



**FY 2014**

# **MOVING TO WORK**

**Annual Report**



**SUBMITTED MARCH 2015**

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# I. CONTENTS

I. INTRODUCTION.....	5
II. GENERAL HOUSING AUTHORITY OPERATING INFORMATION .....	7
A. HOUSING STOCK INFORMATION .....	7
B. LEASING INFORMATION .....	9
C. WAITLIST INFORMATION .....	13
III. PROPOSED MTW ACTIVITIES.....	15
IV. APPROVED MTW ACTIVITIES.....	16
A. IMPLEMENTED ACTIVITIES .....	17
ELIGIBILITY ADMINISTRATION AND HOMEOWNERSHIP.....	17
HOUSING QUALITY STANDARD (HQS) INSPECTIONS .....	18
RENT REASONABLENESS .....	20
STEPPED SUBSIDIES.....	21
RESIDENT SELF-RELIANCE PROGRAM (RSR).....	23
TRANSITIONAL HOUSING ASSISTANCE SHELTER PROGRAM (THASP) .....	25
ALTERNATIVE RECERTIFICATION SCHEDULE .....	27
PROJECT-BASED VOUCHER PROGRAM (PBV) .....	27
RESTRICTIONS ON SECTION 8 PORTABILITY.....	28
AFFORDABLE HOUSING PRESERVATION PROGRAM.....	29
MEDICAL DEDUCTION THRESHOLD .....	30
ASSET EXCLUSION THRESHOLD .....	31
AFFORDABLE HOUSING PRESERVATION & MODERNIZATION PROGRAM.....	32
KEENE HOUSING KIDS COLLABORATIVE (KHKC) .....	33
B. NOT YET IMPLEMENTED ACTIVITIES.....	34
C. ACTIVITIES ON HOLD .....	34
D. CLOSED OUT ACTIVITIES.....	34
V. SOURCES AND USES OF FUNDING .....	35
A. SOURCES AND USES OF MTW FUNDS .....	35
B. LOCAL ASSET MANAGEMENT PLAN.....	35
C. COMMITMENT OF UNSPENT FUNDS .....	35
VI. ADMINISTRATIVE .....	36
A. AGENCY REVIEW.....	36
B. PHA-DIRECTED EVALUATIONS OF MTW .....	36
C. CERTIFICATION OF COMPLIANCE .....	36

<b>APPENDIX I. KEENE HOUSING PORTFOLIO .....</b>	<b>38</b>
<b>APPENDIX II. RESIDENT SATISFACTION SURVEY RESULTS .....</b>	<b>39</b>
<b>A. CUSTOMER SERVICE.....</b>	<b>39</b>
<b>B. MAINTENANCE &amp; SAFETY .....</b>	<b>40</b>
<b>C. COMMUNICATIONS.....</b>	<b>41</b>
<b>D. YOUTH SERVICES.....</b>	<b>42</b>
<b>E. OTHER.....</b>	<b>42</b>
<b>F. DEMOGRAPHIC INFORMATION.....</b>	<b>44</b>

# I. INTRODUCTION

This Annual Report showcases the work and accomplishments of the Department of Housing and Urban Development's (HUD) Moving To Work Deregulation Demonstration Program (MTW) at Keene Housing (KH). Congress created MTW in 1996 to provide public housing authorities (PHAs) the opportunity to find ways to better serve our low-income neighbors. KH joined MTW in 1999 as one of the original 12 agencies selected for the program. Today, of the nation's approximately 3,400 public housing agencies, only 39 are approved to participate in MTW.

MTW agencies are a select group of high performing agencies tasked with the responsibility of developing and testing innovative, locally-designed strategies that use Federal dollars more efficiently, help work-able families increase earnings and become self-sufficient, and increase housing choices for low-income families. Ultimately the goal of MTW is that innovations and opportunities tested at MTW agencies become national policy.

2014 marked the first year that widely practiced MTW innovations became available to all PHAs. While HUD implementation guidance is still pending, non-MTW agencies will soon benefit the same cost efficiencies many MTW agencies have seen through reforms to Housing Quality Standard (HQS) inspection, recertification, and other policy areas. While KH continues to innovate and improve our existing activities, we look forward to seeing additional MTW efficiencies offered to non-MTW agencies to help them weather the seemingly unending storm of decreased funding and increased costs.

## 2014 IN REVIEW

FY2014 brought many changes to the agency and the households we served beyond what the Plan and this Report captures. A new name and the final phase of our rebranding brought a fresh look and online presence to the agency. Our expanding presence on the web, especially in social media, gave households better and more timely access to the information they need to learn about agency changes and opportunities in the community for learning, recreation, and other resources.

Through our internship program, the Policy & Technology Lab – West (PTL), and growing partnerships with our local colleges, undergraduate and graduate students had the opportunity to study a variety of topics while learning the complexities of the housing and policy world. PTL interns that have moved on are now studying law, green infrastructure, and policy with an understanding of how their future fields impact our low-income neighbors.

Thanks to a partnership between PTL and the Keene State College Geography department, KH was able to administer a Resident Satisfaction Survey for the first time since the disposition of the Public Housing portfolio in 2007. Results and a detailed overview of the survey are located in Appendix II. The survey provides a baseline overview of how we are doing and where we need improvement. While we are not required to survey residents in this way, we believe doing so provides residents an additional avenue for letting us know how we are doing and where we could improve.

The 2014 MTW Plan included many changes to our existing activities and many exciting new initiatives all designed to improve our ability to meet the needs of our low-income neighbors. These changes were the result of an extensive analysis of our programs and services to determine what was working and what needed adjustment. Although only in the first year, the changes we implemented in 2014 appear to be having a positive effect on our operations and the households we serve. Feedback from participant households is positive and almost all activities met or exceeded the benchmarks we set in early 2014.

A renewed commitment to resident services provided the people we serve more opportunities to work towards becoming financially stable. Our revamped Resident Self-Reliance program (RSR) coupled with a new Development Grant and Rent Credit fund (DGRC) provided households financial supports to meet goals that are meaningful and applicable to them (page 23). The preliminary results from the DGRC are remarkable and, if participant household income grows at the pace expected, the reformed RSR program including the DGRC fund, may be an intervention worth exploring for replicability and scalability.

Expanding partnerships allowed youth the ability to engage in activities in the community normally out of reach to them. KH youth participated in arts camps, theater art classes at MoCo Arts, archery and sports at the Keene Rec Center, and a variety of youth development activities at the YMCA. Parents of young children were again provided the opportunity to learn how to prepare their child for school success through the school district's Ready! for K program. This year was only the beginning, with KH committing MTW funds to start and grow a non-profit organization, the Keene Housing Kids Collaborative (KHKC), dedicated to creating wrap-around services for our youth (page 33).

Specific accomplishments in 2014 include:

931	Households served through KH's MTW and non-MTW programs
1,939	Individuals housed of which more than...
50%	are elderly, disabled, or children and...
265	were Homeless or hard-to-house individuals housed through the Shelter Housing Assistance Coupon program.
120	Households received services that promote self-sufficiency.
4	Households moved from unemployment to employment.
15	Households achieved self-sufficiency of which...
3	became homeowners without KH's assistance.

