MOVING TO WORK REPORT FY2024 DRAFT

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I. INTRODUCTION

In 2001, the Elm City Communities/The Housing Authority of the City of New Haven (ECC/HANH) was awarded Moving to Work (MTW) status as part of the federal MTW Demonstration Program. ECC/HANH is one of thirty-nine housing authorities nationwide selected for participation in the MTW Demonstration Program. During ECC/HANH's MTW term, in lieu of the standard PHA Annual Plan and Five-Year Plan documents, ECC/HANH is required to develop and submit to HUD MTW annual plans and reports that articulate ECC/HANH's key policies, objectives, strategies, impact and outcomes for administration of its federal housing programs to most effectively address local needs, in accordance with the terms of ECC/HANH's MTW Agreement.

This FY2024 MTW Annual Report (October 1, 2023to September 30, 2024) states ECC/HANH's MTW progress toward achieving goals and objectives outlined in the FY2023 MTW Annual Plan.

What Is Moving to Work?

Congress established the MTW Demonstration Program in 1996. The MTW Demonstration Program is a pilot project that provides greater flexibility to HUD and to MTW PHAs to design and test innovative local approaches for housing assistance programs that more effectively address the housing needs of low-income families. The purpose of the MTW program, as established by Congress, is to identify innovative local approaches for providing and administering housing assistance that accomplish three primary goals:

- To reduce costs and achieve greater cost effectiveness in federal expenditures.
- To give incentives to families with children where the head of household is: working, seeking work, or preparing to work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient.
- To increase housing choice for low-income families.

Through the MTW program, MTW agencies may request exemptions or waivers from existing regulations to pursue strategies that may result in more effective operations and services for low-income families, according to local needs and conditions. The MTW program also provides greater budget flexibility, as MTW agencies may pool funding from several HUD programs to allocate resources according to local determinations of the most effective use of funds to address local needs.

Additionally, the MTW program provides greater flexibility in planning and reporting. MTW agencies may be exempted from routine program measures, such as HUD's Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) if these measures do not accurately reflect the agency's performance. ECC/HANH has elected exemption from PHAS and SEMAP reporting.

ECC/HANH Participation in MTW

ECC/HANH's MTW program and flexibility is limited to the following HUD programs:

- Public Housing Operating Fund
- Public Housing Capital Fund
- Section 8 (HCV) Program

According to the MTW Agreement, ECC/HANH's MTW program does not include HUD grant funds committed to specific grant purposes, namely:

- ECC/HANH's HOPE VI grants for Monterey Place
- ECC/HANH's HOPE VI grants for Quinnipiac Terrace/Riverview

- Rental Assistance Demonstration (RAD) Grants
- Any future HOPE VI Revitalization grants
- Other competitive grant funds awarded for specific purposes

These grant funded programs committed to specific purposes require ECC/HANH to provide periodic reports to HUD. Although these grant funded programs are not included in ECC/HANH's MTW program, ECC/HANH has included information, where relevant, regarding these grant funded programs in this MTW Annual Report for FY2023.

ECC/HANH's original MTW Agreement with HUD became effective retroactively on October 1, 2000. The initial seven-year term of ECC/HANH's MTW status expired on September 30, 2008. HUD proposed a new, revised MTW Agreement that would provide MTW status for 10 years. ECC/HANH executed the Amended and Restated Moving to Work Agreement on May 2, 2008. The Amended and Restated MTW Agreement governs ECC/HANH's MTW status through 2018. ECC/HANH made the agreement available for public review and comment for a 30-day period and conducted a public hearing at the end of the review period. The public hearing was conducted on February 25, 2008. The ECC/HANH Board of Commissioners approved the Amended and Restated MTW Agreement through Resolution No. 02-22/08-R on February 26, 2008.

ECC/HANH's redevelopment plans require flexible use of Section 8 and 9 funds to develop affordable housing for families at or below 80% of area median income (AMI); therefore, ECC/HANH has executed the Second Amendment to its Restated and Amended Moving to Work Agreement with HUD that clarifies such authority. On April 15, 2016, HUD communicated its intention to extend MTW agreements for an additional 10 years beyond the current extension date or until 2028.

ECC/HANH's MTW program is the product of an extensive planning process, conducted initially from 1998-2000, to establish long-term plans for improving our agency's operations and for transforming our public housing stock. During 2006-2007, ECC/HANH engaged in a planning process to update and reinvigorate our agency's plans. ECC/HANH developed a Three-Year Strategic Plan from FY07 to FY09. During 2009-2010, ECC/HANH again engaged in a planning process to re-evaluate and provide continuity to the original Three-Year Strategic plan. In 2015 ECC/HANH updated its strategic plan and issued the Strategic Plan for 2015-2018. Since FY2018, ECC/HANH has introduced the strategic planning process of developing agency playbooks and has continued to update its playbook regularly.

The ECC/HANH Moving to Work Annual Report follows, emphasizing our focus on the following short- and long-term goals. The Agency, in all its departments functions as One Team Meeting Expectations.

DELIVER COST EFFECTIVE SOLUTIONS

1. Continue to expand streamlined process such as self-certification for HQS inspections and rent simplification models
2. Invest in technology to add additional functionality – e.g., online housing applications; self-service access for applicants, residents and landlords; web-based payments to vendors and landlords
3. Provide services to local public housing agencies
4. Invest in energy efficiency
5. Complete RAD conversion opportunities within housing portfolio

EXPAND HOUSING CHOICE

1. Complete revitalization of West Rock community through McConaughy Terrace, Valley Townhouses and Westville Manor and 34 Level St. redevelopments
2. Increase market-rate homeownership opportunities
3. Partner with local government and non-profit entities to increase the supply of affordable housing
4. Complete redevelopment of Farnam Court/Mill River
5. Continue modernization and capital investment in current housing portfolio
6. Continue progress toward meeting goal of 10% Uniform Federal Accessibility Standards (UFAS) compliant units agency-wide

HELP FAMILIES REACH SELF-SUFFICIECNY

1. Fully implement MTW CARES initiative to move families toward self-sufficiency with program evaluation and documentation of impact findings
2. Support residents' entrepreneurial endeavors
3. Offer cost-effective training programs with increasing resident participation
4. Partner with local school system to support student academic progress and attainment
5. Support families' transition to self-sufficiency.

