

Moving **Forward**
With housing, there's a way...

CHA Role in Supportive Housing

- Providing More Units
- Providing Rental Subsidies



Charleston Housing Authority

Moving **Forward**
With housing, there's a way...

Providing More Units

- McCreesh Place
- Moore Place
- Hampton Creste
- YWCA Families Together



McCreesh Place



Hampton Creste

Moving **Forward**
With housing, there's a way...

Providing Rental Subsidies

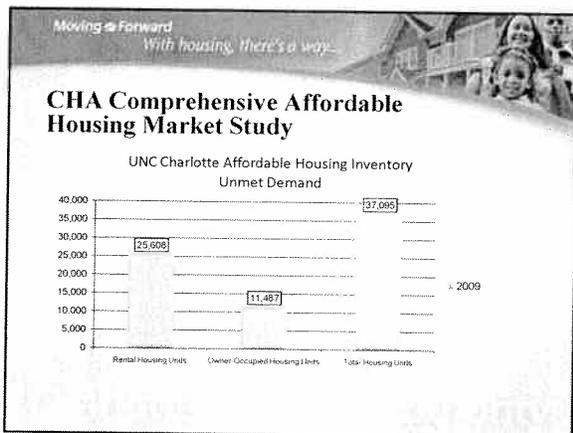
- Use MTW funds alone or combined with Section 9 subsidies
- Example: WISH Program



Moving Forward
With housing, there's a way...

Challenges in the Charlotte Community

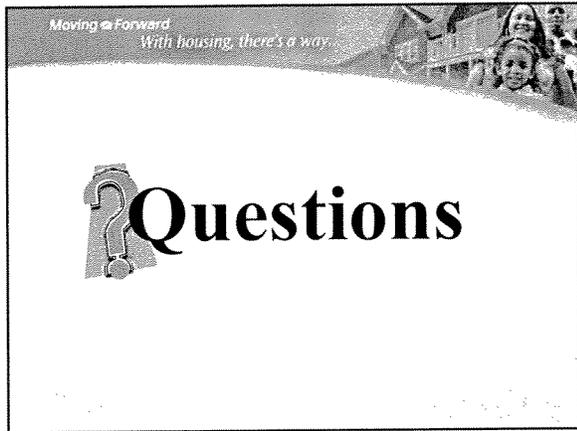
- Use of funds for working households
- Serving CHA waitlist
- Rules/guidelines of supportive housing service providers
- High expectations from Charlotte community for CHA to solve the problem



Moving Forward
With housing, there's a way...

Market Study Solutions Categories

- Need to address underlying issues
- Land and housing monitoring system
- Focus on landlords that allow blighted properties
- Adaptive reuse of existing office buildings





Permanent Supportive Housing: Housing Authority of Portland's Ongoing Role

Dianne Quast

Director of Real Estate Operations

May 27, 2010

HAP's Long History of Engagement

- Developed and own the Clark Center and Jean's Place-homeless shelters for Portland connected to the Shelter Reconfiguration Plan (plan completed 1993)
- Richmond Place and Turning Point, master leased transitional housing for homeless families
- "Severe Housing Needs" special waitlist for Public Housing in the late 1990's
- Project-Based Section 8 vouchers (1100 Project Based Section 8 vouchers via 60 contracts with community partners)



Focus On Permanent Supportive Housing

HAP participates in the development of the City/County Ten Year Plan to End Homelessness (2004)

- Assumes role of providing for short term rent assistance for all of Multnomah County
- Provides Operating Support (Section 8) for Permanent Supportive Housing
- Provides 25 public housing units for Bridges to Housing, permanent supportive housing focused on homeless families
- Creates Permanent Supportive Housing in affordable portfolio as well as public housing.
- Is the developer and owner of the Resource Access Center, to be completed in May 2011.



Changes Along the Way

- Shift in screening criteria reflects changing community perspective
 - Fresh start and Ready to Rent/Rent Well
Resident participation allowed landlords to take higher risk applicants
 - Criminal background, credit checks and landlord references modified for properties with services commitment – PH LITE



Current Projects – The Morrison



- 140 units of affordable rental housing in a desirable downtown location
- 45 of those units are permanent supportive housing
- Partner service providers are Northwest Pilot Projects and Cascade AIDS project



Current Projects-PSH in Public Housing



- Two Elderly/Disabled Public Housing High Rise Buildings
- 15 units in each building set aside for Permanent Supportive Housing
- Partner Service Providers are Transition Projects, JOIN and Human Solutions



Current Projects—Section 8 Agency Based Assistance

- HAP allocates a small pool of rent assistance funds to be administered by two community agencies
- SE Works provides rent assistance to individuals transitioning out of prison who are in employment-centered programs- rent assistance is up to 18 months and decreases over time
- Northwest Pilot Project provides rent assistance and services to homeless individuals who are elderly, disabled, have zero income and other barriers to success



Future Project May 2011 – Resource Access Center (RAC)



- Cornerstone development of City/County Plan to End Homelessness
- Ninety-bed shelter
- Day Access Center
- 130 units of Permanent Supportive Housing



Project Costs and Sources

• Total Project cost	\$46.9 million
• Sources:	
TIF	\$29.5 million
LIHTC	\$11.7 million
Recover Act	\$3.3 million
SS sales proceeds	\$1.9 million
Other	\$0.5 million





Community Goal

130 units of permanent supportive housing

- accessible to the most medically vulnerable homeless in our community
- leveraging primary & behavioral health care
- aligned with other supportive services
- wrap around services available on site
- 1:7 staff to resident ration



RAC - Housing First Model

- Class A felonies only
- No credit checks – income eligibility for PH and LIHTC
- No landlord references
- No completion of treatment required



Operational Support

- Day Center \$1.2M City funds
- Men's Shelter \$600K City funds
- Permanent Supportive Housing
 \$1.0M HAP Subsidy
 \$500K City Services Subsidy



MTW Benefits

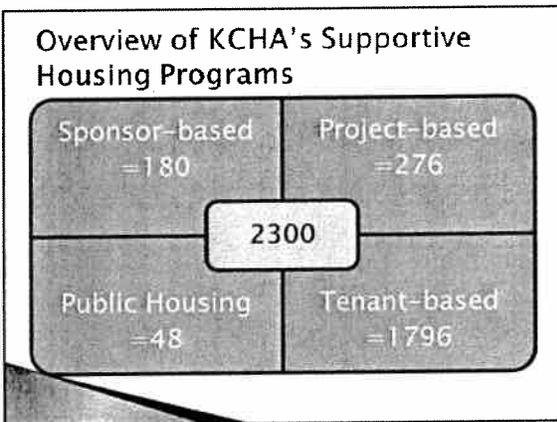
- CMGC (Construction Management General Contractor)
- Program Based Rental Assistance
- LIHTC/PH certifications
- Local Blended Subsidy

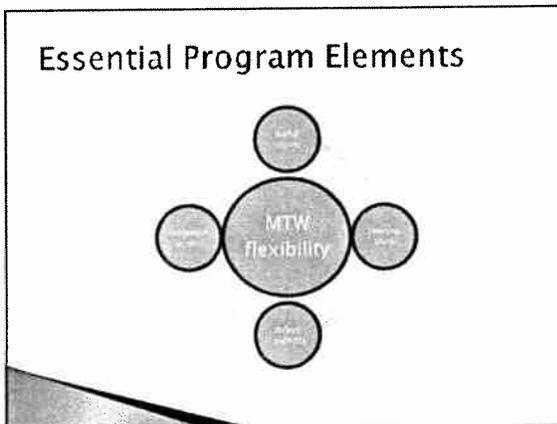




Supportive Housing Programs King County Housing Authority

MTW Conference – June 2, 2010
Kristin Winkel





Project-based Programs

- ▶ Modified rules to design program addressing local needs
- ▶ Transitional Housing
 - Sound Families - 186 project-based units
 - Service agencies make referrals, provide services
 - Generally 18-24 month stay
 - Graduates given priority to KCHA public housing
- ▶ Permanent Supportive Housing
 - 74 units at six properties
 - Serving high need families and individuals
 - Strong service provider partnerships

Sponsor-based Programs

- ▶ Target populations: chronically homeless, mentally ill, homeless young adults
- ▶ Key Elements:
 - Mental health agencies master lease units from private landlords
 - Sublet units to client and provide intensive services to individuals in their home
 - Began in 2006 with South King County Housing First Pilot

Public Housing

- ▶ A new model
 - Permanent supportive housing using "banked" public housing subsidy
- ▶ Partnership with County Mental Health and community-based provider
- ▶ Intensive 7 day a week service programs with on-site staff
- ▶ 48 individuals

Tenant-based programs

- › FUP – Family Unification Program
- › VASH – Veterans Administration Supportive Housing
 - For adults with disabilities, about 50% homeless
 - Consortium of service partners, spanning various disability systems
 - Coordination and supplemental services provided by YWCA
- › HASP – Housing and Services Programs

Questions?



HOUSING AUTHORITY OF THE COUNTY OF SAN MATEO HOUSING READINESS PROGRAM YEAR ONE EVALUATION REPORT

In 2005, San Mateo County published Housing Our People Effectively (HOPE), a strategic plan, providing recommendations and strategies to end homelessness in the county. One of the key programmatic responses to the needs identified in the HOPE plan is the Housing Readiness Program (HRP) developed by the Housing Authority of the County of San Mateo (HACSM). The HRP uses 60 three-year time-limited Housing Choice Vouchers for a demonstration project to serve up the 60 homeless households. HRP is intended to provide an immediate intervention for the homeless. Because of the long waiting lists, traditional Voucher programs have not been a viable option for the homeless. In addition to the rental assistance, these clients receive case management with focus on self sufficiency through their referral agency. A successful outcome for these households envisions clients having sufficient income and stability to remain housed (private or affordable housing) at the end of the three years. Success is additionally defined as significantly increased utilization of services on an ongoing basis.

HACSM has completed Year One of HRP and conducted an initial evaluation of the project. The evaluation was conducted for HACSM by a post-graduate student in partial fulfillment of the requirements for her Master degree in Public Policy at a local college.