A detailed listing of KH's ongoing MTW activities which includes the title, relationship to the statutory goal, authorized waiver and implementation status is located in Section IV of this report.

## II. GENERAL HOUSING AUTHORITY OPERATING INFORMATION

### A. HOUSING STOCK INFORMATION

Keene Housing (KH) oversees a Housing Choice Voucher (HCV) program of 737 vouchers including 587 Moving to Work (MTW), 100 Non-elderly Disabled (NED), and 50 Mainstream vouchers. In addition, KH owns or manages 551 units of affordable housing including two homeless shelters, two HUD multi-family properties, six Low Income Housing Tax Credit (LIHTC) properties, two homes for chronically mentally ill, and ten former public housing properties.

MTW is essential to the management of our real estate portfolio. Nearly 60% of our MTW voucher allocation is utilized as Project Based Vouchers (PBV) in our former public housing portfolio and many of our LIHTC properties. In addition to our PBV program, KH utilizes our MTW flexibilities to create a variety of options to provide or preserve affordable housing. Our homeless shelters utilize shallow subsidies provided through our Shelter Housing Assistance Coupon (THASP) Program, renamed Transitional Housing Assistance Program (THASP) in our approved FY 2015 MTW Annual Plan. Through our Affordable Housing Preservation Program, in 2015 we will complete the conversion of Meadow Road, an expiring use Project-Based Section 8 property, to MTW PBVs guaranteeing that the property will remain affordable to our low income neighbors for years to come. Finally, our Affordable Housing Preservation and Modernization initiative provides us the flexibility needed to provide essential capital improvements to our aging housing stock, thus extending its useful life.

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

KH expected to add twenty-four (24) new PBVs to its PBV inventory in 2014. Six (6) of the PBVs are allocated to Cottage Street and Evergreen Knoll. While there are executed Housing Assistance Payment (HAP) contracts for both properties, the utilization of these PBVs is dependant on unit turnover and both properties have relatively low turn-over rates. Due to this constraint, only one (1) PBV at Cottage Street was leased up at the end of 2014 and it is unknown when the remaining vouchers at either property will be fully utilized.

The remaining eighteen (18) units are enhanced vouchers from Meadow Road we anticipate converting to PBVs through our Affordable Housing Preservation Program (AHPP). As regulations require that an owner opting out of an affordable housing contract provide at least one (1) year notice to residents, we were unable to complete the conversion in 2014. Conversion is scheduled to begin on June 1, 2015.

Table 1. New Housing Choice Vouchers that were Project-Based During the Fiscal Year

Property Name	Anticipated Number of New Vouchers to be Project-Based*	Actual Number of New Vouchers that were Project-Based	Description of Project
Cottage Street	3	1	2- and 3-bedroom accessible units for households receiving services through Monadnock Family Services (MFS)
Evergreen Knoll	3	0	LIHTC family housing; 32 2- and 3-bedroom townhouse style units including 2 accessible units; mix of Tax Credit, USDA RD, and HOME subsidies
Meadow Road	18	0	Multi-family Section 8 family housing; 18 2- and 3-bedroom townhouse style units including 2 accessible units.

Anticipated Total Number of New Vouchers to be Project-Based*	Actual Total Number of New Vouchers that were Project-Based	Anticipated Total Number of Project-Based Vouchers Committed at the End of the Fiscal Year*	Anticipated Total Number of Project-Based Vouchers Leased Up or Issued to a Potential Tenant at the End of the Fiscal Year*
24	1	357	357
		Actual Total Number of Project-Based Vouchers Committed at the End of the Fiscal Year	Actual Total Number of Project-Based Vouchers Leased Up or Issued to a Potential Tenant at the End of the Fiscal Year
		339	335

\* From the Plan

### Other Changes to the Housing Stock that Occurred During the Fiscal Year\*

Construction of Brookbend East concluded in March of 2014. The property utilizes 11 of the 21 PBVs committed to the Brookbend East & West properties. Brookbend West was 100% leased-up at the end of 2013.

In addition, Keene Housing completed the sale of Wedgewood Apartments, a 30-unit Multifamily Section 8 property in October of 2014.

\*Examples of the types of other changes can include but are not limited to units that are held off-line due to the relocation of residents, units that are off-line due to substantial rehabilitation and potential plans for acquiring units.

### General Description of Actual Capital Fund Expenditures During the Plan Year

KH has no public housing and does not receive funds from the Public Housing Capital Fund Program.

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

Housing Program*	Total Units	Overview of the Program
Non-MTW HUD Funded	147	Includes 132 Multi-family Section 8 and 15 Section 202 units.
Tax Credit	86	86 2- and 3-bedroom townhouse style units including 2 accessible units; mix of Tax Credit, USDA RD, and HOME subsidies
Market Rate	22	20 1-bedroom units at Ashbrook managed for Cheshire Housing Opportunities and 2 units at Brookbend East

**Total Other Housing Owned and/or Managed 255**

\*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

## B. 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 THASP, a local, non-traditional MTW funded program. THASP provides shallow subsidies to homeless shelter and service providers in the Monadnock Region. For more information on this activity please see page 25. The second section provides an overview of the mix of families served by KH through our regular MTW Housing Choice Voucher (HCV) program. The final section reports on households participating in our Resident Self-Reliance (RSR) activity that successfully transitioned out of housing assistance. More information on RSR is found on page 23.

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

Table 3. Actual 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 **	52	54
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>52</b>	<b>54</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. Actual Number of Households Served at the End of the Fiscal Year (Units Months Leased)

Housing Program	Unit Months Occupied/Leased****	
	Planned	Actual
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Property-Based Assistance Programs ***	624	646
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>624</b>	<b>646</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

In July 2014, KH entered a THASP agreement with Monadnock Center for Violence Prevention (MCVP) to provide shallow subsidies for victims fleeing domestic violence and sexual abuse living in MCVP's transitional shelter. This new agreement increased the number of THASP subsidies committed from 52 to 64.

Table 5. Average and Total Number of Households Served at the During the Fiscal Year

	Average Number of Households Served Per Month	Total Number of Households Served During the Year
Households Served through Local, Non-Traditional Services Only	54	646

Table 6. 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:*

Fiscal Year	2011	2012	2013	2014	2015	2016	2017	2018
Total Number of Local, Non-Traditional MTW Households Assisted	39	181	350	646	646	646	646	646

Fiscal Year	2011	2012	2013	2014	2015	2016	2017	2018
Number of Local, Non-Traditional MTW Households with Incomes Below 50% of Area Median Income	39	181	350	646	646	646	646	646

Percentage of Local, Non-Traditional MTW Households with Incomes Below 50% of Area Median Income	100%	100%	100%	100%	100%	100%	100%	100%
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### 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 7. 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 8. 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	102	75	36	14	10	551
Percentages of Households Served by Household Size this Fiscal Year****†	57%	19%	14%	7%	3%	2%	100%
<b>Percentage Change</b>	<b>-6%</b>	<b>+9%</b>	<b>+39%</b>	<b>-9%</b>	<b>-28%</b>	<b>-18%</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>.