SHORT TERM GOALS

DELIVER COST EFFECTIVE SOLUTIONS

1. Explore regional provision of housing authority services on a fee-for-service basis
2. Complete disposition and/or conversion of remaining non-performing assets
3. Continue investment in technology to reduce administrative burden and create model wired and wireless communities
4. Continue investment in energy efficiency initiatives

EXPAND HOUSING CHOICE

1. Complete final revitalization effort of ECC/HANH's public housing stock through revitalization/redevelopment or disposition of remaining poor-performing assets
2. Address housing crisis experienced by marginalized populations.
3. Promote housing opportunities in the public housing and HCV program for income-eligible work-able families
4. Use housing choice vouchers to promote development of mixed-income, mixed-finance housing opportunities in non-ECC/HANH developments

HELP FAMLIES REACH SELF-SUFFICIENCY

1. Develop transitional models of assistance that move families toward self-sufficiency and away from subsidized housing in progressive steps
2. Expand resident-owned business initiative to increase the number of ECC/HANH contracts executed with business enterprises and support these businesses to successfully compete for other external contracts
4. Expand supportive services program – especially critical for effective management of Elderly/Disabled developments – to support families as they move toward self-sufficiency
5. Expand partnerships with local school system to support student academic progress and educational attainment

OVERVIEW OF MTW INITIATIVES						
Label	**Description**	**Cost Effective**	**Expand Housing Choice**	**Increase Self-Sufficiency**	**FY Approved**	**Status**
1.1	Development of Mixed-Use Development of 122 Wilmot Road		✓		2009	Closed[1]
1.2	Local Total Development Cost (TDC) Limits	✓	✓		2009	Ongoing
1.3	Fungibility of MTW Funds	✓			2012	Ongoing
1.4 & 1.10	Defining Income Eligibility for the Project-Based Voucher Programs	✓	✓		2012	Ongoing
1.5	HCV Preference and Set-Aside for Victims of Foreclosures		✓		2009	Ongoing
1.6	Deconcentration of Poverty (Promote Expanded Housing Opportunities for HCV and PBV Programs)		✓		2008	Ongoing
1.7	Tenant-Based Vouchers for Supportive Housing for the Homeless		✓	✓	2010	Ongoing
1.9	Increase the Allowed Percentage of Project Based Voucher (PBV) Units from 75 Percent to 100 Percent in a Mixed-Finance Development	✓	✓		2012	Moved[2]
1.11	Increase the Percentage of Housing Choice Voucher Budget Authority for the Agency that is Permitted to Project-Base from 20 Percent up to 25 Percent		✓		2013	Ongoing
1.12	Development of Replacement Public Housing Units with MTW Block Grant Funds		✓		2013	Ongoing
1.13	Creation of a Commercial Business Venture at 122 Wilmot Road	✓			2013	Closed[3]
1.14	Redevelopment of 99 Edgewood Avenue (Dwight Gardens)		✓		2013	Closed[4]
Label	**Description**	**Cost Effective**	**Expand Housing Choice**	**Increase Self-Sufficiency**	**FY Approved**	**Status**
1.15-1.17	RAD Finance Development for Rockview Phase II Rental & Westville Manor Transformation Plan		✓		2014 Revised in 2021	Ongoing

[1] Project completed
[2] Moved to "MTW Initiatives Requiring Funding Flexibility Only"
[4] Project completed
[4] Project not being pursued

OVERVIEW OF MTW INITIATIVES

1.16	Crawford Manor Transformation Plan		✓		2013	Ongoing
1.21	Expanded Jurisdiction		✓		2019	Ongoing
1.22	Non-traditional Supportive Housing Program		✓		2019	Ongoing
1.23.	St. Luke's Redevelopment	✓	✓		2022	Approved
1.27	Cap on Project Based Units in a Project	✓	✓		2010	Closed
1.28	Increase Lease Up Success Rate for HCV Families		✓		2023	Approved
2.1	Family Self-Sufficiency Program			✓	2007	Ongoing
2.2	Incremental Earned Income Exclusion			✓	2008	Closed in 2022
2.3	CARES (Caring About Resident Economic Self-Sufficiency)			✓	2012	Ongoing
2.4	Teacher in Residence			✓	2015	Ongoing
2.5	REACH			✓	2019	Ongoing[5]
2.11	Community Health Network of CT (CHNCT)	✓			2022	Approved 2022/ Closed 2022
3.1	Rent Simplification	✓			2007	Ongoing
3.2	UPCS Inspections	✓			2008	Closed[6]
3.3	Revised HQS Inspection Protocol	✓			2011	Closed[7]

5 During FY2021 this initiative was implemented as a soft launch. Full implementation during FY2022 is planned.
6 Initiative no longer requires MTW flexibility
7 Initiative was revised and relaunched as item 3.5

OVERVIEW OF MTW INITIATIVES						
3.4	Mandatory Direct Deposit for Housing Choice Voucher Landlords	✓			2010	Closed[8]
3.5	HCV Rent Simplification/Cost Stabilization Measures	✓			2014	Ongoing
3.9	LIPH Income Targeting: Marketing Initiatives for Higher Income Eligible Families	✓			2008	Closed

[8] Initiative does not require MTW flexibility

Requires Funding Flexibility Only						
Label	**Description**	**Cost Effective**	**Expand Housing Choice**	**Increase Self-Sufficiency**	**FY Approved**	**Status**
1.8F	Farnam Court Transformation		✓		2011	Ongoing
1.24F	Fulton Park Modernization		✓		2011	Closed[9]
1.20F	Redevelopment of West Rock		✓		2011	Ongoing
1.25F	Vacancy Reduction – Various Projects		✓		2008	Ongoing
1.28F	Project Modernization – Various Projects		✓			Ongoing
2.6F	Resident-Owned Business Development			✓	2009	Ongoing
2.7F	SEHOP Capital Improvement Fund			✓	2010	Ongoing
2.8F	Prison/Community Re-entry	✓		✓	2009	Ongoing
2.9F	Resident Services for Elderly/Disabled Residents		✓	✓	2003	Ongoing
2.10F	Jumpstart Incentive Program			✓	2020	Ongoing
2.12F	ECC Believes		✓		2014	Ongoing
3.11F	Creation of New Instrumentality Entities to Support ECC/HANH Goals and Strategic Planning activities	✓			2019	Ongoing/ Moved[10]
4.11F	Sponsored Based Housing Program		✓	✓	2023	Approved
1.24	Robert T. Wolfe Transformation Plan	✓	✓		2023	Approved
1.25	Real Estate Development Acquisition	✓	✓		2023	Approved

II. GENERAL OPERATING INFORMATION

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ANNUAL MTW REPORT

A. HOUSING STOCK INFORMATION

i. Actual New Project Based Vouchers

Tenant-based vouchers that the MTW PHA project-based for the first time during the Plan Year. These include only those in which at least an Agreement to enter into a Housing Assistance Payment (AHAP) was in place by the end of the Plan Year. Indicate whether the unit is included in the Rental Assistance Demonstration (RAD).