METHODOLOGY

For the purpose of this evaluation, Year One (February 1, 2009 to January 31, 2010) is measured from execution of the first lease. The foci of this evaluation are HRP design, implementation, and early outcome indicators. The bulk of the work is a process evaluation, examining the initial work involved in getting the program off the ground and highlighting challenges that can be addressed for program improvement. Conducting this evaluation consisted of five main activities:

- Reviewing written documentation related to the implementation of the HRP program.
- Reviewing data collected in the HACSM and Homeless Management Information System (HMIS) databases.
- Reviewing case files held by HACSM
- Interviewing staff members of HACSM
- Interviewing staff members of the Referral Agencies participating in the Housing Readiness Program. The referral agency partners, selected for their expertise in working with the homeless, are the County of San Mateo Behavioral Health and Recovery Services, the Mental Health Association of San Mateo County, Samaritan House's Safe Harbor and Shelter Network.

FINDINGS RELATED TO HRP CLIENT CHARACTERISTICS

Although HACSM does not have specific goals related to client demographics, the heterogeneity of the homeless population, both nationally and in San Mateo County is found in the client population.

Gender	Male 50%, Female 50%			
Age	Range 19 to 70; Average 45			
Household size	Range 1 to 6, Single Individuals: 64%; Households with minors: 33%			
Race/Ethnicity	White 48%; Hispanic 10%; African American 31%; Asian 7%; Native Hawaiian, Pacific Islander 7%			
Disabled	28%			
Prior Living Circumstances	Place not meant to be inhabited: 12% (7) Emergency shelter: 53% (31) Transitional shelter: 29% (17) Institution: 3% (2) Other: 2% (1)			
Homeless Circumstances	Underemployment: 28% (16) Drug and alcohol dependency issues: 26% (15) Loss of job: 24% (14) Lack of job skills: 22% (13) Mental health issues: 21% (12) Chronic health issues: 19% (11) Lack of education: 17% (10) Disabilities: 16% (9) Incarceration: 12% (7) Family dispute/abandonment/domestic violence: 10% (8) <i>Individual clients may have multiple contributing factors</i>			
Household Income		Count	Minimum	Maximum
	Wages	26	\$ 112	\$ 36,158
	SS/SSI	18	\$ 7,188	\$ 17,716
	Public Assistance	15	\$ 214	\$ 9,696
	Other	11	\$ 600	\$ 18,928
	<i>Clients may have multiple income source</i>			

FINDINGS RELATED TO PROGRAM IMPLEMENTATION

The HRP design was based on the *Housing First* model in which the homeless are moved from the streets or homeless shelters directly into permanent housing. Based on the *Housing First* theory of change, HRP is expected to rapidly re-house clients. When clients do not have the daily challenge of shelter, they are expected to work on building self sufficiency. The service plan goals of maintaining stable housing, increasing income and establishing savings are intended to guide this work.

The program implementation moved forward quickly to provide vouchers to the currently homeless. To create on-going availability, HACSM plans to add 20 new HRP vouchers in 2010/2011 and 2011/2012. Vouchers being used by current clients will become available to new clients starting 2012/2013.

As hoped, referral agencies were successful in bringing clients with different experiences of homelessness to the program. The clients referred by the Mental Health Association (MHA) are all part of their SAYAT program which targets young people leaving the Foster Care system. The clients referred through Behavioral Health and Recovery Services (BHRS) and Samaritan House's Safe Harbor (SH) are almost exclusively single individual households. The clients referred through Shelter Network (SN) are primarily households with minors present.

BHRS	MHA	SH	SN
12	6	20	20

FINDINGS RELATED TO OUTCOME INDICATORS

The program has successfully moved 58 homeless households into permanent housing. These households would not have had access to this housing without the program, as the waiting lists for other rental assistance programs are either closed, extremely long and do not allow for quick response. During the Year One evaluation period (February 1, 2009 – January 31, 2010), 58 contracts were executed with a total of 107 homeless persons - 67 adults and 41 minors.

Although the program's outcome measurement for clients cannot be known until they exit the program, case managers provided information that allows a limited evaluation of clients' progress toward self sufficiency. The majority of clients are engaged with their referral agencies. Most clients, when assessed by case managers, are perceived to be either *on the path to success* or *likely to succeed*. Most clients have been successful in staying housed without landlord-tenant problems; fewer clients show an increase in income or establish savings at this early stage of program participation.

FINDINGS RELATED TO SERVICE SUPPORT

Lines of communication and support between HACSM and the referral agencies are well defined during the eligibility process. The project design provides clear criteria,

useful forms and frequent communication. Each referral agency brought programmatic strengths to HRP. For example, Safe Harbor and Shelter Network's self sufficiency and housing case management models suit the program's focus on self sufficiency. The Mental Health Association and Behavioral Health Recovery Services' intensive case management and treatment models enable them to meet monthly in-home case management required for the first twelve months of client tenancy. All agencies provided support for clients in their housing search, the move-in process and landlord relations after clients were housed.

The HRP was designed to provide rental subsidy only. Lack of designated funding for case management added workload to the on-staff case managers, limiting the follow up that could be undertaken for clients.

FINDINGS RELATED TO PLANNING FOR PROGRAM EXIT FROM

Planning for housing following the three year HRP is crucial. Plans for this housing begin as part of Agency Referral that is completed for all applicants. However, limited work on this was completed during Year One. This response was common to all referral agencies. Reasons provided by case managers included client inability to take a long-view, the need to focus on basic tenant training before developing future plans and the prioritization of other activities, including job training.

RECOMMENDATIONS

Three types of recommendations are offered based on the findings in this report:

1. Recommendations to increase the likelihood of success of the current clients in the program;
2. Recommendations related to any new applicant to the program; and
3. Recommendations for further evaluation of the program.

Recommendations to increase the likelihood of success of the current HRP clients are:

- Reinforce case management requirements directly with clients.
- Have timely access to data to determine if clients are complying.
- Include compliance with case management as part of the Recertification process.
- Have a clear understanding shared by all stakeholders of the impact of non-compliance by clients.
- Develop specific referral agency reporting requirements and timelines.

- Hold meeting with referral agencies two or three times a year for purpose of sharing client progress.
- Use meetings as needed to develop processes or emphasize aspects of the program that need referral agency attention, particularly clients' program exit plan.

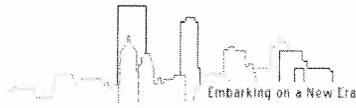
Recommendations related to any new applicant to the program are:

- Re-work the service plan portion of the Agency Referral to direct agencies to develop case plans focused on the three required goals for case plans: maintain stable housing, increase income and establish savings.
- Add specific questions geared to capture additional information related to clients' case plans and goals prior to becoming an HRP client.

Recommendations for further evaluation of the program are:

- Process evaluation for Year Two focusing on the effectiveness of any new processes
- Client assessment
- Data collection, storage and reporting





Housing Authority City of Pittsburgh Leveraging MTW Funds for Development

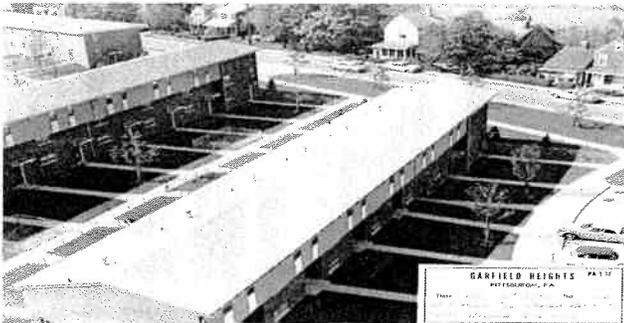
June 2-4, 2010

Why leverage MTW Funds?

- Undertake larger development projects which exceed annual funding capacity
- Gain economies of scale of larger projects
 - Attract larger more qualified developers, contractors
 - Materials cheaper if bought in bulk
- Maximize available funding sources like tax credits
- Provide resources when competing priorities deplete funds

HACP Example

- Garfield Project



HACP Example

- Garfield Project





Garfield

- 632 units of public housing
- Built in 1966
- Barrack-style housing



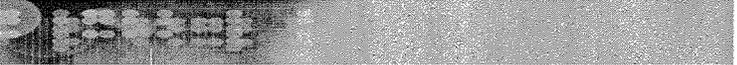
Garfield

- Why we needed to finance
 - Broke into four phases
 - Phase I was large – Total cost \$27,755,517; HACP contribution was \$17.6 million
 - Had 9% tax credits for full Phase I
 - Could not devote significant capital dollars due to other requirements ie. VCA – UFAS units



Funds Available

- Current RHF Funds
- Future stream of RHF funds
- Future stream of CFP funds



Traditional CFFP Not a Viable Option

- Market Issues
- 20-year Fixed Rate was quoted @ 9-1/2%
- Negative Arbitrage
- CFP was utilized for VCA-UFAS



Alternative Financing Plan

- Variable Rate -- Non-Revolving Line of Credit
- Rate equal to LIBOR + 300 basis points
- Capped rate @ 10% (HUD analysis based on Cap)
- Security is a letter of credit equal to 25% of the loan
- 5 year maturity
- No prepayment penalty
- Annual payment of principal
- Quarterly payment of interest



Benefits of this Approach

- Use reserves to collateralize the debt
- Save on the letter of credit fees (1% per year)
- Draw funds only as needed
- Prepay as funds are available
- Much lower interest cost
- Leverage funds needed for both Phase I and Phase II



Down Side

- Was something new – took a lot of work getting approval
- Standby Fee for unused line
- Product no longer offers same terms



Future HACP Leveraging

- Once pay off current loan – leverage future RHF
- Traditional CFFP of capital funds
- Leverage Operating subsidy
- Leverage Section 8 MTW voucher funds

LIBRARY
UNIVERSITY OF TORONTO
100 St. George Street
Toronto, Ontario
M5S 1A5



Moving to Work June 2010

- Building Partnerships: Using Moving to Work Flexibilities
- Presented By: Joanne McKenna
- MA Department of Housing and Community Development/Bureau of Rental Assistance
- Joanne.mckenna@state.ma.us
- 617.573.1196

Focus of Presentation

- MA Department of Housing and Community Development (DHCD) Overview
- MtW Pilot Programs – 1999- 2010
- Planning and Partnership Development for Future Program Expansion

Briefly, About DHCD

MA DHCD is a state agency that:

- Administers 19,300 Housing Choice Vouchers
- Has No Federal Public Housing
- Is the Commonwealth's Low Income Housing Tax Credit Agency
- Contracts with Eight Regional Administering Agencies (RAAs) Across the State

MtW Pilot Programs 1999- 2009

- One of the Original MtW Demonstration Sites
- Small Pilot Programs in Boston and Southern Worcester County
- 183 Unit Program Designed to use MtW Flexibility to Help Families Increase Self-Sufficiency

Pilot Features

- Shallow Flat Rental Subsidy
- Automatic Monthly Escrow
- Flexible Support Budget for work-related expenses to secure or sustain employment
- Three Year Time Limit (with option of 2 one year extensions)

1999-2009
Pilot

Service Delivery Model

MtW Program Advisor:

- Initial Meeting and In-Take
- Service Plan Developed
- Referrals to Support Services as Needed
- One-on-One Advisory Meetings When Requested by Client (crisis management)

Why Do We Need Partners?