Table 9. Description of any Issues Related to Leasing of Public Housing, Housing Choice Vouchers, or Local, Non-Traditional Units and Solutions at Fiscal Year End

Housing Program	Description of Leasing Issues and Solutions
N/A	N/A

### 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 (See Stepped Subsidy activity page 21). Households who meet this criteria have increased their income to the point to which 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 ends the household's participation in the voucher program.

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

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

Activity Name/#	Number of Households Transitioned	Agency Definition of Self Sufficiency
Resident Self-Reliance/1999.05.SS	3	Economic self-sufficiency: Household HAP is reduced to \$0 due to an increase in gross income
Resident Self-Reliance/1999.05.SS	12	Personal self-sufficiency: Voluntary termination for reason 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>	15	

## C. WAITLIST INFORMATION

KH manages separate waiting lists for its MTW Housing Choice Voucher (HCV) program and Mainstream Voucher programs. It also manages site-based waiting lists which include both MTW Project-Based Vouchers (PBV) and non-MTW units. The HCV waiting list covers all applicants, not already being assisted in a PBV unit, interested in a tenant-based voucher to lease on the private market and a special "mobility" waiting list for PBV households interested in receiving a mobile voucher. KH administers the Non-Elderly Disabled (NED) voucher program from the HCV waiting list for households who meet the program's eligibility criteria.

It is KH's policy to keep our waiting lists open regardless of length. Closing the waiting lists, or limiting the number of lists an applicant can choose from, may reduce the administrative burden of long waiting lists but it is our belief that keeping the waiting list open gives us a better understanding of the community's housing needs and preferences. Instead, KH informs applicants of the approximate length of their wait and applicants are encouraged to check their status and regularly keep us informed of any household changes.

To keep data current, KH purges our waiting lists annually. A “purge letter” informs households of the waiting lists they are currently on and notifies them of their rights and responsibilities as applicants with respect to updating their application or remaining on the waiting lists.

Table 11. Wait List Information at Fiscal Year End

Housing Program(s)*	Wait List Type**	Number of Households on Wait List	Wait List Open, Partially Open or Closed***	Was the Wait List Opened During the Fiscal Year
Federal MTW HCV Units	Community-Wide	370	Open	Yes
Federal MTW HCV Units	Program Specific (NED)	184	Open	Yes
Federal Non-MTW HCV Units	Program Specific (Mainstream-5)	204	Open	Yes
Federal MTW PBV Units	Site Based (Unduplicated)	757	Open	Yes
Federal MTW HCV Units	Other	42	Open	Yes

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

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

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

If Local, Non-Traditional Program, please describe:  
N/A

If Other Wait List Type, please describe:

PBV Mobility Waitlist - used for households currently receiving assistance through a KH MTW PBV that desire an MTW HCV voucher

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

N/A

### III. PROPOSED MTW ACTIVITIES

All proposed activities that are granted approval by HUD are reported on in Section IV as “Approved Activities” (page 16).

## 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 17.

Number	MTW Activity	Statutory Objective	MTW Authorization	Year Approved	Year Effective	Status
1999.01.HC	Eligibility Administration for Section 8 and Homeownership Programs	Increase housing options	Attachment C Section D.3. Eligibility of Participants	1999; 2008	2000; 2008	Active
1999.02.CE	HQS Inspections	Increase cost effectiveness/efficiency	Attachment C. Section D.5. Ability to Certify Housing Quality Standards	1999	2000	Active
1999.03.CE	Rent Reasonableness	Increase housing options; Increase cost effectiveness/efficiency	Attachment C Section D.2. (c) Rent Policies and Term Limits	1999	2000	Active
1999.04.CE	Stepped Subsidies (formerly Housing Assistance Coupon)	Give incentives to families with children to obtain employment and self-sufficiency; Increase cost effectiveness/efficiency	Attachment C. Section D.2 Rent Policies and Term Limits.	1999	2000	Active
1999.05.SS	Resident Self-Reliance Program	Give incentives to families with children to obtain employment and self-sufficiency	Attachment C Section E. Authorizations Related to Family Self-Sufficiency	1999	2000	Active
1999.06.HC	Shelter Housing Assistance Coupon (THASP) Program	Increase housing options/Increase cost effectiveness	Attachment C Section D.2 Rent Policies and Section B.4 Transitional and Conditional Housing Program	2000	2000	Active
2005.01.CE	Alternative Recertification Schedule	Increase cost effectiveness/efficiency	Attachment C. Section D.2 Rent Policies and Term Limits	2005	2005	Active
2006.01.CE	Standard Deductions	Increase cost effectiveness/efficiency	Attachment C. Section C.11. Rent Policies and Term Limits	2006	2006	Inactive
2008.01.HC	Project-Based Vouchers	Increase housing options	"Attachment C. Section D.7 Attachment C Section D(1)e"	2008	2008	Active

Number	MTW Activity	Statutory Objective	MTW Authorization	Year Approved	Year Effective	Status
2008.02.CE	Restrictions on Section 8 Portability	Increase cost effectiveness/efficiency	Attachment C Section D.1. (g) Operational Policies and Procedures	2008	2008	Active
2014.01.HC	Affordable Housing Preservation Program (AHPP)	Increase housing options	Attachment C Section D(1) (a),(b),(e),(f); Section D(3)(a); Section D(7)(b)(c)	2014	2014	Active
2014.02.CE	Medical Deduction Threshold	Increase cost effectiveness/efficiency	Attachment C. Section D.2 Rent Policies and Term Limits	2014	2014	Active
2014.03.SS	Asset Exclusion Threshold	Give incentives to families with children to obtain employment and self-sufficiency	Attachment C. Section D.2 Rent Policies and Term Limits	2014	2014	Active
2014.04.HC	Affordable Housing Preservation & Modernization Program	Increase housing options	Use of MTW Funds, Amendment #1 to the Amended and Restated Moving to Work Agreement.	2014 (Amended)	2014	Active
2014.05.SS	Keene Housing Kids Collaborative (KHKC)	Give incentives to families with children to obtain employment and self-sufficiency	Use of MTW Funds, Amendment #1 to the Amended and Restated Moving to Work Agreement.	2014 (Amended)	2014	Active

## A. IMPLEMENTED ACTIVITIES

### 1999.01.HC ELIGIBILITY ADMINISTRATION AND HOMEOWNERSHIP

The Eligibility Administration and Homeownership activity includes three separate, but related initiatives. First, the activity raises the income eligibility threshold for households entering KH's HCV program from 50% of the Area Median Income (AMI) to 80% AMI. This expanded the number of programs available to low-income households by targeting households up to 80% AMI that traditionally would not be eligible for assistance. When KH converted its public housing to project-based vouchers, the higher eligibility threshold protected housing assistance for many public housing residents with incomes between 50% AMI and 80% AMI.