PROPERTY NAME	NUMBER OF VOUCHERS NEWLY PROJECT-BASED		STATUS AT END OF PLAN YEAR**	RAD?	DESCRIPTION OF PROJECT
	Planned	Actual			
McConaughy Terrace	92	196	Leased/ Issued	Yes	RAD conversion
Sponsored Based Housing (Youth Continuum)	20	0	Committed	No	Local Non-Traditional
Beacon – Chapel St.	38	0	Committed	No	PBV
TOTAL: Planned or Actual Newly Project-Based r	150	196			

** Select "Status at the End of Plan Year" from: Committed, Leased/Issued

Please describe differences between the Planned and Actual Number of Vouchers Newly Project-Based:

McConaughy Terrace - The construction and permanent interest rate increased which caused a funding shortfall in excess of $1.2MM dollars. ECC and Glendower designed modeling methods to fill that shortfall and the closings of both Phase 4% and Phase 9% occurred in the 1st quarter of FY2024. The RCC was received in FY2023 (September 2023). There were 92 units in the 4% and 104 RAD units in the 9% for a total of 196 RAD units.

Sponsored Based Housing (Youth Continuum)- The development was still in the planning stages. Construction is anticipated to begin in FY2025. The architectural plans have been completed and the application for the final funding has been completed.

Beacon/Chapel St. - The AHAP has been signed and construction started in FY24 and is expected to be completed in FY25.

[9] Redevelopment completed
[10] Moved to "MTW Initiatives Requiring Funding Flexibility Only"

ii. Actual Existing Project Based Vouchers

Tenant-based vouchers that the MTW PHA is currently project-basing in the Plan Year. These include only those in which at least an AHAP was in place by the beginning of the Plan Year. Indicate whether the unit is included in RAD.

PROPERTY NAME	NUMBER OF PROJECT-BASED VOUCHERS (Planned*)	NUMBER OF PROJECT-BASED VOUCHERS (Actual)	STATUS AT END OF PLAN YEAR**	RAD?	DESCRIPTION OF PROJECT
Name	**#**		**Status (below)**	**Yes/No**	**Description**
LIHTC PBV					
PBV QT Phase 1	23	23	Leased	No	LIHTC PBV
PBV QT Phase 2	23	23	Leased	No	LIHTC PBV
PBV QT Phase 3	16	16	Leased	No	LIHTC PBV
PBV Eastview Phase I	49	49	Leased	No	LIHTC PBV
PBV Chatham/Eastview	2	2	Leased	No	LIHTC PBV
PBV Brookside Phase I	51	51	Leased	No	LIHTC PBV
PBV Brookside Phase 2	51	51	Leased	No	LIHTC PBV
PBV Rockview Phase I	47	47	Leased	No	LIHTC PBV
PBV New Rowe	32	32	Leased	No	LIHTC PBV
PBV 122 Wilmot Road	13	13	Leased	No	LIHTC PBV
SUBTOTAL	**307**	**307**			
RAD/PBV					
RAD Eastview Phase I	53	53	Leased	Yes	RAD/PBV
RAD 122 Wilmot Rd	34	34	Leased	Yes	RAD/PBV
RAD Ribicoff (Twin Brook 9%	44	44	Leased	Yes	RAD/PBV
RAD Ribicoff (Twin Brook) 4%	51	51	Leased	Yes	RAD/PBV

RAD Charles T. McQueeney	149	149	Leased	Yes	RAD/PBV
RAD Winslow Celentano	64	64	Leased	Yes	RAD/PBV
RAD Howe Street	80	80	Leased	Yes	RAD/PBV
RAD Fair Haven/ Farnam	55	55	Leased	Yes	RAD/PBV and 2 PBV units
RAD Monterey Place-Edith B Johnson	95	95	Leased	Yes	RAD/PBV
RAD Monterey Place-William Griffin	4	4	Leased	Yes	RAD/PBV
RAD Monterey Place 1	42	42	Leased	Yes	RAD/PBV
RAD Monterey Place 2	7	7	Leased	Yes	RAD/PBV
RAD Monterey Place 3	45	45	Leased	Yes	RAD/PBV
RAD Monterey Place 4	42	42	Leased	Yes	RAD/PBV
RAD Monterey Place 5	17	17	Leased	Yes	RAD/PBV
RAD Monterey Place 2R	28	28	Leased	Yes	RAD/PBV
RAD Prescott Bush	56	56	Leased	Yes	RAD/PBV
RAD Waverly Townhouses	51	51	Leased	Yes	RAD/PBV
RAD CB Motley	45	45	Leased	Yes	RAD/PBV
RAD Newhall Gardens	26	26	Leased	Yes	RAD/PBV
RAD Katherine Harvey Terrace	17	17	Leased	Yes	RAD/PBV
RAD 4 Fairmont	97	97	Leased	Yes	RAD/PBV
RAD 4 Ruoppolo	104	104	Leased	Yes	RAD/PBV
RAD Fulton Park	12	12	Leased	Yes	RAD/PBV
RAD Chamberlain Court (Justice Landing)	7	7	Leased	Yes	RAD/PBV
RAD Farnam Onsite I	86	86	Leased	Yes	RAD/PBV
RAD Farnam II 4%	36	36	Leased	Yes	RAD/PBV
RAD Farnam II 9%	52	88	Leased	Yes	RAD/PBV

RAD Rockview Phase 2	62	62	Leased	Yes	RAD/PBV
RAD Valley Townhouses	32	32	Leased	Yes	RAD/PBV
RAD McConaughy 4%	92	92	Leased	Yes	RAD/PBV
RAD McConaughy 9%	104	104	Leased	Yes	RAD/PBV
SUBTOTAL	**1689**	**1689**			
PBV					
PBV Fellowship I	18	18	Leased	No	PBV - 100% Supportive Housing
PBV Fellowship II	5	5	Leased	No	PBV - 100% Supportive Housing
PBV Also Cornerstone (Continuum of Care)	4	4	Leased	No	PBV - 100% Supportive Housing
PBV Norton Court (Continuum of Care)	12	12	Leased	No	PBV - 100% Supportive Housing
PBV Cedar Hill	4	4	Leased	No	PBV - 100% Supportive Housing
PBV West Village	15	15	Leased	No	PBV - 100% Supportive Housing
PBV CUHO Existing	24	8	Leased	No	PBV Scattered Site PBV
PBV CUHO New Construction	5	5	Leased	No	PBV Scattered Site PBV
PBV Park Ridge	60	60	Leased	No	PBV
PBV Frank Nasti Existing	11	11	Leased	No	PBV
PBV Shartenburg	20	20	Leased	No	PBV
PBV Mutual Housing New Construction	20	20	Leased	No	PBV
PBV Mutual Housing Assoc. (Neighborhood Works/New Horizon)	9	9	Leased	No	PBV
PBV Mutual Housing Existing	15	15	Leased	No	PBV
PBV Casa Otonal	12	12	Leased	No	PBV
PBV Beacon Communities Branford	40	20	Leased	No	PBV

PBV Seabury Cooperative - 400 Elm St	39	39	Leased	No	PBV
PBV New Reach Portsea Place	8	8	Leased	No	PBV - Supportive Housing for homeless young adults
PBV Christian Community Action (CCA)	18	18	Leased	No	PBV - Local Non-Traditional
NHP Foundation (MLK)	8	0	Committed	No	PBV
Hill Central Phase I	32	0	Committed	No	PBV
Dixwell Housing (Beulah)	20	0	Committed	No	PBV
New Haven Coliseum (previously Live Learn Play)	19	0	Committed	No	PBV
SUBTOTAL	**418**	**303**			
TOTAL	**2414**	**2299**			

* Figures and text in the "Planned" column should match the corresponding Annual MTW Plan.