Central to Program and Participant
Success

- Scale
- Public Awareness and Support
- Improve Individual Outcomes
- Leverage Needed Resources
- Expertise

Roles of Partners

- Planning Partners to Create Strong and Scale-able Programs
- Program Partners to Deliver Services
- Advisory Partnership to Guide Program Expansion and Leverage Resources

Planning Partners

- RAA Executive Directors
- RAA Leased Housing Directors
- HQS Inspectors
- MIS Contractor
- MtW Consultant

Program Partners:

Choice and Self-Sufficiency Programs

Value Vouchers: Set Aside Units in LIHTC Buildings for MA Health and Human Services Clients

- Partners: Property Management Companies, MA Department of Mental Health, Mass. Rehab Commission, and MA Dept. of Developmental Services

Program Partners

Opportunity Neighborhoods: Choice and Mobility Program

- On-going Supports for Stable Families
- Local Schools for Improved Academic Outcomes of Children
- Non-Profit Agencies: Health centers, After School and Summer Programs, CDCs

Program Partners

Youth Aging Out of Foster Care

- Department of Children and Families
- Colleges and Training Programs
- Supportive Services Providers
- Program Participants

Program Partners

Expanded Self Sufficiency Pilots

- Job Training and Educational Programs
- Financial Institutions
- Community Health Centers
- Community Development Corporations
- Social Service Agencies
- Schools

Program Partners

- Provide Case Management
- Increase Financial Literacy and Asset Development
- Identify Long-term Employment and Income Growth Strategies
- Add Resources
- Impact Next Generation

Advisory Partners

- Advocacy Groups
- Funders
- Academic Centers
- Program Participants
- Policy and Planning Agencies
- State Agencies

Advisory Partners

- Inform and Advise Program Design
- Assist with Program Evaluation and Data Analysis
- Leverage Existing Resources
- Identify New Resources
- Work with DHCD to Craft and Expand MtW's Full Potential

From Pilots to Full Program

Questions

- Voluntary vs. Mandatory
- Time Limits
- Flat Rents, Tiered Rents, Other Model
- Public Support
- Changing (and Challenging) New Role for RAAs

Building Partnerships Using MTW

Seattle Housing Authority
June 2010

Partnerships & MTW Goals

- Increase housing choice
 - Transitional housing
 - More affordable housing in the City
 - Housing with services
- Increase efficiency
 - Able to house "hard to house" more efficiently because partners have the expertise
 - Combining efforts with City Levy process to leverage resources and simplifies SHA's level of effort
- Increase self-sufficiency
 - Almost all partnership units include services (varies by project-ranges from intensive case management to job placement)

Seattle Partnerships

- ACT – Provider-based Vouchers
- Sound Families
- City Levy
- Replacement Housing and RFPs
- Assisted Living

ACT – Provider-Based Vouchers

Overview

- ACT=Assertive Community Treatment – an evidence-based best practice providing 24/7 assistance to people with severe mental illness
- PACT targets high utilizers of psychiatric hospitals
- FACT targets high utilizers of jails
- Agencies selected through competitive process by Washington State of Washington
- Funding for services from State, treatment funds generated by the providers, and County Levy
- Operating in both Seattle and King County

Housing in Seattle

- SHA provides vouchers to the agencies (initial pilot is for up to 50)
- Agency master-leases units in the private market
- Tenants complete SHA paperwork so that 50058 can be generated

Sound Families

Overview

- In 2000 the Bill & Melinda Gates Foundation launched program to develop new housing with support services for homeless families
- Provided some capital and initial service funding (5 years)
- Operating subsidy provided through up to 400 project-based vouchers

Seattle-specific outcomes

- 305 transitional housing units built so far – 267 units operated by partners, 38 units operated by SHA
- Intensive case management provided by partner agencies (sometimes also by SHA)
- 67% of participants in Sound Families' evaluation exited to permanent housing

City Levy

Overview

- Since 1981, Seattle voters have approved one bond and four levies (every seven years) to create affordable housing
- SHA has committed to contribute 500 vouchers for both the current and most recent levies (1,000 total) to make levy-funded project affordable to extremely low income households
- Seattle citizens and affordable housing experts establish priorities for Levy funds
- Using these priorities, a panel selects recipients of Levy funds packaged with project-based vouchers

Seattle-specific Outcomes

- 286 units under contract by end of 2009

Replacement Housing & RFPs

Overview

- SHA awards project-based vouchers to partner agencies to achieve local priorities, including replacement of sold/demolished units

Seattle-specific Outcomes

- Nearly 1,200 vouchers awarded through SHA Requests for Proposals
- 350 vouchers awarded to partners for replacement housing

Assisted Living

Overview

- In partnership with the Retirement Housing Foundation 154 assisted living units built on site at NewHolly (a HOPE VI redevelopment)
- SHA provides 126 project-based vouchers to make these units affordable to people with incomes below 30% AMI
- First and only such partnership in the state

Seattle-specific Outcomes

- Original plan was to provide only 100 vouchers, but in 2009 it was clear that the project needed more subsidy to work so an additional 26 vouchers were allocated

Use of MTW Flexibilities

MTW Use

- Voucher use in transitional housing
- Voucher award process
- Partners maintain own waiting lists, have own preferences and suitability criteria
- Contract term up to 40 years
- No exit voucher
- Partners conduct own "turn-over" inspections
- Allow higher payment standard to support the project if necessary
- Provider-based program – provider master leases units

Contact Information

For further information, contact:

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**MASSACHUSETTS DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT
(MA DHCD)**

**CREATING LOCAL VOUCHER PROGRAMS
WITH MOVING TO WORK (MTW)
June 2, 2010**

Mary-Anne Morrison, Director, Bureau of Rental
Assistance
mary.anne.morrison@state.ma.us
617-573-1208

**FOCUS OF
PRESENTATION**

- ◆Partners
- ◆Planning Process
- ◆"What will we learn?"

Briefly, About MA DHCD

MA DHCD is a state agency that:

- ◆Administers 19,300 vouchers
- ◆No federal public housing.
- ◆Commonwealth's LIHTC agency
- ◆Contracts with eight regional administering agencies (RAA)
- ◆Two centralized management information systems:
 - a statewide waiting list database
 - a central database for leasing, PIC reporting and all other program data.

First MTW Program April 1999

- 183 units.
- Based on a time-limited *stipend*
- In two regions – greater Boston; Southern Worcester county.
- \$10,000/year greater Boston – average HCVP HAP/\$13,200
- \$5,500/year S. Worcester County- average HCVP HAP/\$8,200
- Stipend used for:
 - Flat rent (\$700/\$800 in greater Boston; \$250 in S. Worcester Cty.)
 - Automatic monthly escrow.
 - Work-related expenses to help sustain employment or secure re-employment

MTW EXPANSION PLANNING PARTNERS

- June 2008
- Entire 19,300 voucher portfolio
- Planning Partners
 - RAA Leased Housing Directors and key front line staff
 - RAA Executive Directors
 - MA DHCD staff
 - MTW Consultant – Edgemere Consulting Corporation]
 - MIS contractor – Tracker Systems, Inc. (TSI)
 - Partners and stakeholders with expertise

IMPORTANCE OF PARTNERS

- Scalability
- Leverage money and/or in-kind services
- Expertise
- Public awareness and support
- Individual outcomes
- Follow up
- Other

PLANNING ELEMENTS

- KEY QUESTIONS FOR PLANNING PROCESS
- ◆ What are our assumptions? (eg: success will be defined by elimination or reduction in housing subsidy for work-able households)
 - ◆ What are we testing and how will this inform the larger transformation of our program to full MTW status?
 - ◆ Why a useful test?
 - ◆ Design elements?
 - ◆ Where to look for outside evaluations/comparative studies?
 - ◆ Data needed?
 - ◆ Provider of data?
 - ◆ Other expertise needed?
 - ◆ What can we leverage?
 - ◆ Timeline to implementation

- FROM PILOTS TO FULL HCVP
- ◆ Voluntary versus mandatory
 - ◆ Time limits
 - ◆ Flat rent, stepped down rent, other
 - ◆ New directions, training needs for line staff
 - ◆ Public buy-in
 - ◆ Other

SELF SUFFICIENCY PILOTS

- ◆ Household assessments
- ◆ Service Coordination
 - ◆ In house
 - ◆ Leveraged
 - ◆ Contracted out
- ◆ Work requirements
 - Monitoring households progress in work
 - Linking work requirements to rent/terminations - practical considerations
- ◆ Active savings in tandem with escrow

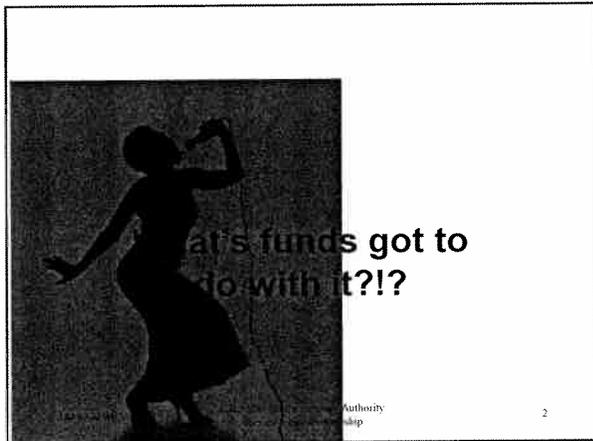
CHOICE PILOTS

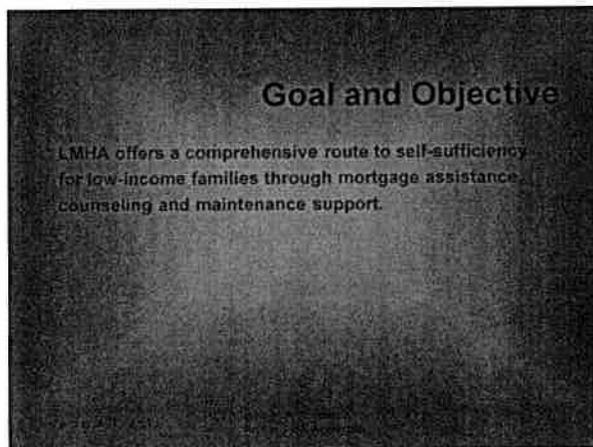
- ◆ VALUE VOUCHERS
- ◆ OPPORTUNITY NEIGHBORHOODS
 - Household assessment
 - Location and amenities
 - LIHTC and other assisted units
 - On-going support for stable tenancy
 - Impact on children
 - Program Partners

DATA AND EVALUATION

- ◆ What data to collect
- ◆ Tools and measures
- ◆ MIS modifications
- ◆ Frequency of evaluation
- ◆ Current HCVP program data
- ◆ Regional demographics on work, incomes, rental market, etc.
- ◆ Service provider data
- ◆ Other







"The Housing Choice Voucher Homeownership Program is an affordable, secure way for low-income families to purchase a home."