Next, the activity establishes a \$100,000 asset threshold to KH's MTW programs' eligibility guidelines. KH applies the asset threshold as a second layer for eligibility determination after determining that the household's anticipated income falls at or below 80% AMI. Applicant households with assets of \$100,000

or more are not eligible for assistance even if the applicant's anticipated income meets income eligibility guidelines. 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.

Finally, the activity provides a flat subsidy and access to interim recertifications to households that purchase a home with KH's assistance. Establishing a flat rate subsidy and permitting interim recertifications reduces the chance of a Stepped Subsidy homeowner entering foreclosure because of an inability to afford their mortgage payment. These policies have helped at least two (2) families avoid foreclosure and three (3) families to become financially stable enough to no longer need housing assistance. Currently six (6) households are actively receiving housing assistance through our homeownership program.

## 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).	228	0	0	Yes

### HC #6: Increase in Homeownership Opportunities

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

## CHALLENGES TO ACHIEVING BENCHMARKS

Instability in the housing market significantly reduced the number of families interested in homeownership over the past few years. For families who are interested, stricter lending criteria have made it difficult for low-income households to secure financing. Those who can find financing are doing so without our assistance. For example, in FY2014 two (2) families achieved homeownership without financial assistance from KH.

## 1999.02.CE

## HOUSING QUALITY STANDARD (HQS) INSPECTIONS

The Housing Quality Standards (HQS) Inspection activity authorizes KH to move all KH owned and managed units, upon passing their first annual HQS inspection, to a biennial inspection schedule. This activity also waives the need to inspect units inspected by an agency or regulatory body with a higher standard – REAC and UPCS, for example – than HQS. The activity also permits property owners to self-certify HQS compliance, with KH performing quality control inspections on randomly selected owner certified units. Additionally, voucher holders 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

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$11,854	\$9,048	\$10,279	No

#### Benchmark and Outcomes Adjustments for CE #1

Previous baseline of \$9,499 and Benchmark of \$7,251 adjusted for FY2014 Housing Inspector's loaded hourly wage.

### 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	481	No

### KH: Self-Certification Inspections

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

### KH: HQS Quality Control

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of self-certified units failing HQS Quality Control inspection (decrease).	0	0	0	Yes

## CHALLENGES TO ACHIEVING BENCHMARKS

KH issued new vouchers to the private market and completed the lease-up of Brookbend in 2014. Both opportunities increased the number of HQS inspection and impacted the agency's ability to meet the expected agency cost and staff time savings. As 18 new units at Meadow Road are coming on-line in 2015, we are unsure if these two benchmarks will be met in 2015.

KH has found that few landlords are interested and too few are aware of the option to self-certify their units. We will be looking at ways to increase awareness and interest in 2015 through marketing or possibly round table discussions with local property owners.

## 1999.03.CE

### RENT REASONABLENESS

KH believes that when sufficiently informed, each household is the best judge of what an affordable, reasonable rent is according to their priorities and needs. The Rent Reasonableness activity empowers each household to determine what is a reasonable rent and rent burden to them.

First, KH removed caps which limited a household's ability to rent a unit in which the household's rent burden would exceed 40% of its monthly income. Instead, households are counseled during the voucher issuance briefing on acceptable rent burdens relative to rent reasonableness and the consequences of choosing a unit that creates a high rent burden. KH then permits a rent burden of up to 45% of gross monthly income without agency approval. In addition, KH may permit a rent burden exceeding 45% if a household can prove an ability to pay the higher rent burden.

Next, KH stopped testing units for rent reasonableness and negotiating rents or maintaining a HAP contract with property owners. Instead, KH expects the household to determine what a reasonable rent is for the unit they may be renting. KH provides HAP payments directly to the household and the household pays the full amount of rent to their property owner.

Since KH no longer monitors or determines reasonable rents for its participants, KH also discontinued conducting rent reasonableness neighborhood analyses for its MTW HCV program. Traditionally, housing authorities are required to survey existing rental units in their service area and determine reasonable rents annually based on unit size, neighborhood, and amenities provided. KH found that the annual maintenance of this data tended to be administratively demanding with very little return as the region's rental market is incredibly tight with little variance from neighborhood to neighborhood or town to town, as supported by HUD's published Fair Market Rents for Cheshire County.

Since implementing this activity, KH has found that most households choose an affordable unit without additional KH oversight.

### Benchmarks and Outcomes

KH analyzes rent burden quarterly to ensure that rent burdens remain manageable for MTW HCV households.

#### 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

#### *Benchmark and Outcomes Adjustments for CE #1*

Previous baseline of \$456 adjusted for FY2014 Tenant Assistance Specialist loaded hourly wage.

## 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

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

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
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 SUBSIDIES

The Stepped Subsidy activity changed rent determination methodologies for non-elderly, non-disabled – “work-able” – households in both the tenant- and project-based voucher programs. Stepped Subsidy introduced a tiered subsidy structure with recertifications conducted at each step change. Instead of calculating a participant’s tenant share based upon 30% of their adjusted income, KH calculates the tenant share in the first two years based upon 20% of the household’s gross income. KH then decreases the subsidy at Years 3 and 4 based on the voucher payment standard for the unit size. The table below shows the stepped subsidy amounts for FY 2014.

# 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

The Stepped Subsidy methodology is mandatory for all work-able households; although elderly and disabled households may choose to have their subsidy calculated using the Stepped Subsidy methodology. By divorcing tenant portion from income, the activity removes the disincentive to work that is found in traditional housing assistance rent determination methodologies which penalize households for increased earnings by raising their tenant rent. In 2014, three (3) elderly and/or disabled households with earned income participated in the Stepped Subsidy program.

Stepped Subsidy households are also required to participate in the Resident Self-Reliance program (RSR). RSR provides extensive case management and goal setting to help households on the path to financial stability and eventually, self-sufficiency. During quarterly meetings, Resident Service Coordinators (RSC) meet with the household to review progress on their goals as well as any issues that may arise in the household's next step rent change. The supports provided through RSR are designed so that a household learns the skills needed to increase income while reducing debt, thus making the transition between steps much easier. For a detailed narrative of the RSR activity see page 23.

## 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 an applicant to complete an action plan, such as applying for unemployment benefits, as one of the requirements for receiving the additional housing assistance. For a household that continues to require Safety Net assistance, the household may be required to revisit their Three Year Action Plan for RSR (page 23) with their RSC depending on the issue. Applications for Safety Net must be submitted monthly unless KH approves a longer term, usually in cases of medical leave.

	Approved	Denied	Withdrawn	Total
Number of Safety Net applications	20	11	3	34
Applications due to a Reduction in Income	3	2	0	5
Applications due to Unemployment	13	9	0	22
Applications due to Household Composition changes	2	0	0	2
Applications due to Medical issues	1	0	0	1
Applications for Other Reasons	1	0	0	1

## 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	\$3,263	Yes

### Benchmark and Outcomes Adjustments for CE #1

Previous baseline of \$11,808 and Benchmark of \$3,708 adjusted for FY2014 Tenant Assistance Specialist loaded hourly wage.