** Select "Status at the End of Plan Year" from: Committed, Leased/Issued

ECC/HANH's project based vouchering allocation includes the following:
At the start of the FY2024, ECC/HANH allocated 725 non-RAD PBVs, 1689 RAD/PBVs for a total of 2,414 project-based vouchers.

At the end of FY24, ECC/HANH administered 610 non-RAD PBVs and 1689 RAD/PBVs for a total of 2299 project-based vouchers.

Please describe differences between the planned and Actual Existing Number of Vouchers Project-Based:

Supply chain delays for construction materials had a significant impact for all real estate developers. This contributed to delays in construction at NHP Foundation, Hill Central Phase 1 New Haven Coliseum and Dixwell Housing. Construction is anticipated to finish in FY 2025 and lease up will begin.

The HAP contract with CUHO was reduced from 24 to 8 PBV units due to the owner deciding to lease 16 units as market rate units.

The closings for Valley Townhouses, McConaughy 4% and McConaughy Terrace 9% occurred in FY2024 and lease up of the units began in the 1st quarter.

iii. Actual Other Changes to MTW Housing Stock in the Plan Year

Examples of the types of other changes can include (but are not limited to): units held off-line due to relocation or substantial rehabilitation, local, non-traditional units to be acquired/developed, etc.

ACTUAL OTHER CHANGES TO MTW HOUSING STOCK IN THE PLAN YEAR
196 units at McConaughy Terrace converted to RAD in the 1st quarter of FY2024.

iv. General Description of All Actual Capital Expenditures During the Plan Year

Narrative general description of all actual capital expenditures of MTW funds during the Plan Year.

ECC/HANH's goal through its MTW status was to provide Housing of Choice in the most cost-effective method possible. Our plan was to address the most urgent operational needs within the LIPH portfolio locations that are remaining post-RAD conversions. Our ongoing objectives remain:

- Remediate Life-Health, Safety, Security and Code non-compliance property conditions.
- Provide Project results which will save on Operational support or provide energy savings.
- Improve Accessibility
- Improve Occupancy/Reduce Vacancies
- Provide best use of CFP funds in coordination with ECC/HANH Operations and The Glendower Group, ECC/HANH's development entity.

During FY24, ECC/HANH continued to execute projects that support the MTW goals and improve the remaining portfolio. ECC/HANH multi-departmental staff engaged in a series of meetings, reviewed the Physical Needs Assessments, including the estimated remaining useful life projections for building systems and equipment, and established priorities and budgets for capital expenditures in FY24. Properties planned for future redevelopment efforts were not prioritized for CFP projects; however, if there was a Life, Health and Safety challenge, we considered the needs across the entire portfolio. Several work items in the FY24 MTW Plan were continuations and implementations of MTW FY23 Plan projects that were not fully completed by the end of FY23.

In FY24, health and safety contracts were completed at George Crawford Manor and building envelope and interior work at Essex Townhouses. Under grant awards, lead abatement continued at Scattered Sites West and East properties. Also under grant award, ECC/HANH continued to address housing-related hazards: carbon monoxide, mold and associated asbestos. Wolfe and Crawford security cameras were upgraded under Emergency Safety and Security grant 2022, and Essex security cameras were upgraded at Essex under Emergency Safety and Security grant 2023. Funds were also earmarked for Agency wide services and obligations.

1. **Crawford Manor Health-Safety Upgrades**
   - During FY24, ECC/HANH completed health-safety improvements including electrical panel replacement, fire alarm system upgrade and installation of a fire fighter communications system in the building. ECC/HANH spent $765,685.16 on Phase 2 health-safety contract work; $140,770.46 on security camera upgrade (funding primarily through Emergency Safety Security Grant 2022 funds identified below); and $2,935 on relocation costs (movers & hotel) at Crawford.

2. **Wolfe: Health and Safety Repairs**
   - ECC/HANH plans for major redevelopment at Robert T. Wolfe as a future RAD conversion project. In September 2023, ECC/HANH's development entity, the Glendower Group, received a $500,000 Choice Neighborhoods Planning Grant award to focus on the future best use of the Union Avenue site incorporating it into the larger recently acquired Union Square site (former location of the demolished Church Street South housing development). In the interim, as other developments took priority for redevelopment, ECC/HANH identified more immediate health and safety needs and addressed those while waiting for full project redevelopment, including anticipated future demolition of the Wolfe building. $18,750 MTW spent on completing Phase 1 common area repairs; $80,615.18 spent on completing Phase 2 apartment repairs; $58,267.32 on security camera upgrade (funding primarily through Emergency Safety Security Grant 2022 identified below); $9,800 MTW funds spent on gutters.

3. **Essex Interior/Building/Site Upgrades**
   - Non-RAD conversion development. During FY24, ECC/HANH closed out the basement abatement and fencing contract and completed the building envelope and interior project to replace roofs, gutters, siding, windows, AC sleeves, and bathrooms. Additionally, in FY24, ECC/HANH solicited bids to replace damaged basement access hatches, make carport and foundation repairs, and restore two fire-damaged units (with partial insurance funding) at Essex. Contract to be implemented in FY25. $13,994.58 spent on final basement abatement and fence replacement contract; $226,901.36 spent on building envelope contract; $68,735.85 (movers, hotel, miscellaneous relocation costs) spent on temporary resident relocation in the family development for the renovations with hazardous material abatement; $10,821.19 spent on security camera upgrade (funding primarily through Emergency Safety Security Grant 2023 identified below).

4. **Scattered Sites Interior/Building/Site Upgrades**
   - **Scattered Sites West Interior Building/ Site Upgrades**
     - Non-RAD conversion development. Units need kitchen and bathroom upgrades, interior doors, walls, ceilings, floors, appliances; fences, sidewalks, lighting, building envelope and exterior repairs, code upgrades, site, structure repairs and replacements related to life, health and safety issues, etc. Backlog of unfunded needs. ECC/HANH multi-departmental staff engaged in a series of meetings, reviewed the Physical Needs Assessments, including the estimated remaining useful life projections for building systems and equipment, and established priorities and budgets for capital expenditures in FY24. Renovations occurred in conjunction with the 2020 Lead Grant and the 2020 Housing-Related Hazards Grant. Group D

construction in progress. $1,546.50 spent on final Group B relocation-related expenses; $50,654 spent on Group D contract.

a. Scattered Sites East Interior/Building/Site Upgrades

- Forty of 52 units being considered for RAD conversions. Units need kitchen and bathroom upgrade, interior doors, walls, ceilings, floors, appliances, fences, sidewalks, lighting, building envelope and exterior repairs, code upgrades, etc. Backlog of unfunded needs. ECC/HANH multi-departmental staff engaged in a series of meetings, reviewed the Physical Needs Assessments, including the estimated remaining useful life projections for building systems and equipment, and established priorities and budgets for capital expenditures in FY24. Renovations occurred in conjunction with the 2020 Lead Grant and the 2020 Housing-Related Hazards Grant. Group D construction in progress. $29,533.78 spent on Groups C and D relocation-related expenses; $311,149.30 spent on Group D contract.