Nicole Lyons, Homeownership Specialist

Locally Defined Homeownership Program

- Local eligibility criteria
- Time limits for purchase
- Utility estimates
- Single mortgage model
- Adjust Housing Assistance Payments
- Expand housing choices
- Intensive post-purchase counseling
- Individual Development Accounts
- Continuing work requirement

Enhance Affordability

- Utility estimates need for bank pre-qualification affordability
- Single mortgage model maximizes buying power

Time Limits for Purchase

Briefing

- 1st 4-month term
 - Good Faith Estimate
 - Update appointment

- 2nd 4-month term
 - Loan approval letter
 - Update appointment

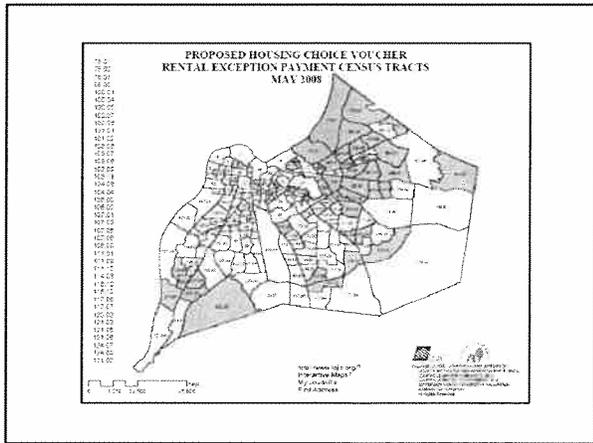
Final 4-month term

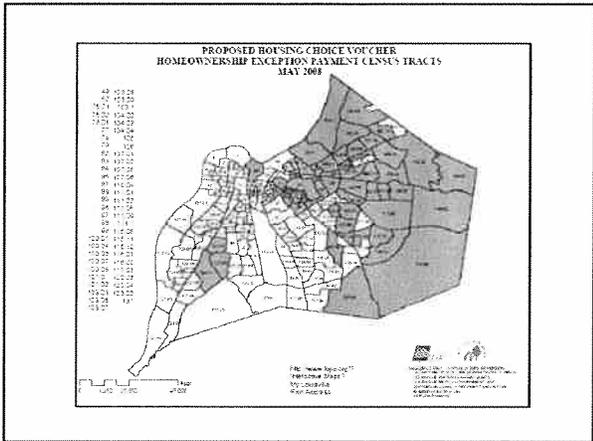
Adjust Housing Assistance Payment

- HUD Waiver for 1 Bedroom Qualified Tenants to increase payment standard to 2 Bedroom Qualified
- Use MTW flexibility to allow different Payment Standards for Homeownership and Rental

Expand Exception Payment Standard Census Tracts

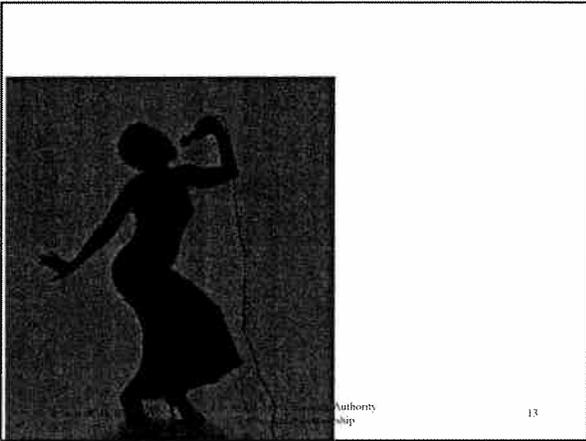
- Used MTW flexibility to adjust statute to use Owner Occupied Median Value instead of Renter Occupied Median Gross Rent in calculating exception payment census tracts.



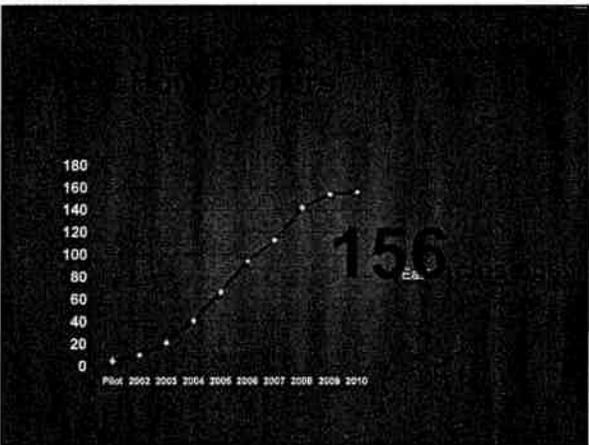


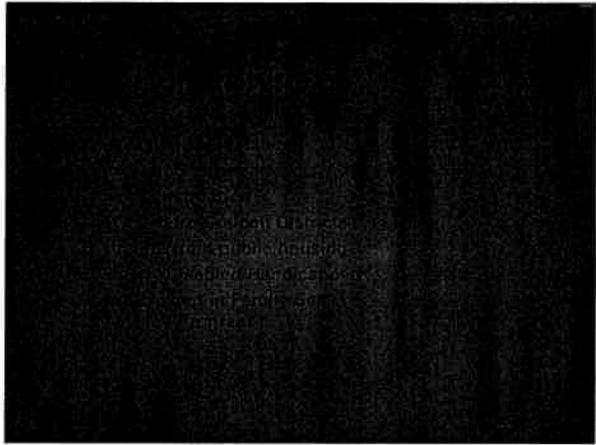
Foreclosure Prevention

- Intensive post-purchase counseling
- Individual Development Accounts with 2-1 match for repairs and maintenance
- Continuing work requirement

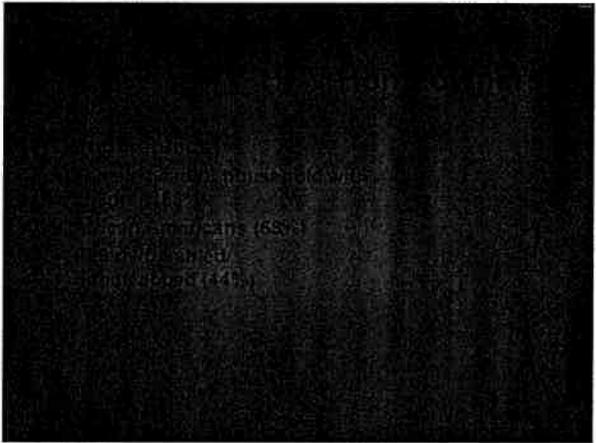








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Seven horizontal lines for writing, located to the right of the second redaction.



Seven horizontal lines for writing, located to the right of the third redaction.



Data Analysis

- Income = \$16,371 (27% MFI)
- Sales Price = \$93,034 (\$56,500-\$197,800)
- Loan Amt = \$83,863 (90% LTV) (91 w/PMI)
- Interest Rate = 5.94% (1-8%)
- Down Payment Assistance = \$10,509 Earnest money = \$310
LMHA does not require 1% client investment
- Funds to close = \$769

Data Analysis

- Snapshot at Closing cont'd.
- Mortgage Payment = \$652
 - Tenant Payment = \$451 (33% of income)
Includes Utility Estimate = \$172
 - Housing Assistance Payment = \$372
 - Homeowners covering 54% of total cost with LMHA subsidizing 46%
 - Homeownership HAP 30% less than Rental Housing Assistance Payment

1 SALES CONTRACTS
 2 LOOKING FOR UNITS
 10 APPLICATIONS
300+ IN COUNSELING

data as of 04/30/2010 Louisville Metro Housing Authority
 Section 8 Homeownership 22

Homeownership Potential

3,000+
 income-eligible families



data as of 04/30/2010 Louisville Metro Housing Authority
 Section 8 Homeownership 23



data as of 04/30/2010 Louisville Metro Housing Authority
 Section 8 Homeownership 24



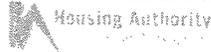
For more information...

Lisa Osanka
 Executive Administrator
 Louisville Metro Housing Authority
 420 South Eighth Street
 Louisville, KY 40203
 Direct (502) 569-7040
 Fax (502) 569-3459
osanka@lmha1.org

www.lmha1.org

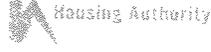
data as of 04/30/2010 Louisville Metro Housing Authority Section 8 Homeownership 26





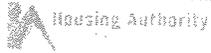
**The Housing Authority
of the City of Pittsburgh**

Moving To Work
Homeownership Program



Topics

- MtW Authorities Utilized
- Main MTW Features
- Meeting Statutory Objectives
- Eligibility
- Program Benefits
- Six Steps to Homeownership
- Partners
- Measures and Metrics



MtW Authorities Utilized

- Operation of a Combined HCV and LIPH Homeownership Program.
- Use of Block Grant Funding to Support Homeownership Program.
- Use of Soft-Second Mortgage Assistance.

New in 2010:

- Expanded eligibility to include families on the waiting lists.

Meeting Statutory Requirements

- Combined Program: reduces admin costs, expands housing choices, is a self-sufficiency incentive.
- Use of Block Grant: Provides enhanced benefits and incentives for self-sufficiency.
- Use of Soft-second: reduces admin costs, expands housing choices, is a self-sufficiency incentive.
- Expanded eligibility: expands housing choices, is a self-sufficiency incentive.

Eligibility: Public Housing Residents, Housing Choice Voucher holders, and families on the waiting lists for both program, who meet the following requirements:

- First time homebuyer.
- Minimum annual income of \$17,000 per year; working at least 30 hours per week (or disabled or elderly).
- Single family home to be purchased must be in the HACP's jurisdiction.
- Debt ratio can not exceed 35%.
- Buyer must provide 1% down payment.
- Complete homeownership class.
- Mortgage pre-approval letter from bank or other *approved* lender.
- All purchases subject to HACP approval.