## 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	132	Yes

## 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%	2%	Yes

\*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.

## 1999.05.SS

### RESIDENT SELF-RELIANCE PROGRAM (RSR)

All work-able households in the Stepped Subsidy program (page 21) are also enrolled in KH's Resident Self-Reliance (RSR) program, a self-sufficiency activity that compliments the Stepped Subsidy activity by providing case management and supportive services to help households reduce debt and increase income.

The RSR program revolves around five proficiencies identified as necessary for personal success by organizations focused on ending poverty, including the Crittenton Women's Union and Annie E. Casey Foundation. These competencies outline the skills necessary to achieve financial stability. An initial assessment, conducted with a Resident Service Coordinator (RSC), helps identify the lack of specific proficiencies keeping a household from becoming self-sufficient. The household then establishes a Three Year Action Plan with their RSC that outlines the goals the household needs to meet to develop proficiency.

Each household is required to meet with its RSC on a quarterly basis to discuss the progress the household is making towards their goals and to identify any issues that arose since the last meeting. In addition, RSCs use this time to discuss and prepare the household for any upcoming step change. KH considers a household non-compliant for failure to attend three (3) quarterly meetings without good cause. Failure to attend three (3) quarterly meetings results in termination of the household's housing assistance. Since implementation, RSR participants have consistently shown increases in earned income, higher employment rates, and better tenancy outcomes.

KH understands that one of the greatest impediments to self-sufficiency many households face are the upfront costs associated with attaining higher education, securing childcare, and other necessary services. To meet this need, KH established a Development Grant and Rent Credit (DGRC) fund to provide households financial assistance for these types of expenses. In 2014, every RSR household was eligible for up to \$500 that could be used for upfront costs connected to a goal in their Action Plan or as a credit towards rent for meeting a goal.

Although 2014 was the first year Kh provided DGRCs, initial outcomes are very promising. KH provided over \$6,000 in DGRC funds to thirty-one (31) households. The funds helped nine (9) households return to school, eight (8) increase their wages, two (2) receive job training, and six (6) increase their work hours. Preliminary assessment shows that the projected income for households that received DGRC funds in 2014 will increase in 2015 by an average of \$9,137, compared to \$1,158 for RSR population as a whole, a return of approximately \$27 dollars in increased household income for every \$1 in DGRC funds spent.

## Benchmarks and Outcomes

### SS #1: Increase in Household Income

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Average earned income of households affected by this policy in dollars (increase).	\$22,945	\$23,760	\$22,404	No

#### Benchmark and Outcomes Adjustments for CE #1

Previous baseline of \$21,246 and Benchmark of \$22,000 adjusted for inflation.

### 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 baseline year (2013) median hourly wage for Cheshire County (adjusted for inflation). Anyone reporting an hourly wage below this threshold, and does not fall into the unemployed or other category, is considered employed part time.

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
<b>The number of head of households:</b>				
(1) Employed Full- Time	43	42	34	No
(2) Employed Part- Time	65	60	99	Yes
(3) Enrolled in an Educational Program	0	4	22	Yes
(4) Enrolled in Job Training Program	0	3	16	Yes
(5) Unemployed	7	5	3	Yes
(6) Other	0	1	0	Yes
<b>The percentage of work-able households:</b>				
(1) Employed Full- Time	37%	37%	25%	No
(2) Employed Part- Time	57%	52%	73%	Yes
(3) Enrolled in an Educational Program	0%	3%	18%	Yes
(4) Enrolled in Job Training Program	0%	3%	10%	Yes
(5) Unemployed	6%	4%	2%	Yes
(6) Other	0%	1%	0%	Yes

#### 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	3	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	120	Yes

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

**NOTE:** KH uses two definitions to determine self-sufficiency: 1) Economic Self-Sufficiency; and 2) Personal Self-Sufficiency. For a full description of these definitions, please see page 12.

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self-sufficiency (increase).	15	10	15	Yes

#### KH: Households with earned income

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Percentage of households reporting earned income (increase).	86%	80%	98%	Yes

#### 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	31	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	2	Yes

### 1999.06.HC

## TRANSITIONAL HOUSING ASSISTANCE SHELTER PROGRAM (THASP)

KH assists hard-to-house households in three (3) homeless shelters, a transitional housing program, and a supportive housing program run by local service providers (Southwestern Community Services, Monadnock

Family Services, and Monadnock Center for Violence Prevention). These service providers rent residential properties in and around Keene and provide case management to participating households.

While KH allocates a specific number of subsidies to each provider, subsidies are provided based upon the number of days a bed is filled in a given month. Given the transient nature of the population, this means providers are often serving more than one household per subsidy per month. The subsidies through this initiative are often much “shallower” than a typical HCV, resulting in more hard-to-house households sheltered than would be possible in the traditional voucher program. In addition, the services provided in these partnership mean that for every \$1 KH expends in HAP, THASP participants are receiving supportive services targeted to each participant’s specific needs, absent THASP these services may otherwise be out of reach. Over the years THASP has grown to become a critical component of the region’s homeless, transitional, and supportive housing infrastructure.

The program’s structure permits KH to assist households who would otherwise go unassisted due to housing history or other eligibility issues. This program makes it possible for households in very difficult circumstances to secure safe housing while receiving the support they need to transition to permanent housing.

## 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	768	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	64	Yes
<b>Households Served:</b> 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	\$342,650	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	768	Yes

## 2005.01.CE ALTERNATIVE RECERTIFICATION SCHEDULE

The Alternative Recertification Schedule activity reduces the number of recertifications processed annually and provides a less intrusive recertification process for tenants. In response to HUD's 2012 regulation for the use of EIV in recertifications, KH adopted an upfront Cost of Living Adjustment (COLA) recertification process for elderly and disabled households whose sole income is through the Social Security Administration with a total assets valued at \$5,000 or less. Under the COLA recertification process, KH used the published Cost of Living Adjustment and Enterprise Income Verification system for each year's income calculation and notifies participants of their new tenant share and subsidy amount.

In 2014, the COLA recertification process was expanded to include all households with total assets valued at \$50,000 or less and a fixed income through Social Security (SS), Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or the Aid to the Terminally and Permanently Disabled (ATPD) program.

For Stepped Subsidy households, KH performs recertifications at every step change and certifies income eligibility annually using the EIV system after a household's final step change at the start of year 4.

### Benchmarks and Outcomes

#### CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2005	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$34,056	\$18,000	\$17,728	Yes

#### Benchmark and Outcomes Adjustments for CE #1

Previous baseline of \$34,056 and Benchmark of \$18,000 adjusted for FY2014 Tenant Assistance Specialist loaded hourly wage.