- **Scattered Sites Multifamily Upgrades**
  - There are 8 remaining multifamily units not converting to RAD. Seven are condo units. Units need kitchen and bathroom upgrade, interior doors, walls, ceilings, floors, appliances, code upgrades, etc. Backlog of unfunded needs. $1,750 spent on 437 N & M Eastern St. fire repairs (costs also covered by fire insurance).

5. Continuation of Lead-Based Paint Abatement SS West, SS East

- Lead paint 2017 grant fully expended in FY23. HUD 2020 lead grant permitted ECC/HANH to target removal of lead-based paint in scattered site properties instead of encapsulation. In FY23, ECC/HANH awarded contracts for Group B (3 SS West units) and Group C (8 SS East units). Groups B and C are complete. Group D 24 units (SS East and SS West) was awarded in April 2023. Nine units are complete. Group A 2 units (SS East) to be re-solicited, as only non-responsive and non-responsible bids were received. $939,996.92 spent on Group D; $35,272.50 spent on Group D relocation; and $181,576.43 spent on Architect and Environmental costs.

6. Housing-Related Hazards Abatement

- ECC received a 2020 HUD Housing-Related Hazards Grant to address carbon monoxide, radon, mold and associated asbestos abatement, and pest infestation. Pest inspections and radon mitigation project completed. Carbon monoxide-smoke detector evaluation completed. Initial bids solicited—no awards. Installation in progress through on-call electrical services contract. $422,352.53 spent on mold-asbestos Group D; $148,289.79 spent on 57 Mountaintop mold; $7,830 spent on 57 Mountaintop Architect; $13,194 spent on 57 Mountaintop environmental costs; $4,061.03 spent on 57 Mountaintop misc. relocation costs; $2,418 spent on Crawford pest inspections; $160,711.23 spent on Group D mold-asbestos Architect and Environmental costs; $35,272.50 spent on Group D relocation costs; $27,337.88 spent on Essex envelope mold-asbestos abatement.

7. Emergency Safety & Security

- ECC/HANH received a 2022 HUD Emergency Safety & Security grant award in the amount of $250,000 to enhance security cameras at Wolfe and Crawford. Work was completed at both locations. $27,183.01 spent (balance of grant previously spent in FY23).

- ECC/HANH also received a 2023 HUD Emergency Safety & Security grant award in the amount of $250,000 to enhance security cameras and access control at Essex. $250,000 spent.

The following are agency wide funding projects:

8. Agency Wide Vacancy Reduction/Unit Abatement

Funds were allocated for abatement costs and vacancy reduction efforts during FY24 to supplement work performed by Operations staff to help ECC/HANH improve its occupancy percentage. $88,798.64 spent.

9. **Two (2) types of contracts** form the backbone of our Planning & Modernization and Glendower Design team. These services provide us a quicker procurement time as projects unfold, as well as the ability to continually select the best, most cost-effective design solution.

a. **Indefinite Quantity Contract (IQC) Architectural & Engineering Consulting Services** $65,724.55 spent.
b. **IQC Environmental Consulting Services** $173,292.83 spent.

10. Administration Salaries & Benefits (CFP only)

Staff salaries and benefits in support of CFP FY24 activities. $337,616.98 spent.

11. RAD Initial Year Funding Tool

CFP formula funds are allocated for RAD conversions for initial funding for remaining months of calendar year from Housing Assistance Payments (HAP) contract effective dates. RAD conversions: McConaughy Terrace, Westville Manor and Scattered Sites. $60,314 spent for McConaughy.

12. CFFP Bond Debt

ECC/HANH leveraged CFP funds for development of Brookside Phase 1 Rental. Bond Debt is paid from Capital Fund allocations in accordance with HUD repayment schedule. Payments made in March and September. $368,962.50 spent.

ECC/HANH's Reference to most Recent HUD-approved Five-Year Plan: Updated rolling five-year plan for FY2024-2028 approved 6-20-24. FY2017-2021 Five-Year Plan Revision 6 for 2017 lead paint grant approved in EPIC 8-1-22. FY2020-2024 Five-Year Plan Revision 1 for 2020 lead-based paint grant approved in EPIC 6-9-21. FY2020-2024 Five Year Plan Revision 2 for 2020 Housing-Related Hazards Grant approved in EPIC 10-1-21.

Long-term outcomes of the FY24 work reflect ECC's MTW Short Term Strategic plan goals to make further increases in Housing of Choice and Accessibility, to ensure Organizational Sustainability with development of housing through the Glendower Group, and renovations in concert with future development plans. We ensure Cost Effectiveness through monitoring expenses, planning for replacement of obsolete building systems for the improvement of operational costs while keeping in focus the MTW goals of Housing and Neighborhoods of Choice, as they relate to the remaining LIPH portfolio.

Refer to Appendix 7 for Actual Capital Expenses and Portfolio Capital Needs Chart

B. LEASING INFORMATION

i. Actual Number of Households Served

Snapshot and unit month information on the number of households the MTW PHA served at the end of the Plan Year.

NUMBER OF HOUSEHOLDS SERVED THROUGH:	NUMBER OF UNIT MONTHS OCCUPIED/LEASED		NUMBER OF HOUSEHOLDS SERVED	
	Planned	Actual	Planned	Actual
MTW Public Housing Units Leased	9,780	9,444	815	787
MTW Housing Choice Vouchers (HCV) Utilized	69,780	69,744	5815	5812
Local, Non-Traditional: Tenant-Based^	0	0	0	0
Local, Non-Traditional: Property-Based^	456	180	38	15
Local, Non-Traditional: Homeownership^	0	0	0	0
Planned/Actual Totals	80,016	79,368	6,668	6,614

* "Planned Number of Unit Months Occupied/Leased" is the total number of months the MTW PHA plans to have leased/occupied in each category throughout the full Plan Year.

** "Planned Number of Households to be Served" is calculated by dividing the "Planned Number of Unit Months Occupied/Leased" by the number of months in the Plan Year.

^ In instances when a local, non-traditional program provides a certain subsidy level but does not specify several units/households to be served, the MTW PHA should estimate the number of households to be served.

Please describe any differences between the planned and actual households served:

ECC/HANH anticipated the lease up of up to 20 units in the Sponsored Based Housing program, however the initiative was still in the planning stage with development drawing issued in FY2024. Construction is anticipated to begin in FY2025.

