brett King	Reagan Messer	Healthy Monadnock	US Dept. of Agriculture (USDA)
Lenny Leblanc	Reuben Duncan	Keene Rec Center	US Dept. of Housing and Urban Development (HUD)
Linda Mangones	Erin Langille	City of Keene	Public Housing Authorities Directors Association (PHADA)
Joshua Meehan	Edgemere Consulting	Mayor Kendall Lane	National Association of Housing and Redevelopment Officials (NAHRO)
Kim O'Brien	iMarc	Chris Coates	
Paul Painchaud	TAG Associates	Lindsay Bryne	
Linda Phippard	Keene Housing Kids Collaborative	Elizabeth Coleman	
Patty Pike	Gary Jackson Heating	Community Service Parliament of KSC Student Volunteers	
Jodi Poulliot	Syd's Carpet & Snooze Room	Laurie Terwilliger	
Dee Pratt	Weller & Michal	Keene Community Gardens	
Phil Roberts	Stevens & Associates	Carol Jue	
Laura Scott	Dietz Associates		
Chris Sherrick			