#### CE #2: Staff Time Savings

Unit of Measurement	Baseline 2005	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	1419	750	716	Yes

## 2008.01.HC PROJECT-BASED VOUCHER PROGRAM (PBV)

Under this activity, KH uses up to 60% of its MTW HCV allocation to project base units in KH owned and managed properties as well as properties in which KH has partnered with another organization. This initiative dramatically increased the number of units available to low, very low, and extremely low income households in the Monadnock Region. Starting in 2014, MTW HCV funds KH uses to project-base units

through the Affordable Housing Preservation Program (page 29) increases the allocation percent at a rate equal to the AHPP funding.

The ability to select projects to support and the percentage of project-based vouchers awarded is an invaluable tool for increasing the number of affordable housing units in the Monadnock region and other MTW communities. KH has designated properties managed by partnerships of which KH is a part to receive a portion of our project-based vouchers. A majority of the project-based vouchers were committed to the Keene Affordable Housing Properties (KAHP). The remaining units are primarily project-based in Low Income Housing Tax Credit (LIHTC) properties owned and managed by KH, or a KH affiliate.

There is a very limited pool of applicants who are both income eligible and able to afford the rent for LIHTC units. The ability to project-base provides long-term affordability to a wider range of applicants who qualify for, and can afford LIHTC units. KH's portfolio has grown 30% during its participation in MTW.

## 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).	0	24	1	No

## CHALLENGES TO ACHIEVING BENCHMARKS

KH anticipated increasing our PBV inventory by twenty-four (24) units in 2014 which included three (3) units at Evergreen Knoll, three (3) at Cottage Street. Conversion to PBV at both properties occurs on turnover and as such have been slow to convert with only one (1) household moving out of Cottage in 2014.

Meadow Road accounts for the remaining eighteen (18) PBV units KH anticipated to add to our inventory. Meadow Road is under an Expired Section 8 Multi-family contract and PBV conversion is through our Affordable Housing Preservation Program (page 29). Regulations require that owners provide tenants one (1) year notice when owners decide to opt-out of the existing Housing Assistance Payment contract. This requirement, in conjunction with delays in the FY2014 Plan approval process, meant that KH did not begin the notification and education process until mid-2014. Meadow Road's PBV conversion is expected to take place in June 2015.

## 2008.02.CE

### RESTRICTIONS ON SECTION 8 PORTABILITY

To help maintain affordable housing within the Monadnock Region for those who intend to live here and to keep scarce voucher funding in the community, KH allows portability as a reasonable accommodation, a relocation alternative to documented cases of domestic violence, and for households that show the move would demonstrably increase their financial stability, such as an employment offer or enrollment in higher education.

## Benchmarks and Outcomes

### CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$288	\$408	\$594	No

### CE #2: Staff Time Savings

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	12	17	24	No

## CHALLENGES TO ACHIEVING BENCHMARKS

KH received more requests to port out of our jurisdiction in 2014 than anticipated. Further assessment is needed to determine if benchmarks need to be adjusted in 2015 to accommodate the changing financial and demographic reality of the region and additional changes to KH's portability policy in 2015.

## 2014.01.HC

### AFFORDABLE HOUSING PRESERVATION PROGRAM

The Affordable Housing Preservation Program (AHPP) builds on the successes of similar initiatives at other MTW Agencies by more effectively using 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. It does this by providing property owners the option to opt-out of an expiring Project-Based Rental Assistance (PBRA) contract and convert their unit to PBV through a HAP contract with KH.

As vouchers often provide higher payments than older PBRA contracts, entering into a PBV HAP contract can provide owners access to additional rental revenue and new potential funding opportunities for capital improvements. KH then provides residents the option of remaining in place and converting their voucher to a PBV or taking their Enhanced Voucher to the private market at which time KH will provide a PBV for the unit.

## 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	0	No

## 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	No

### Explanation of Challenges

Regulations require owners provide their tenants one (1) year notice of their decision to opt-out of the existing Housing Assistance Payment contract. This stipulation, combined with delays in HUD's approval of the FY2014 Plan, prevented KH from beginning the tenant notification and education process until mid-2014. Meadow Road's PBV conversion is now expected to begin in June 2015.

## 2014.02.CE MEDICAL DEDUCTION THRESHOLD

Under the traditional HCV income calculation, PHAs use a 3% threshold for unreimbursed medical expenses when calculating elderly and disabled households' medical deductions towards adjusted income. In FY 2014 KH increased the threshold for unreimbursed medical expenses to 7.5% of gross income. KH anticipated changes to health care costs upon implementation of the Affordable Care Act (ACA) would offset the increase by reducing the out-of-pocket expenses for most households affected by the activity.

### Hardship Requests and Outcomes

KH received no Safety Net applications in 2014 related to this activity.

### Benchmarks and Outcomes

#### CE#1: Agency Cost Savings

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$1320	\$990	\$1536	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	128	No

## CE #5: Increase in Agency Rental Revenue

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase).	\$176,077	\$180,487	\$204,890	No

### Explanation of Challenges

A delay in HUD's approval of the 2014 MTW Plan prevented KH from implementing this activity. The activity was fully implemented by the end of 2014 and we expect the outcomes to more closely match our benchmarks in 2015.

## 2014.03.SS ASSET EXCLUSION THRESHOLD

Traditionally, PHAs are required to calculate income from all assets when determining a non-elderly, non-disabled household's income for eligibility and rent. However, a PHA can ignore the household's assets if they total \$5,000 or less when determining adjusted income. In FY 2014 Keene Housing increased the asset exclusion threshold from \$5,000 to \$50,000 and expanded it to all households.

### Hardship Requests and Outcomes

KH received no Safety Net applications in 2014 related to this activity.

### Benchmarks and Outcomes

#### CE#1: Agency Cost Savings

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

### Benchmark and Outcomes Adjustments for CE #1

Previous baseline of \$11,808 and Benchmark of \$3,708 adjusted for FY2014 Tenant Assistance Specialist loaded hourly wage.

#### CE#2: Staff Time Savings

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

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

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
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).	\$229,051	\$229,051	\$229,051	Yes

## 2014.04.HC

### AFFORDABLE HOUSING PRESERVATION & MODERNIZATION PROGRAM

One of the biggest challenges facing PHAs today is the condition and growing capital needs of an aging affordable housing stock. At KH, a 2014 Capital Needs Assessment showed that the projected capital needs for our KH- and KH-affiliate owned portfolio through 2018 would require almost \$3.8 million in investment to preserve our units. Since all but a few of these properties are conventionally financed, KH receives no capital funds to address this growing need. Through the MTW Plan Amendment process, KH created this activity to permit us to use savings garnered from our other MTW cost efficiencies to address our portfolio's capital needs. Access to these funds provides KH not just a sustainable approach to funding capital improvements, but also a way to leverage outside funding that would otherwise be unavailable to these properties.