LOCAL, NON-TRADITIONAL CATEGORY	MTW ACTIVITY (NAME and NUMBER)	NUMBER OF UNIT MONTHS OCCUPIED or LEASED Planned^^	NUMBER OF UNIT MONTHS OCCUPIED or LEASED Actual	NUMBER OF HOUSE-HOLDS SERVED Planned^^	NUMBER OF HOUSE-HOLDS SERVED Actual
Tenant-Based	N/A	0	0	0	0
Property-Based	CCA - #1.22 Sponsored Based Housing Program - #4.11F	456	180	38	15
Homeownership	N/A	0	0	0	
Planned and Actual Totals		456	180	38	15

* The sum of the figures provided should match the totals provided for each Local, Non-Traditional category in the previous table. Figures should be given by individual activity. Multiple entries may be made for each category if applicable.

^^ Figures and text in the “Planned” column should match the corresponding Annual MTW Plan.

HOUSEHOLDS RECEIVING LOCAL, NON-TRADITIONAL SERVICES ONLY	AVERAGE NUMBER OF HOUSEHOLDS PER MONTH	TOTAL NUMBER OF HOUSEHOLDS IN THE PLAN YEAR
N/A	N/A	N/A

ii. Discussion of Any Actual Issues/Solutions Related to Leasing

Discussion of any actual issues and solutions utilized in the MTW housing programs listed.

HOUSING PROGRAM	DESCRIPTION OF ACTUAL LEASING ISSUES AND SOLUTIONS
MTW Public Housing	There weren't any leasing issues in Public Housing.
MTW Housing Choice Voucher	Any delays in leasing were due to HCV applicants experiencing difficulty in finding available units. This was due partly to rent inflation vs the allowed payment standard. HCV is conducting a rent study to determine the current market trends in New Haven. However, with the increase in mobility team activity and the help of the Landlord Liaison building relationships with NH landlords we saw an increase in our success rate from 40 to 48%
Local, Non-Traditional	At the end of FY2024 15 participants were leased up at CCA, with 3 vacancies. The Glendower Group is assisting Youth Continuum in the planning and execution of the LNT youth shelter, to include 20 vouchers. Groundbreaking is anticipated in FY2024 and lease up in FY2025.

C. WAITING LIST INFORMATION

i. Actual Waiting List Information

Snapshot information on the actual status of MTW waiting lists at the end of the Plan Year. The "Description" column should detail the structure of the waiting list and the population(s) served.

WAITING LIST NAME	DESCRIPTION	NUMBER OF HOUSEHOLDS ON WAITING LIST	WAITING LIST OPEN, PARTIALLY OPEN OR CLOSED	WAS THE WAITING LIST OPENED

				DURING THE PLAN YEAR
MTW Public Housing	Site Based	31,025	Open	No
MTW Housing Choice Voucher	Program Specific	41,626	Open	No

Please describe any duplication of applicants across waiting lists:

Applicants can apply for more than one program within ECC/HANH. Numbers provided for each waitlist are not duplicated. ECC/HANH waitlists remain open. Applications have increased dramatically since the Applicant portal has opened and it easier for applicants to apply for the various waiting lists.

ii. Actual Changes to Waiting List in the Plan Year

Please describe any actual changes to the organizational structure or policies of the waiting list(s), including any opening or closing of a waiting list, during the Plan Year.

WAITING LIST NAME	DESCRIPTION OF ACTUAL CHANGES TO WAITING LIST
Housing Choice Voucher (Tenant Based)	The HCV Waiting List (Tenant Based) was opened in February 2021 and remained open.
Low-Income Public Housing	The LIPH waitlist remains open

D. INFORMATION ON STATUTORY OBJECTIVES AND REQUIREMENTS

i. 75% of Families Assisted Are Very Low Income

HUD will verify compliance with the statutory requirement that at least 75% of the households assisted by the MTW PHA are very low-income for MTW public housing units and MTW HCVs through HUD systems. The MTW PHA should provide data for the actual families housed upon admission during the PHA's Plan Year reported in the "Local, Non-Traditional: Tenant-Based"; "Local, Non-Traditional: Property-Based"; and "Local, Non-Traditional: Homeownership" categories. Do not include households reported in the "Local, Non-Traditional Services Only" category.

INCOME LEVEL	NUMBER OF LOCAL, NON-TRADITIONAL HOUSEHOLDS ADMITTED IN THE PLAN YEAR
80%-50% Area Median Income	0
49%-30% Area Median Income	3
Below 30% Area Median Income	12
Total Local, Non-Traditional Households Admitted	**15**

ii. Maintain Comparable Mix

HUD will verify compliance with the statutory requirement that MTW PHAs continue to serve a comparable mix of families by family size by first assessing a baseline mix of family sizes served by the MTW PHA prior to entry into the MTW demonstration (or the closest date with available data) and compare that to the current mix of family sizes served during the Plan Year.

BASELINE MIX OF FAMILY SIZES SERVED (upon entry to MTW)					
FAMILY SIZE	**OCCUPIED PUBLIC HOUSING UNITS**	**UTILIZED HCVs**	**NON-MTW ADJUSTMENTS ***	**BASELINE MIX NUMBER**	**BASELINE MIX PERCENTAGE**
1 Person	852	693	0	1545	32%
2 Person	435	726	0	1161	24%
3 Person	327	637	0	964	20%
4 Person	180	445	0	625	13%
5 Person	89	204	0	293	6%
6+ Person	87	152	0	239	5%
TOTAL	**1970**	**2857**	**0**	**4827**	**100%**

* *"Non-MTW Adjustments" are defined as factors that are outside the control of the MTW PHA. An example of an acceptable "Non-MTW Adjustment" would include demographic changes in the community's overall population. If the MTW PHA includes "Non-MTW Adjustments," a thorough justification, including information substantiating the numbers given, should be included below.*

Please describe the justification for any "Non-MTW Adjustments" given above:

N/A

MIX OF FAMILY SIZES SERVED 2024				
FAMILY SIZE	BASELINE MIX PERCENTAGE**	NUMBER OF HOUSEHOLDS SERVED IN PLAN YEAR^	PERCENTAGE OF HOUSEHOLDS SERVED IN PLAN YEAR^^	PERCENTAGE CHANGE FROM BASELINE YEAR TO CURRENT PLAN YEAR
1 Person	32%	2650	43%	11%
2 Person	24%	1441	23%	-1%
3 Person	20%	1059	17%	-3%
4 Person	13%	571	9%	-4%
5 Person	6%	295	5%	-1%
6+ Person	5%	183	3%	-2%
TOTAL	**100%**	**6199**	**100%**	

** *The "Baseline Mix Percentage" figures given in the "Mix of Family Sizes Served (in Plan Year)" table should match those in the column of the same name in the "Baseline Mix of Family Sizes Served (upon entry to MTW)" table.*

^ *The "Total" in the "Number of Households Served in Plan Year" column should match the "Actual Total" box in the "Actual Number of Households Served in the Plan Year" table in Section II.B.i of this Annual MTW Report.*

^^ *The percentages in this column should be calculated by dividing the number in the prior column for each family size by the "Total" number of households served in the Plan Year. These percentages will reflect adjustment to the mix of families served that are due to the decisions of the MTW PHA. Justification of percentages in the current Plan Year that vary by more than 5% from the Baseline Year must be provided below.*

Please describe the justification for any variances of more than 5% between the Plan Year and Baseline Year:

ECC/HANH saw an increase of 11% in 1 person families over baseline due to the construction of additional units including a senior development located at 122 Wilmot Road.

iii. Number of Households Transitioned to Self-Sufficiency in the Plan Year

Number of households, across MTW activities, that were transitioned to the MTW PHA's local definition of self-sufficiency during the Plan Year.