Primary Program Benefits

- Homeownership Class and Credit counseling available.
- Links to affordable banking and settlement services are available.
- Up to \$7,000 in closing cost assistance including three years of homeowner's insurance and home warranty; home inspection costs; and other closing costs.
- Soft-second mortgage assistance up to \$32,000. Referred to as 'lump-sum' assistance, calculated based upon eligible monthly rental assistance x 12 months x 10 years. Debt is forgiven at 10% per year; 100% after ten years. Substantially reduces the buyers mortgage amount.
- Foreclosure prevention fund available for up to six months of payments (not to exceed \$3,000) in a crisis. (Note: None of the 81 homeowners have ever utilized this benefit).

Six Steps to Homeownership

1. Enroll in (and complete) Homebuyer Education.
2. Get credit score; improve if needed.
3. Get mortgage pre-approval letter from approved bank and provide to HACP.
4. Shop for a Home!
5. Sign a Sales Agreement that meets HACP requirements, provide to HACP.
6. Complete closing (with HACP support), and become a homeowner!



Bedford affordable for sale units in the Hill District.

Homeownership Program Partners

- * HACP works with a variety of partners, including:
 - * Neighborworks (formerly Neighborhood Housing Services).
 - * Urban League of Pittsburgh.
 - * Urban Redevelopment Authority of Pittsburgh (home improvement loans, their own soft second in some situations).
 - * Bloomfield-Garfield Corporation.
 - * Dollar Bank.
 - * Huntington Bank.
 - * 1st Niagara Financial Group.
 - * Fifth Third Bank.
 - * And other banks in prior years.

Measures and Metrics

- * Number of new homeowners, and comparison of how many from the two programs, public housing and housing choice voucher.
- * Number of pre-approval letters.
- * Number of sales agreements.
- * Number of applicants and number completing homebuyer education.
- * Purchase price.
- * Second mortgage amounts.
- * Type of loan; amount and type of assistance from non-HACP sources.
- * Costs of administering program compared to cost of administering traditional voucher assistance.
- * Foreclosure information, including use of state or HACP foreclosure prevention programs.



Success!!

- 1. Over 80 new homeowners since 2004!
- 2. No foreclosures!

Important Factors contributing for success:

- Mortgage Product Restrictions – no predatory lending!
- Relatively low cost of homes in Pittsburgh.
- Strict requirement on Homebuyer Education completion.
- All buyers still subject to bank underwriting.
- One on one assistance through the purchase process.
- HACP reviews all inspections, seller must be responsible for any required repairs.



For more information:

HACP Website: www.hacp.org. Go to "About" page for:

- MtW Annual Plan
- HACP Homeownership Program Policy

Go to www.apartmentinpittsburgh.net for consumer oriented information on the HACP homeownership program.

David P. Weber
 Government Relations and Special Services Officer
 David.weber@hacp.org
 412-600-0157

Date

Owner name

Address

Minneapolis, MN 554xx

Dear <insert owner name>:

Our records indicate that you are currently or have previously accepted Housing Choice Vouchers for one or more of your units. The Minneapolis Public Housing Authority (MPHA) has a special Section 8 HCV Program recently established under the U.S. Department of Housing and Urban Development's (HUD) Moving to Work (MTW) demonstration called the Mobility Voucher Program.

Under the Mobility Voucher Program, tenants will be issued a Housing Choice Voucher if they meet the following criteria:

- Currently reside in an area that is concentrated by race and poverty;
- The head of household and/or the spouse/domestic partner are employed full-time and have been for the past 6 months;
- Have minor children (under 18 years old) in the family

Participants in this program are required to search, locate and reside in housing in an area that is non-concentrated by race and poverty for a minimum of 3 years. Per MPHA guidelines, the initial lease will still need to be for 1 year. Participants will also be given housing search support and ongoing support through an assigned Mobility Counselor for the duration of the program.

We are wondering if you would be willing to help us with our Mobility Voucher Program by letting us know if you have units in non-concentrated areas. A list of non-concentrated areas, defined by census tract and neighborhood, is enclosed with this letter for your review. We would use this information to create a list of owners who have properties in the required areas for the Mobility Voucher Program. However, we still encourage you to list your properties on HousingLink as this list will help us direct possible tenants to you if they are having difficulties finding a unit.

If you are interested in participating in the Mobility Voucher Program and have units in non-concentrated areas, please contact Cynthia Yuen, Community Services Coordinator- Mobility at (612) 342-1222 or cyuen@mplspha.org by <insert date>.

We are excited about the Mobility Voucher program and look forward to working with you!

Sincerely,

Minneapolis Public Housing Authority



MOBILITY VOUCHER PROGRAM

Mission:

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

MOVING TO WORK (MTW)

In January 2008, the Minneapolis Public Housing Authority (MPHA) was designated as a Moving to Work (MTW) demonstration site by the U.S. Department of Housing and Urban Development (HUD).

MTW is a demonstration program that allows housing authorities to design and test ways to:

- Reduce cost and achieve greater program effectiveness
- Promote economic self-sufficiency among assisted families
- Increase housing choices for low-income families

As a MTW demonstration site, MPHA is able to transform its programs and services to empower families and individuals to achieve an enhanced quality of life.

MOBILITY VOUCHER PROGRAM

MPHA's Mobility Voucher Program encourages low-income families to move to areas non-concentrated by race and poverty as they seek to find safe, decent, and affordable housing and a place to raise their families in an environment conducive to breaking the cycles of poverty. MPHA is committing between 3-5% of its Housing Choice Vouchers (up to 240) to support this initiative.

Participants for this program will be drawn from MPHA's Housing Choice Voucher program waiting list and must meet MPHA Section 8 income limits as well as other screening requirements for participation in MPHA's Section 8 HCV program. Each family will be assigned to a Mobility Coordinator responsible for



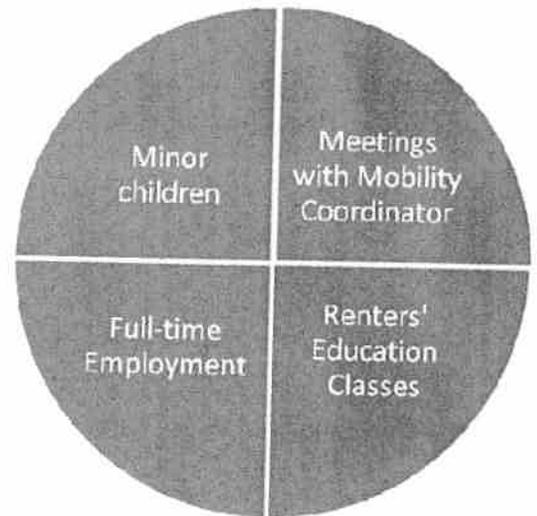
assisting the family in finding and maintaining a home in a non-concentrated area of Minneapolis for 3 years. Participants will sign a Contract of Participation that outlines the obligations of the family and understanding of the program requirements. Participants who do not fulfill the Mobility Voucher Program requirements will lose their housing assistance as well as their place on the waiting list; participants will need to wait until the waitlist reopens to reapply for assistance.



1001 Washington Avenue
North
Minneapolis, MN 55401

PROGRAM REQUIREMENTS

There are four main program requirements for participation in the Mobility Voucher Program. Participants must already hold full-time employment and have at least one minor child in the household. Full-time employment must be held by either the head of household or the spouse/domestic partner; adult children with full-time employment do not count towards this requirement. Minor children must be enrolled in school and attend regularly; attendance reports may be requested by the Mobility Coordinator. Participants are required to attend regular meetings with the Mobility Coordinator; these include check-in meetings 6 months after an annual recertification meeting. Finally, participants must attend 2 renters' education classes for every year they are participating in the Mobility Voucher Program; these classes will include topics such as how to read a lease, how to maintain your unit, how to enroll your children in Minneapolis public schools, and how to create and maintain a household budget.



WFI SAVINGS ACCOUNT

Under MPHA's designation as a MTW agency, all participants in the HCV Program receive a Working Family Incentive (WFI) as an incentive for securing and maintain employment. This incentive allows for 15% of the participant's gross earned income to be deducted before calculating the participant's rent amount.

However, participants in the Mobility Voucher Program receive an additional benefit with the WFI: a WFI Savings Account. The 15% of the participant's gross earned income that is deducted will be placed in a savings account that the participant will receive, with interest, upon completion of the Mobility Voucher Program.

The money from the WFI Savings Account can only be used to pay for specific expenses that will help the participant become more self-sufficient. These expenses include educational expenses, a down payment on a home, purchasing a vehicle and child care. Receipts may be requested by the Mobility Coordinator to verify expenses.

EVALUATION

There will be an evaluation component to the Mobility Voucher Program. A before and after comparison will be completed, with hope that participants will provide feedback for two years after their completion of the Mobility Voucher Program. Some of the evaluation will be done in-house; however, portions of the evaluation should be done by an outside source to ensure that it is not biased.

Some potential quantitative and qualitative evaluation metrics include:

- Employment rate of head of households and/or spouses/domestic partners
- Median family income
- Spatial distribution of affordable units throughout Minneapolis
- Lease up rates
- Neighborhood satisfaction
- Housing unit satisfaction
- Levels of social capital (adult and children)
- Exposure to crime and victimization
- Perception of safety
- Severity of neighborhood problems

For more information about MPHA's Mobility Voucher Program, please contact:

Cynthia Yuen
Community Services Coordinator-
Mobility
1001 Washington Avenue North
Minneapolis, MN 55401
(612) 342-1222
(612) 342-xxxx (fax)
cyuen@mplspha.org

Other Resources

There are several organizations throughout Hennepin County that have access to other resources, including counseling, employment opportunities, workforce development, youth programs, etc. If you are interested in the specific services that an organization offers, you should contact them to find out more information.

Center for Asian Pacific Islanders (CAPI)

3702 East Lake Street
Minneapolis, MN 55406
(612) 721-0122

Confederation of Somali Community in Minnesota

420 15th Ave South
Minneapolis, MN 55454
(612) 338-5282
www.cscmn.org

Eastside Neighborhood Services

1700 2nd Street, NE
Minneapolis, MN 55413
(612) 781-6011/(612) 787-4000
www.esns.org

EMERGE

1101 West Broadway Avenue North
Minneapolis, MN 55411
(612) 529-9267
www.emerge-mn.org

Family and Children's Services

414 South Eighth Street
Minneapolis, MN 55404
(612) 339-9101
www.everyfamilymatters.org

Freeport West

2219 Oakland Avenue South
Minneapolis, MN 55404
(612) 824-3040
www.freeportwest.org

Freeport West

2222 Park Avenue South
Minneapolis, MN 55404
(612) 874-1936
www.freeportwest.org

Genesis II for Families, Inc.