For example in 2014, KH utilized this activity to address needed envelope and system changes at Meadow Road. A combination of \$346,000 in KH MTW funds and a \$255,000 Community Development Block Grant (CDBG) helped provide heating, roofing, electrical, and siding updates needed to preserve the safety and affordability of this eighteen (18) unit property. In addition, MTW funds were used for needed property improvements in KH's former public housing stock. The CDBG funds would not have been available had KH been unable to use MTW funds as matching funds in the CDBG application.

### Benchmarks and Outcomes

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

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	0	18	Yes

## KH: Units of Housing Preserved by 2018

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	400	18	N/A

### 2014.05.SS

## KEENE HOUSING KIDS COLLABORATIVE (KHKC)

Currently KH provides after school programming to youth at our Forest View and North and Gilsum properties two (2) days a week each. In addition, with our community partners, we provide access to a variety of youth programming options often at reduced or no cost to our participants. Youth programming includes dance and theater arts through MoCo Arts, a local creative arts non-profit, athletic and fitness classes through the City of Keene Recreation Center and Keene Family YMCA, and kindergarten readiness classes through the local school district's Ready! for Kindergarten initiative. Unfortunately the program is currently limited to youth in households living in units supported through KH's MTW PBV or HCV programs both due to funding restrictions and staff capacity.

The KHKC program is a new initiative by KH to expand the existing youth services program to serve more young residents. It allows us to use our funding flexibility to create a 501(c) non-profit organization that will offer wrap-around services to all low-income youth assisted by KH or living in a KH- or KH-affiliate owned and managed property. As of the end of 2014, KHKC's Board of Directors was selected and the search for an Executive Director is begun.

### 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 illustrates, 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	0	No

## SS #8: Households Transitioned to Self Sufficiency

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

### *Explanation of Challenges*

The KHKC activity was proposed and approved in KH's Amended FY2014 Plan in October 2014. Due to the time required to establish a new non-profit, KHKC was active but not yet providing youth services at the end of 2014. As of the end of 2014, paperwork for establishing the new non-profit was completed and a Board of Directors selected. The Board is currently searching for an Executive Director.

## **B. NOT YET IMPLEMENTED ACTIVITIES**

All approved activities were implemented during 2014.

## **C. ACTIVITIES ON HOLD**

KH did not have any approved activities on hold in 2014.

## **D. CLOSED OUT ACTIVITIES**

KH did not close out any activities in 2014.

# V. SOURCES AND USES OF FUNDING

## A. 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 maintains a MTW Block Grant Fund to support an array of activities to support low-income housing services and programs focused on promoting self-sufficiency, affordable housing preservation, homelessness and violence prevention services, and youth services. In FY2014, KH adopted the First Amendment to the Amended and Restated MTW Agreement. This amendment allows KH to exercise its authority to utilize MTW funds and project cash flow among projects and programs that may not fall completely under the traditional HCV model but that are consistent with the three (3) statutory objectives and that the agency determines best meets our strategic objectives.

In 2014, KH used our MTW Block Grant funding flexibility towards affordable housing preservation through the Affordable Housing Preservation and Modernization Fund activity. Through this activity, KH spent \$580,000 in MTW Funds on property improvements (see page 32) of which \$270,000 was committed in 2013.

## B. 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.

## C. COMMITMENT OF UNSPENT FUNDS

Per HUD direction, this section left blank.

## VI. ADMINISTRATIVE

### A. AGENCY REVIEW

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

### B. PHA-DIRECTED EVALUATIONS OF MTW

Keene Housing did not engage in any PHA-directed evaluations of the demonstration in 2013.

### C. CERTIFICATION OF COMPLIANCE

See following page.



**2014 Moving to Work Annual Report  
Certification of Meeting Statutory Requirements**

RESOLVED, March 18, 2015 that Keene Housing Board of Commissioners approves the FY 2014 Moving to Work Annual Report. The Board certifies that Keene Housing has met the three statutory requirements of the Moving to Work program in 2014:

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

<b>HOUSEHOLDS SERVED AS OF 12/31/2014</b>	<b>551</b>
Number of households with incomes below 50% Area Median Income	488
Percent of households with income below 50% Area Median Income	89%

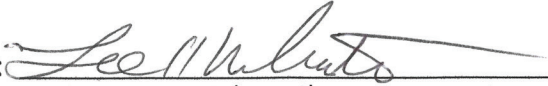
2. KH continues to assist substantially the same total number of eligible low-income households as would have been served had the amounts not been combined.

**TOTAL FAMILIES SERVED IN FY 2014 (excluding THASP)      551**

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.

	1 Person	2 Person	3 Person	4 Person	5 Person	6+ Person	Totals
Number of Households Served by Family Size this Fiscal Year	314	102	75	36	14	10	551

PHA Name: Keene Housing Number/HA Code: NH010

Adopted:  Date: 3-18-15  
Lee Robator, Chairperson

# APPENDIX I. KEENE HOUSING PORTFOLIO

## Main Developments

	Units	Housing Type/Program	Description
Keene Affordable Housing Properties (KAHP)	210	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
Meadow Road	18	Family/Multifamily	2 and 3 bedroom townhouse style units – 2 accessible units
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	40	Family/MTW project-based subsidy 11 UNITS	2 and 3 bedroom units in townhouse style units - 2 accessible units
Brookbend West	35	Family/MTW project-based subsidy 10 UNITS	2 and 3 bedroom units in townhouse style units - 2 accessible units

## Special Programs – CDBG & Shelter

	Units	Housing Type/Program	Description
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>551</b>		

## Keene Housing Voucher Programs

	Units
Moving To Work (MTW) Housing Choice Voucher (HCV) Program	587
Mainstream-5 Voucher Program	50
Non-Elderly/Disabled (NED) Voucher Program Administered under MTW Policies	100
<b>Total</b>	<b>727</b>

# APPENDIX II. RESIDENT SATISFACTION SURVEY RESULTS

After the disposition of all its public housing, Keene Housing (KH) was no longer required to administer an annual Resident Satisfaction Survey and ended the practice in 2007. As part of our renewed commitment to public participation and resident services, we chose to reintroduce the Resident Satisfaction Survey as part of a larger plan to provide more venues to engage our residents. KH enlisted the assistance of Keene State College’s Geography Department to develop and administer the following Resident Satisfaction Survey.

A total of 509 surveys were hand delivered or mailed to all households living in a KH owned property. Residents could return the survey via mail, by delivering them to the Main Office, or through drop boxes placed on site. As indicated in questions 24, only 154 (30%) responses were returned and the return rate from households living at our family sites was significantly lower than our elderly/disabled sites, 25% and 44% respectively.

The low return rate overall indicates that the methodology for administering the survey needs to be revisited. Work is already underway to look at alternative means of survey administration. The low return rate from the family sites, particularly, creates additional issues as it biases the overall responses, specifically around resident programming and youth issues. As such, while we are providing an overview of all responses here, KH acknowledges that the concerns indicated here are primarily those of our elderly and disabled residents.