MTW ACTIVITY NAME/NUMBER	NUMBER OF HOUSEHOLDS TRANSITIONED TO SELF SUFFICIENCY*	MTW PHA LOCAL DEFINITION OF SELF SUFFICIENCY
CARES	4	Number of Households to receive zero subsidy at the end of year 6.
Prison Community Reentry	0	Live Independently and be lease compliant[11]
Family Self Sufficiency Program	3	1 new SEHOP homeowners 1 EOP'd from FSS – Over income 1 EOP'd from SEHOP – 15-year limit
		(***Households Duplicated Across MTW Activities***)
Total Households Transitioned to Self-Sufficiency	**7**	

** Figures should match the outcome reported where metric SS#8 is used in Section IV of this Annual MTW Report.*

[11] Includes graduates from reentry programs in HCV

Who We Serve

ECC/HANH served 6,614 families through its Low-Income Public Housing (LIPH) and Housing Choice Voucher (HCV) programs during FY2024. 787 families were served through LIPH and 5,827 families through HCV program, of which 15 were families in local non-traditional units.

ECC/HANH anticipated serving 6,668 families in FY2024 and served 1% less families than anticipated.

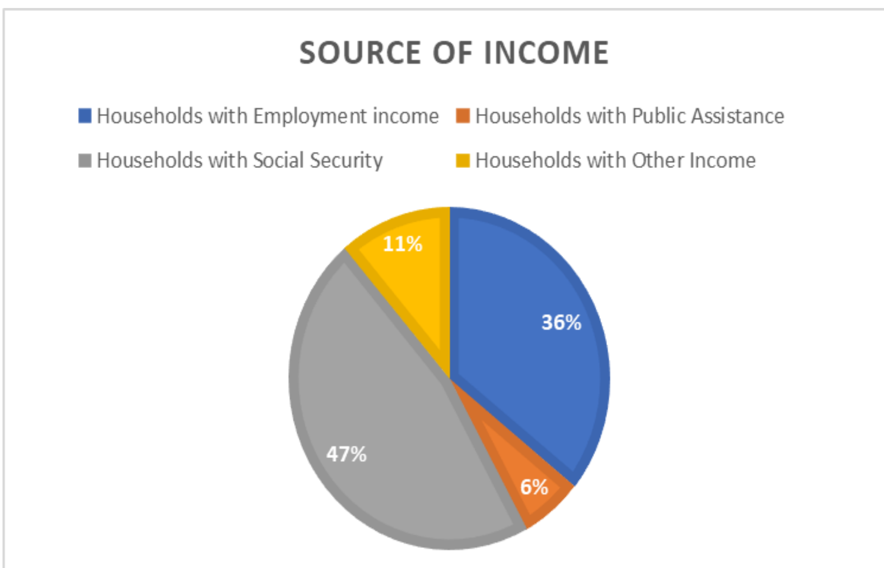
During the 2001 baseline year, ECC/HANH served a total of 4,827 families. Current numbers reflect an increase of approximately 37% (1787 families), indicating that MTW status has allowed ECC/HANH to increase the number of families served.

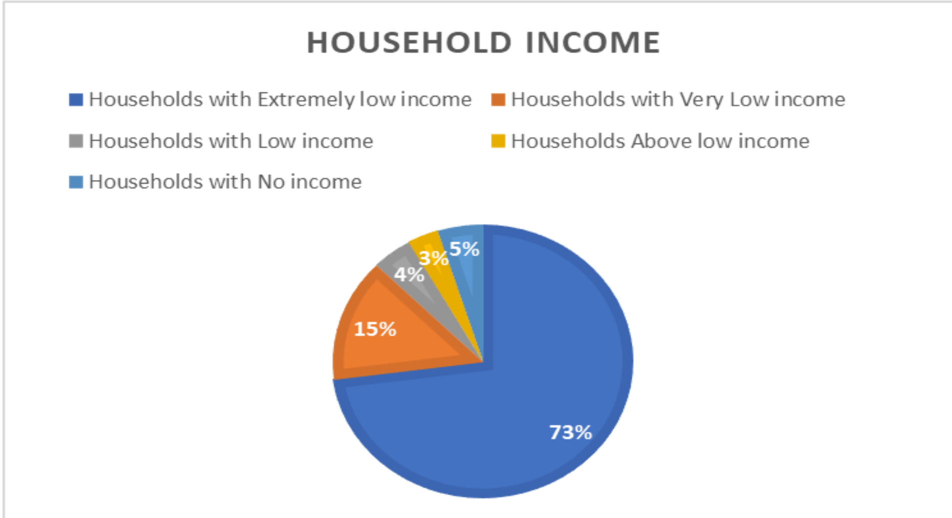
The vast majority of the families served by ECC/HANH can be categorized as Extremely Low Income (ELI). In LIPH, 11% of the households are ELI and 89% of HCV families are categorized as ELI.

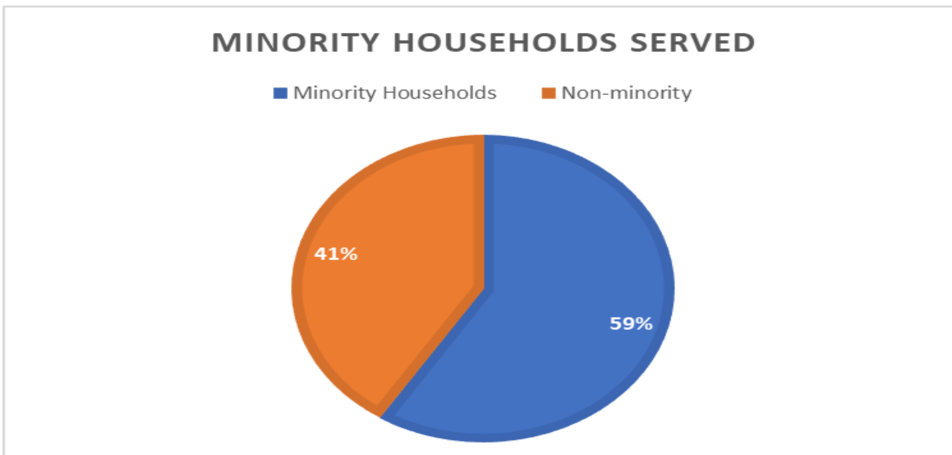
Households are predominantly composed of 1 to 3 persons, with 12% of LIPH and 88% of HCV households ranging from 1-person to 3-person families.