3036 University Avenue SE
Minneapolis, MN 55414
(612) 617-0191
www.genesis2.org

Greater Twin Cities United Way

404 South Eighth Street
Minneapolis, MN 55404
(612) 340-7400
www.unitedwaytwincities.org

The Link

1210 Glenwood Avenue
Minneapolis, MN 55405
(612) 871-0748
www.thelinkmn.org

Lutheran Social Services

2400 Park Avenue
Minneapolis, MN 55404
(612) 879-5320
www.lssmn.org

Minnesota Indian Women's Resource Center

2300 15th Ave S
Minneapolis, MN 55404
(612) 728-2000
www.miwrc.org

Phyllis Wheatley Community Center

1301 10th Avenue North
Minneapolis, Minnesota 55411
(612) 374-4342
www.phylliswheatley.org

CommonBond Communities

Pillsbury United Communities

1101 West Broadway Avenue
Minneapolis, MN 55411
www.puc-mn.org

Plymouth Christian Youth Center

2210 Oliver Avenue North
Minneapolis, MN 55411
(612) 522-6501
www.pcyo-mpls.org

Project for Pride in Living (PPL)

1035 East Franklin Avenue
Minneapolis, MN 55404
(612) 455-5100
www.ppl-inc.org

Reuben Lindh Family Services

1501 Xerxes Avenue North
Minneapolis, MN 55411
(763) 521-3477

Sabathani Community Center

310 East 38th Street
Minneapolis, MN 55409
(612) 827-5981
www.sabathani.org

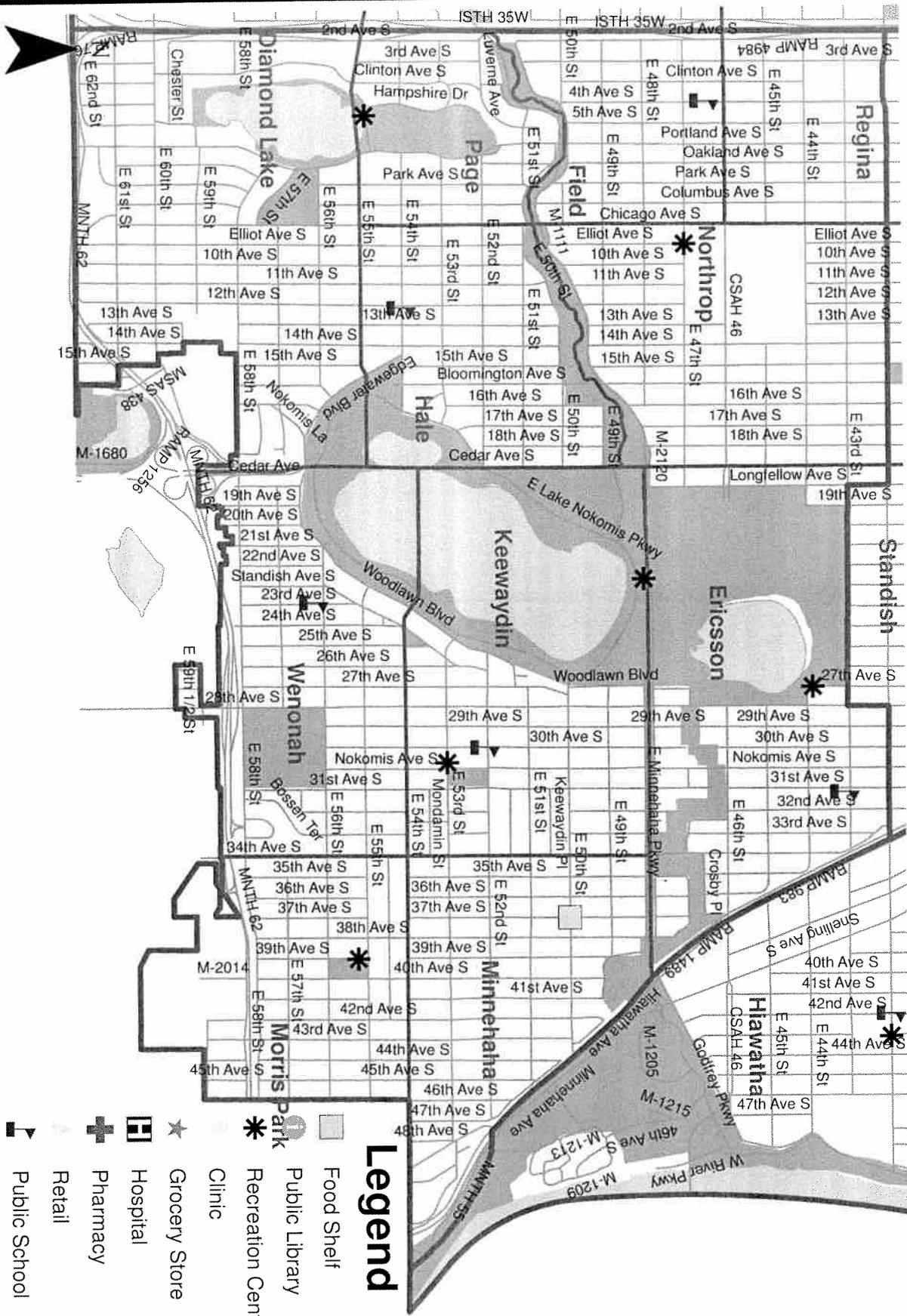
The City, Inc.

1315 - 12th Avenue North
Minneapolis, MN 55411
(612) 377-7559
www.thecityinc.org

Tubman Family Alliance

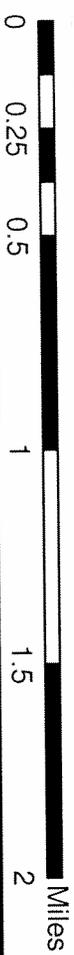
3111 First Ave South
Minneapolis, MN 55408
(612) 825-3333
www.tubman.org

Nokomis Community Resources



Legend

- Grocery Store
- Hospital
- Pharmacy
- Public School
- Food Shelf
- Recreation Center
- Park
- Clinic



Cynthia Yuen . Source: Datafinder and City of Minneapolis . April 22, 2010



Date

Waitlist participant name

Address

Minneapolis, MN 554xx

Dear <insert participant name>:

The Minneapolis Public Housing Authority (MPHA) has a new program that may allow you to receive a Section 8 Housing Choice Voucher sooner than you otherwise would. This opportunity will enable you to participate in MPHA's Mobility Voucher Program. This is a special Section 8 HCV Program established under the U.S. Department of Housing and Urban Development's (HUD) Moving to Work (MTW) demonstration.

Under the Mobility Voucher Program, you will be issued a Housing Choice Voucher if you meet the following criteria:

- Currently reside in an area that is concentrated by race and poverty;
- Yourself or your spouse/domestic partner are employed full-time and have been for the past 6 months;
- Have minor children (under 18 years old) in the family

Participation in this program has a number of benefits:

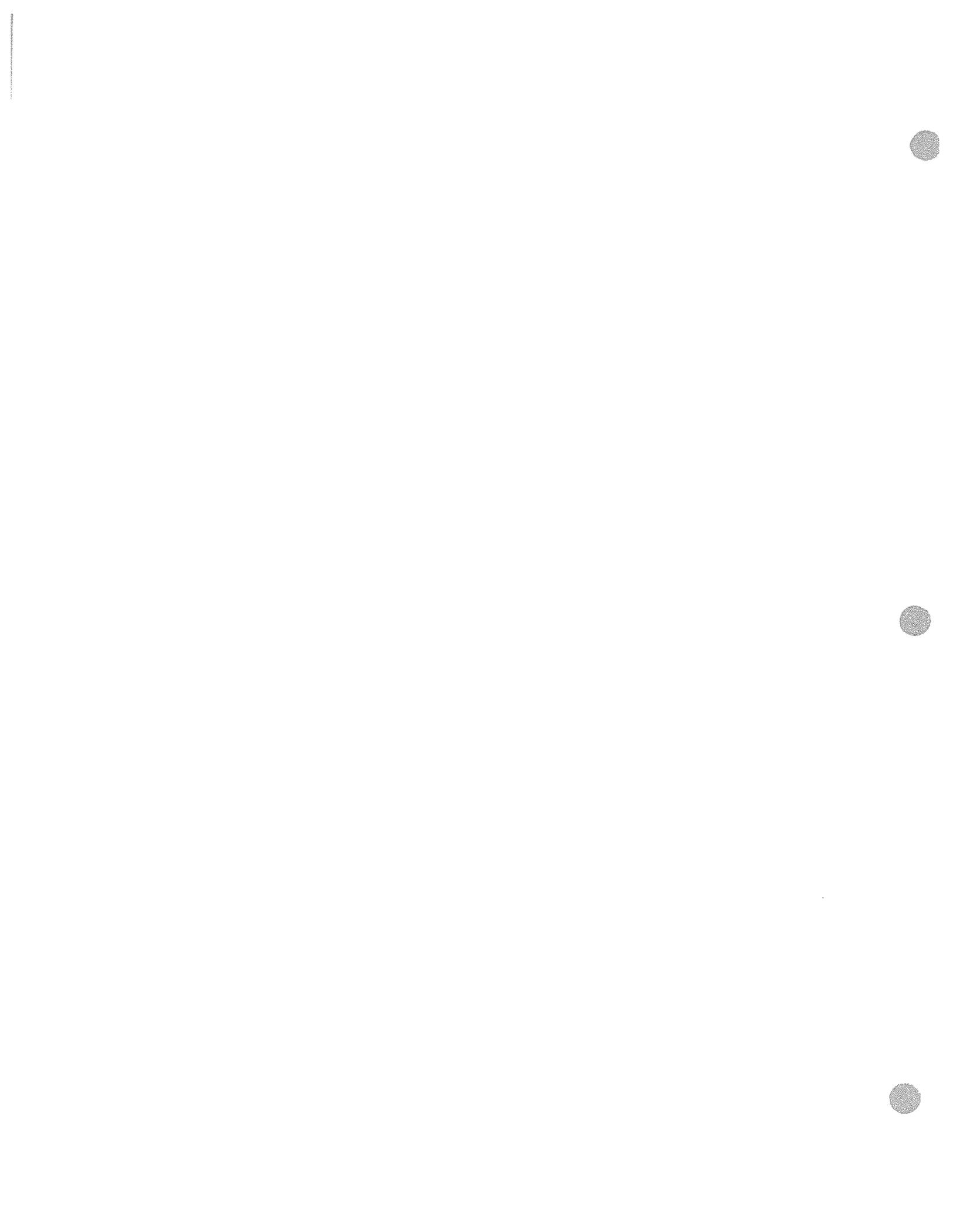
- Housing search support, including resources through neighborhood profiles that will be provided to you
- Ongoing support through your assigned Mobility Counselor
- A chance to live in a community with better schools, more parks, safer housing and greater opportunities

As a participant in the Mobility Voucher Program, you will search, locate and reside in housing in an area non-concentrated by race and poverty for a minimum of 3 years. The Mobility Coordinator will assist you with your housing search and will provide you with resources to ensure your success with your move into your new neighborhood.