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

## A. CUSTOMER SERVICE

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

	Responses
None	14% (20)
1-3 Times	46% (66)
More than 3 Times	38% (55)
Don't Know	3% (4)

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

	Percentage
Made an appointment at Court Street Office	24% (23)
Walk-in to Court Street Office	36% (35)
Made an appointment during on-site/FAC office hours	15% (14)
Walk-in during on-site/FAC office hours	25% (24)

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

	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Responsiveness to your questions and concerns?	47% (71)	35% (52)	11% (17)	5% (7)	2% (3)
Accuracy of the information provided?	49% (72)	35% (52)	12% (18)	2% (3)	1% (2)
Timeliness of returning your calls?	43% (63)	34% (50)	14% (20)	6% (8)	3% (4)
How KH property management staff treated me?	53% (79)	34% (50)	6% (9)	4% (6)	3% (4)

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

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

## B. MAINTENANCE & SAFETY

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

	Responses
None	15% (23)
1-3 Times	66% (100)
More than 3 Times	16% (24)
Don't Know	3% (4)

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

	Very Satisfied	Somewhat Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Ease of requesting repairs?	72% (107)	21% (31)	7% (10)	0% (0)	1% (1)
Maintenance response time?	70% (105)	16% (24)	9% (14)	3% (4)	2% (3)
Quality of the work?	71% (106)	18% (27)	5% (8)	3% (5)	2% (3)
How KH maintenance staff treated me?	79% (117)	15% (22)	4% (6)	1% (1)	1% (2)

7. How safe do you feel ...?

	Very safe	Safe	Neutral	Unsafe	Very unsafe	Not applicable
In your apartment?	56% (84)	31% (47)	8% (12)	3% (5)	1% (2)	0% (0)
In the indoor common areas?	41% (60)	29% (43)	11% (16)	3% (5)	2% (3)	9% (13)
In the outdoor common areas	34% (51)	32% (48)	20% (29)	8% (12)	1% (2)	4% (6)
Allowing your school-aged child(ren) to play outside unsupervised?	7% (9)	4% (5)	8% (10)	8% (11)	6% (8)	67% (89)

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

*Updated appliances; Door to apartment thicker; sturdier coat racks (closet); New floors; Auto door opener; Replace carpet with tile; New paint; Better locks; Better insulation and heating; Water filtration - too much chlorine; More storage space; Be able to open top windows to clean them; Central Air; Screen door for back door; Fenced in backyard*

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

*Security cameras on all floors/ elevators; Tile in hallways; More washers and dryers in laundry areas; Repaint common spaces/halls; Storage; Better oversight of children outdoors; Fence and gate for playground; Better intercoms (Stone Arch Senior); More bike racks; Secure bike storage; Better regulation of personal belongings in common areas; Animal/Pet control; New windows; Better/more visitor parking; Child curfew; Posted and enforced quiet hours*

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.*

## C. COMMUNICATIONS

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

### Responses

Bulletin board	57% (100)
Email from KH	1% (1)
Mailings	37% (65)
KH Facebook or website	0% (0)
Other	5% (8)
Not informed	1% (2)

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

### Responses

Yes	57% (85)
No	43% (63)

If no, why?

### Responses

Too expensive	27% (16)
Don't Have computer	42% (25)
Don't want/need	30% (18)
Other	2% (1)

If yes, what type?

### Responses

Dial-up	4% (3)
High Speed/Cable Modem	79% (64)
Cell	4% (3)
KH WiFi at my property	6% (5)
Other	7% (6)

## D. YOUTH SERVICES

13. Do you have children living with you at least some part of the week?

Responses	
Yes	20% (28)
No	80% (114)

If yes, please answer questions 14 and 15:

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

Responses	
Yes	23% (8)
No	77% (27)

If no, why not? Circle all that apply.

Responses	
Did not know	45% (13)
Cost	24% (7)
Transportation	10% (3)
Schedule	7% (2)
Other:	14% (4)

Residents of North & Gilsum and Forest View only:

15. Do your children participate in programming at the Clubhouse?

Responses	
Yes	36% (4)
No	64% (7)

If no, why not?

*Their age (1 response)*

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

*Self-esteem workshops, Bullying/peer pressure counseling; Teams for sports; Boys and Girls club/4-H; Something for preschool age kids (3-5); Kids programming and building (FAC) at other properties; Reading/Poetry/Teenage stuff (Acting Out)*

## E. OTHER

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

*Crafts, movie night, cooking demos, Senior day trips, Age in Motion or other exercise program, credit building, financial, and homeownership workshops, Game/Bingo nights, expanded bus services, Stop Smoking Programs, Senior Center memberships, Ride sharing, Computer classes, More visits and activities with the Clubhouse kids*

18. How do you travel locally?

	Responses
Personal vehicle	37% (88)
Bicycle	2% (6)
Taxi	5% (11)
Bus	16% (38)
Walk	20% (48)
Friend/family/carpool	20% (49)
Other	<1% (1)

19. How does your current transportation effect your access to:

	Not at all	Somewhat	Neutral	A lot	Not applicable
Employment opportunities?	30% (40)	3% (4)	5% (6)	11% (15)	51% (67)
Medical services?	50% (70)	12% (17)	6% (8)	24% (34)	7% (10)
Recreational activities?	43% (56)	11% (14)	5% (6)	21% (28)	21% (27)
Participating in your child(ren)'s education?	24% (29)	2% (3)	2% (2)	8% (10)	64% (78)

20. What is your primary grocery store?

	Responses
Hannaford's	48% (73)
Market Basket	37% (60)
Pricechopper	5% (12)
Wal-mart	3% (5)
Aldi	1% (1)
Co-op	1% (1)

21. How secure do you feel that you are able to afford nutritious food for your family? Circle One

	Responses
Not at all	10% (13)
Somewhat	54% (71)
Very	31% (41)
Prefer not to answer	5% (6)

22. How many times a week do you have dinner (or a meal) with every member of the household?

	Responses
0	35% (42)
1-3 times	17% (21)
More than 3 times	38% (46)
Never	8% (10)
I don't know	2% (2)

## F. DEMOGRAPHIC INFORMATION

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

### Responses

Yes	17% (22)
No	68% (89)
Unsure	15% (20)

24. Which KH owned and managed property do you live in?

### Responses

Bennett Block	1% (2)
Brookbend East	4% (6)
Brookbend West	6% (9)
Central Square Terrace	25% (39)
Evergreen Knoll	0% (0)
Forest View	4% (6)
Harper Acres	32% (49)
Meadow Road	1% (2)
North & Gilsum	3% (4)
Riverbend	4% (6)
Scattered Sites	5% (7)
Stone Arch Village Family	3% (4)
Stone Arch Village Senior	13% (20)
<b>Total</b>	<b>154</b>

25. What is your gender?

### Responses

Female	77% (109)
Male	20% (29)
I prefer not to say	3% (4)

26. How many people in your household?

### Responses

1	67% (97)
2	19% (27)
3	8% (12)
4+	6% (9)

27. Is the Head of Household disabled or elderly?

### Responses

Elderly	35% (47)
Disabled	37% (49)
Neither	21% (28)
I prefer not to say	2% (3)