If you are interested in this unique opportunity and meet the eligibility criteria, please contact Cynthia Yuen, Community Services Coordinator- Mobility at (612) 342-1222 or cyuen@mplspha.org by <insert date>.

We are excited about the Mobility Voucher program and look forward to working with you!

Sincerely,
Minneapolis Public Housing Authority



Minneapolis Public Housing Authority

Mobility Voucher Program Action Plan

Updated March 2010

Minneapolis Public Housing Authority

1001 Washington Avenue North

Minneapolis, MN 55401

Introduction

The Minneapolis Public Housing Authority's Mobility Voucher Program encourages low-income families to move to areas non-concentrated by race and poverty as they seek to find safe, decent, and affordable housing and a place to raise their families in an environment conducive to breaking the cycles of poverty. This initiative will also enhance MPHA's effectiveness as it responds to HUD's goal of deconcentrating families who live in poverty.

Program Overview

MPHA is committing between 3-5% of its Housing Choice Vouchers (up to 240) to support the Mobility Voucher Program. Participants for this program will be drawn from MPHA's Housing Choice Voucher program waiting list and must meet MPHA Section 8 income limits as well as other screening requirements for participation in MPHA's Section 8 HCV program. Each family will be assigned to a Mobility Counselor responsible for assisting the family in finding and maintaining a home in a non-concentrated area of Minneapolis for three (3) years. Upon completion of the Mobility Voucher Program, participants will be able to live wherever they desire. Participants will sign a Contract of Participation that outlines the obligations of the family and understanding of the program requirements. Participants who do not fulfill the Mobility Voucher Program requirements will lose their housing assistance as well as their place on the waiting list; participants will need to wait until the waitlist reopens to reapply for assistance.

Definitions

For the purposes of the Mobility Voucher Program, several terms are defined in order to adhere to the set program requirements; these definitions are specific to the Mobility Voucher Program. The same terms may be defined differently for a regular Housing Choice Voucher.

- A **family** is defined as having at least one (1) minor child (under 18 years old) in the household. A family also includes two (2) or more individuals who are not related by blood, marriage, adoption, or other operation of law, but who either can demonstrate that they have lived together previously or certify that each individual's income and other resources will be available to meet the needs of the family. While it is preferable to have a two (2) parent household, single parent households are included in this definition as well.
- A **non-concentrated area** is a census tract that has high percentages of persons below the poverty level and high percentages of minority populations. Percent of persons below the poverty level and percent minority population were individually calculated for each census tract and then equally weighted to create a composite score in order to determine non-concentration. Maps highlighting non-concentrated areas will be given to program participants.

Selection Criteria and Process

Applicants will be taking from the Housing Choice Voucher program waiting list and must meet all MPHA Section 8 income limits and screening requirements as well as the following criteria:

- Must currently reside in an impacted area
- Head of family and/or spouse/domestic partner must have full-time employment dating back at least six (6) months
- At least one (1) minor child (under 18 years old) in the family
- No criminal background for adult family members (18 years old and older)

Mobility Voucher Program offer letters will be sent out to participants on the Housing Choice Voucher program waiting list that meet the residence requirement. The first intake meeting will verify residence, employment, and minor children. Preference points will be awarded according to Table 1: Mobility Voucher Program Preferences; participants with the highest preference points will be given first priority in participating in the Mobility Voucher Program.

Table 1: Mobility Voucher Program Preferences

Preference	Point(s)	
	1	2
Current Residence	High priority impacted area	Highest priority impacted area
Household Composition	1 parent household	2 parent household
Employment Status	Head of family or spouse/domestic partner is employed full time	Head of family and/or spouse/domestic partner is employed full time
Minor Children	Under 5 years of age	Ages 5-18 years of age

Enrollment/Intake Period

Selection for the pilot Mobility Voucher Program is set to begin by September 1, 2010; offer letters will be mailed out shortly after. Applicants will be given one (1) opportunity to reschedule their intake appointment. If the applicant fails to attend the second intake appointment, they will be withdrawn from the Mobility Voucher Program applicant pool and go back on the Housing Choice Voucher Program waiting list.

In general, selection from the Housing Choice Voucher Program waiting list for the Mobility Voucher Program will be done every trimester in the months of September, January, and May. The first intake meeting will require participants to submit required documentation to verify eligibility so preference points can be awarded. If participants are found not eligible for the Mobility Voucher Program after the first intake meeting, they will go back on the Housing Choice Voucher Program waiting list.

Participants in the Mobility Voucher Program will receive relocation support services through their assigned Mobility Counselor. This will include a packet of neighborhood profiles that have a variety of resources listed for each neighborhood as well as the housing search available on HousingLink's website. Bus fare will be provided by MPHA for participants who do not have a vehicle during the housing search process. It is MPHA's goal that participants in the Mobility Voucher Program will secure housing, with help from their assigned Mobility Counselor, within 120 days (four months) of receiving their voucher.

Check in and Annual Meetings

Participants will be required to meet regularly with their assigned Mobility Counselor. This will begin once the participants sign a lease for a housing unit in six (6) month increments; totaling three (3) check in meetings (occurring every six (6) months after an annual) and three (3) annual meetings (occurring the same month their lease is signed for every year of the program).

For example, a participant is selected during the September intake period and signs a lease in January. Their annual meetings will be in January, with their check in meetings in June for the entire term of the Mobility Voucher Program.

These meetings ensure that the participant will receive continued support services from their assigned Mobility Counselor. These meetings also serve as confirmation that the participant maintains eligibility and is adhering to the terms of the Mobility Voucher Program.

Program Requirements

The Mobility Voucher Program has several program requirements that are designed to help participants become more self sufficient by the conclusion of the program. Thus, participants must fulfill these program requirements in order to remain eligible for the Mobility Voucher Program. If these program requirements are not met, it is grounds for demerits that could potentially lead to termination from the Mobility Voucher Program.

Contract of Participation

Participants in the Mobility Voucher Program will be required to sign a Contract of Participation (See Appendix x). Those who do not sign a Contract of Participation will not be eligible for the Mobility Voucher Program and retain their place on the Housing Choice Voucher Program waiting list.

Renters' Education Classes

MPHA will offer quarterly renters' education classes exclusively to Mobility Voucher Program participants that will cover a variety of topics, including how to read/sign a lease, building a good relationship with your owner/landlord, how to register your children in Minneapolis public schools, and how to find your voting precinct. Participants will be required to attend two (2) of

the four (4) classes every year for the duration of the program. A list of classes will be provided to participants so they may plan ahead of time.

Failure to attend the required renters' education classes for one (1) year will lead to a loss of the Working Family Incentive Savings Account for the next year. Failure to attend two (2) years' worth of renters' education classes will lead to termination from the Mobility Voucher Program.

Working Family Incentive Savings Account

Termination

Family Obligations

Families must agree to the following obligations in a Contract of Participation:

- Compliance with HCV Family Obligations and all other HCV Program Rules
 - Submit all required paperwork and documentation within 10 days as requested by the Mobility Counselor
 - Attend a required briefing prior to receiving a mobility voucher or if transferring units
 - Attend all required meetings (check ins, annuals, etc) with the Mobility Counselor
- Head of household and/or spouse must maintain full-time employment throughout the entire program
 - If unemployment occurs, the Mobility Counselor must be notified immediately through written communication (within 10 calendar days)
 - Efforts must be made to secure employment again within 6 months (documentation of efforts must be provided to the Mobility Counselor through the Mobility Voucher Job Seeking Form)
- Minor children must be enrolled in local educational institutions that serve the residence
 - Proof of enrollment will be required
 - Minor children must also attend school on a regular basis
- Term of leases will be for 1 year
 - If the family does not wish to renew the lease for that particular unit, they are more than welcome to find a new unit in a non-impacted area
 - However, all HCV Program procedures for transfers of units must be followed
- Failure to comply with the obligations of the Mobility Voucher Program, including the length of the program, will result in termination
 - The housing assistance will be lost
 - The family will not resume their place on their waitlist; they must wait until the waitlist reopens and apply again to receive assistance

- Extenuating circumstances will be considered by the Mobility Counselor

Owner Obligations

- Screen families to determine suitability as renters
- Compliance with fair housing laws
- Compliance with the HAP contract
- Compliance with all HCV Program Rules
- Contact the Mobility Counselor with any concerns and/or questions as soon as possible
- Incentive for signing up Mobility Voucher Program participants in the beginning?

Partnership with HousingLink?

- Encourage landlords/owners to list properties on HousingLink
- Separate list for units in non-impacted areas?
- Property owner information sessions and/or briefings in the evening?

Evaluation/Deliverables

Success may be defined through the following deliverables and/or evaluation metrics:

- Employment rate of head of households and/or other family members
- Number of family members in trainings and/or educational programs
- Increase in average and median income of participating families (to be done at specific increments)
- Number of children entering post-secondary education
- Spatial distribution of affordable units throughout the city of Minneapolis

PR/Marketing Ideas

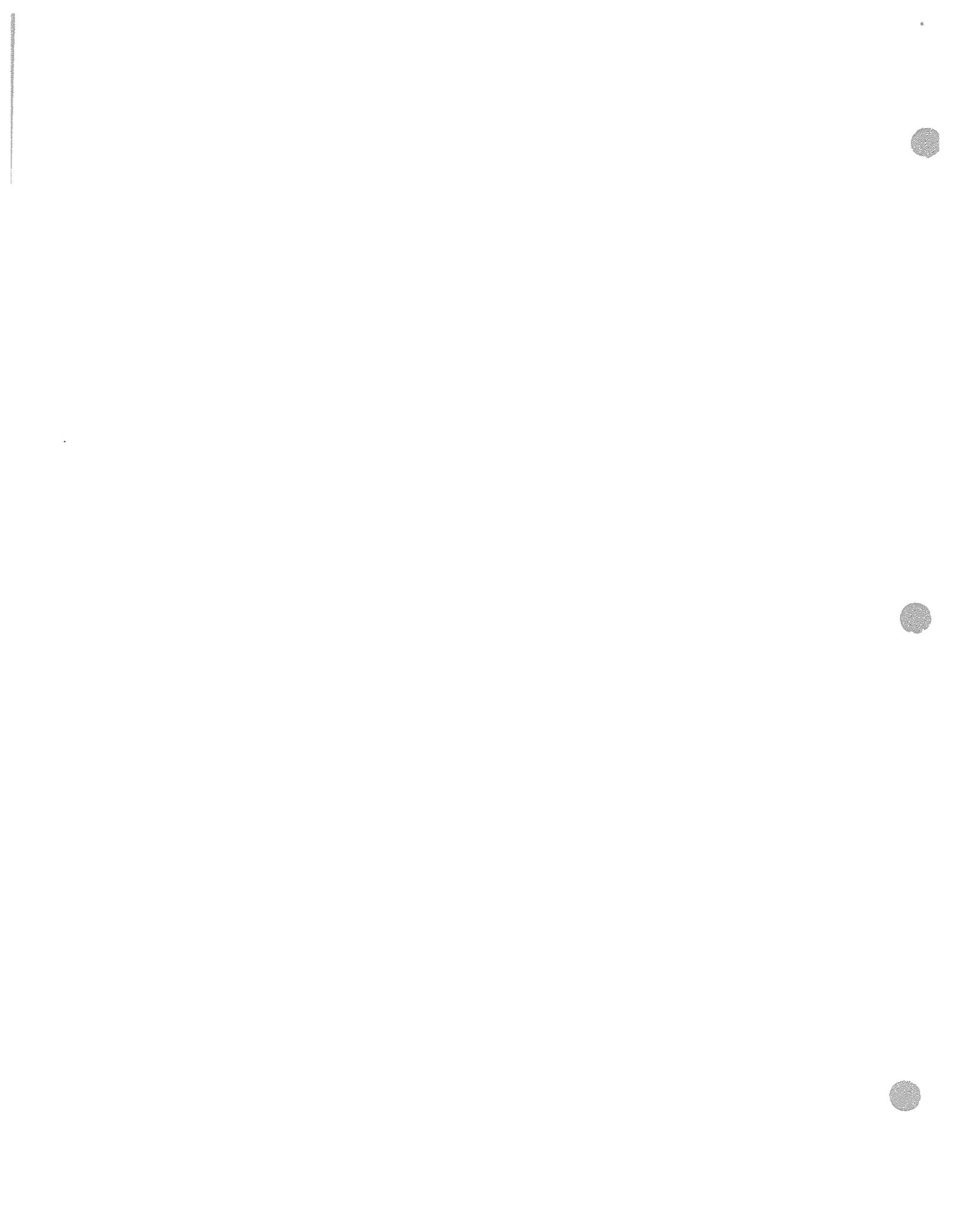
Charlotte Housing Authority- social marketing campaign

Landlord Open Houses (information sessions)

Research Resources

- Public transportation
- Schools
- Libraries
- Religious institutions
- Parks and recreational centers/youth leagues
- Retail opportunities (grocery stores, Target, etc)

- Workforce employment centers



Health Care Resources

The following is only a sampling of available health care resources. You are strongly encouraged to review these to see if they are suitable for you and your family. If these are not suitable, Hennepin County Social Services would have additional health care resources. They can be contacted at:

Hennepin County Social Services
 330 South 12th St
 Minneapolis MN 55404-1401
 612-596-1300

Organization Name	Locations	
Fremont Community Clinics	Fremont Clinic 3300 Fremont Avenue North Minneapolis, MN 55412 (612) 588-9411	Central Clinic 2610 Central Avenue NE Minneapolis 55418 (612) 781-6816 Sheridan Clinic 342 13th Avenue NE Minneapolis, MN 55413 (612) 362-4111
Neighborhood Involvement Program	2431 Hennepin Avenue South Minneapolis, MN 55405 (612) 374-3125	
Southside Community Health Services	Southside Medical Clinic 4730 Chicago Avenue South Minneapolis, MN 55407 (612) 822-3186 Southside Dental Clinic 4243 4th Avenue South Minneapolis, MN 55409 (612) 822-9030	Southside Vision Care 4730 Chicago Avenue South Minneapolis, MN 55407 (612) 821-2003 Green Central Medical Clinic 324 East 35th Street Minneapolis, MN 55408 (612) 827-7181
Indian Health Board of Minneapolis, Inc.	1315 East 24th Street Minneapolis, MN 55404 (612) 721-9800	
Planned Parenthood of MN/SD	Centro de Salud 1921 Chicago Ave South Minneapolis, MN 55404 (612) 874-1420	Uptown 1200 Lagoon Ave South Minneapolis, MN 55408 (612) 823-6300
North Point Health and Wellness Center	1313 Penn Ave N Minneapolis, MN 55411 (612) 302-4600	North High School Mini Clinic 1500 James Avenue North Minneapolis, MN 55411 (612) 668-1740

TAMS- Teen Age Medical Service	2425 Chicago Ave South Minneapolis, MN 55404 (612) 813-6125	Southwest School-Based Clinic 3414 West 47th Street Minneapolis, MN 55410 (612) 668-3040
Community-University Health Care Center	2001 Bloomington Ave S Minneapolis, MN 55404	
Native American Community Clinic	1213 East Franklin Ave Minneapolis, MN 55404 (612) 872-8086	
Allina Clinics	2800 Chicago Avenue South Minneapolis, MN 55404	825 Nicollet Mall Minneapolis, MN 55402
	2800 Hennepin Avenue Minneapolis, MN 55408	1221 Lake Street West Minneapolis, MN 55408
Abbot Northwestern	800 28 th Street East Minneapolis, MN 55407	
Fairview Hospitals and Clinics	Fairview Hospital 2525 Chicago Avenue South Minneapolis, MN 55404	3809 42 nd Avenue South Minneapolis, MN 55406
	2535 University Avenue SE Minneapolis, MN 55414	3033 Excelsior Boulevard Minneapolis, MN 55416
	1915 Chicago Avenue Minneapolis, MN 55404	2001 Bloomington Avenue South Minneapolis, MN 55404
University of Minnesota Medical Center	2450 Riverside Avenue Minneapolis, MN 55454	500 Harvard Street Minneapolis, MN 55455
Park Nicollet	2001 Blaisdell Avenue South Minneapolis, MN 55404	
CVS Minute Clinic	920 Second Avenue South Minneapolis, MN 55402	

Food Shelves

There are several organizations that run food shelves throughout Hennepin County. Minnesota Foodshare's website (<http://mnfoodshare.gmcc.org/>) provides a searchable list of food shelves throughout Minnesota.

Aliveness Project Food Shelf
730 East 38th Street
Minneapolis, MN 55407
(612) 822-7946

Brian Coyle Food Shelf
420 15th Avenue South
Minneapolis, MN 55454
(612) 876-9324

Calvary Lutheran Church Food Shelf
3901 Chicago Avenue South
Minneapolis, MN 55407
(612) 827-2504

CAPI Food Shelf
3702 East Lake Street
Suite 200
Minneapolis, MN 55406
(612) 721-0122

Catholic Charities Branch I Food Shelf
1308 East Franklin Avenue
Minneapolis, MN 55404
(612) 871-9442

Catholic Charities Branch II Food Shelf
1000 Currie Avenue
Minneapolis, MN 55403
(612) 204-8420

Centro Food Shelf
1915 Chicago Avenue South
Minneapolis, MN 55404
(612) 874-1412

Community Emergency Service Food Shelf
1900 11th Avenue South
Minneapolis, MN 55404
(612) 870-1125

Food for Life (Greater Lake Country Food Shelf)
554 8th Avenue North
Minneapolis, MN 55411
(612) 340-9694

Glendale Food Shelf
92 St. Mary's Avenue SE
Minneapolis, MN 55414
(612) 342-1954

Groveland Emergency Food Shelf
1900 Nicollet Avenue
Minneapolis, MN 55403
(612) 871-0277

Horizons Unlimited
1001 East Lake Street
Minneapolis, MN 55407
(612) 722-8722 x343

Incarnation Church Food Shelf
3817 Pleasant Avenue South
Minneapolis, MN 55409
(612) 822-2101

Joyce Uptown Food Shelf
3041 Fremont Avenue South
Minneapolis, MN 55408
(612) 825-4431

Little Earth Food Shelf
2051 Cedar Avenue South
Minneapolis, MN 55404
(612) 455-2813

Masjid An-Nur Food Shelf
1729 Lyndale Avenue North
Minneapolis, MN 55411
(612) 521-1749

Minnehaha United Methodist Food Shelf
3701 East 50th Street
Minneapolis, MN 55417
(612) 501-7078

Northpoint Health and Wellness Center Inc
1315 Penn Avenue North
Minneapolis, MN 55411
(612) 348-4716

Pastor Paul's Mission
1000 Oliver Avenue North
Minneapolis, MN 55411
(612) 521-4665

Sabathani Food Shelf
310 East 38th Street LL20
Minneapolis, MN 55409
(612) 821-2302

Salvation Army Center City
53 Glenwood Avenue
Minneapolis, MN 55403
(612) 659-0711 x130

Salvation Army Food Shelf Central Need
2727 Central Avenue NE
Minneapolis, MN 55418
(612) 789-1512 x210

Salvation Army Food Shelf North
2024 Lyndale Avenue North
Minneapolis, MN 55411
(612) 522-6581 x107

Salvation Army Food Shelf South
1604 East Lake Street
Minneapolis, MN 55407
(612) 767-2700

Senior Food Shelf
1801 Central Avenue NE
Minneapolis, MN 55418
(612) 788-9521

Simpson United Methodist Church Food Shelf
2740 First Avenue South
Minneapolis, MN 55408
(612) 874-7741

Two Fish and Five Loaves Food Shelf
Redeemer Missionary Baptist Church
116 East 32nd Street
Minneapolis, MN 55408

Waite House Food Shelf
Pillsbury United Communities
2529 13th Avenue South
Minneapolis, MN 55404
(612) 721-1681