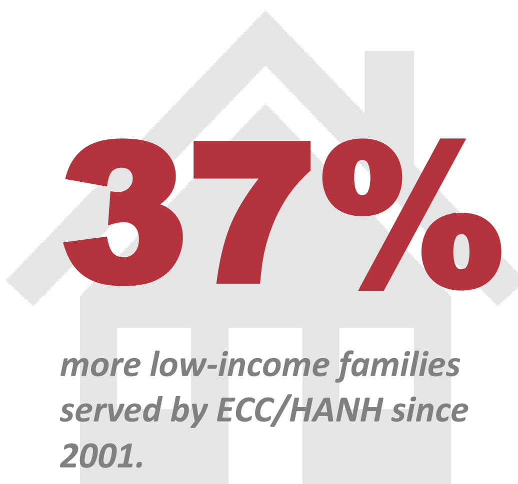
The average total household income for HCV participants is $19,578 and $21,706 for LIPH residents.
14% percent of LIPH families and 86%% of HCV families earn wages. Only a small percentage of families report no income, accounting for 16% of LIPH and 84% of HCV households.

The tables below summarize the population demographics for source of income, household income and minority household served.









37%

more low-income families served by ECC/HANH since 2001.

ECC/HANH Population Demographics - FY2024					
	LIPH		**HCV**		**Total**
Total Households*	787	12%	5827	88%	6614
Total Individuals*	1806	13%	11,904	87%	13,710
Average Income	$21,706		$19,578		
Average TTP	$518		$461		
Households with Extremely low income	516	11%	4127	89%	4643
Households with Very Low income	130	13%	877	87%	1007
Households with Low income	37	13%	257	87%	294
Households Above low income	59	25%	173	75%	232
Households with No income	63	16%	327	84%	390
Households with Employment income	333	14%	2020	86%	2353
Households with Public Assistance	91	33%	186	86%	277
Households with Social Security	372	13%	2591	87%	2963
Households with Other Income	151	24%	490	77%	641
Minority Households	502	14%	3,133	86%	3635
Non-minority	285	11%	2,301	89%	2586

Elderly families	202	11%	1,637	89%	1839
Disabled families	336	13%	2,292	87%	2628
1 member	314	12%	2358	88%	2672
2 members	196	14%	1,248	86%	1444
3 members	131	12%	928	88%	1059
4 members	75	13%	495	87%	570
5 members	40	14%	253	86%	293
6 members	15	15%	86	85%	101
7 members	12	23%	40	77%	52
8+ members	4	13%	26	87%	30

Low-Income Public Housing (LIPH)

ECC/HANH started FY2024 with a housing stock of 1022 units,

- 632 site-based family units (57% of LIPH stock)
- 219 elderly/disabled units (27 of LIPH stock)
- 171 scattered site units (16% of LIPH stock)

and planned to end with 584 public housing units.

- 391 site-based family units (67% of LIPH stock)
- 109 Elderly/Disabled units (7% of LIPH stock)
- 83 Scattered Site units (14% of LIPH stock)

At the end of FY2024, ECC/HANH had a total of 821 public housing units. This total included:

- 431 site-based family units (52% of LIPH stock)
- 219 elderly/disabled units (27%of LIPH stock)
- 171 scattered site units (21% of LIPH stock)

At the start of ECC/HANH's MTW status, ECC/HANH's LIPH housing stock included 2,965 total units. Since then, several LIPH units have converted to RAD/PBV and PBV units.

Although ECC/HANH is decreasing the LIPH stock, it is important to note that the RAD stock has increased. The increase in RAD units means that residents are not losing housing opportunities, and as noted previously, xx more families are now served through ECC/HANH's affordable housing programs than before ECC/HANH was granted MTW status.

Of the total LIPH units, post RAD-conversion, 13 units will remain approved as vacancies for units offline. These will be held for the following uses: Officers in Residence, Teachers in Residence, Asset Management offices, Tenant Resident Council offices/food banks.

The following table details the LIPH portfolio at the end of FY24.

Development Name	Development Type	Units beginning FY24	Planned Units to Add	Planned Units to Remove	Actual Units Added	Actual Units Removed	Total units at the end of FY24
Val Macri	Elderly /Disabled	17	0	0	0	0	17
Crawford Manor	Elderly /Disabled	109	0	0	0	0	109
RT Wolfe	Elderly /Disabled	93	0	0	0	0	93
TOTAL		**219**	**0**	**0**	**0**	**0**	**219**
Westville Manor	Family	89	0	0	0	0	89
McConaughy Terrace	Family	201	0	201	0	201	0
Quinnipiac Terrace I	Family	58	0	0	0	0	58
Quinnipiac Terrace 2	Family	56	0	0	0	0	56
Quinnipiac Terrace 3	Family	17	0	0	0	0	17
Essex Townhouses	Family	35	0	0	0	0	35
New Rowe	Family	46	0	0	0	0	46
Brookside Phase 1	Family	50	0	0	0	0	50
Brookside Phase II	Family	50	0	0	0	0	50
Rockview Phase 1 Rental	Family	30	0	0	0	0	30
TOTAL		**632**	**0**	**201**	**0**	**201**	**431**
Scattered Site - Multi Family	Scattered Sites	96	0	87	0	0	96
Scattered Site – West	Scattered Sites	23	0	0	0	0	23
Scattered Site – East	Scattered Sites	52	0	0	0	0	52
TOTAL		**171**	**0**	**87**	**0**	**0**	**171**
GRAND TOTAL		**1022**	**0**	**288**	**0**	201	**821**

Housing Choice Voucher
During FY 2024, ECC/HANH planned to allocate at least 90% of its HCV funding to HCV program and administrative costs with an estimated 5,791 vouchers utilized out of a HUD allocation of approximately 6,328 vouchers.

At the end of FY2024, the HUD allocation was 6328 vouchers and the total voucher count was 5637, which is 89.1% of the HCV budget allocated to HCV purposes.

ECC/HANH's project-based voucher allocation includes the following:

At the start of the FY2024, ECC/HANH allocated 723 non-RAD PBVs, 1461 RAD/PBVs for a total of 2,184 project-based vouchers.

At the end of FY24, ECC/HANH administered 643 non-RAD PBVs and 1461 RAD/PBVs for a total of 2104 project-based vouchers.

The non-RAD PB allocation is 15%*,
**(Total voucher count (5637) - RAD/PBV (1461) = non-RAD vouchers (4176))*
(PBV (643) is 15% of total non-RAD vouchers)
ECC/HANH planned to allocate 4,130 vouchers for tenant-based uses (uses described in table below).

Description	2024 Baseline	Planned units to be removed	Actual Units Removed	Planned units to be added	Actual Units Added	Planned units at the end of FY 2024
MTW Vouchers						
DMHAS Supportive - Housing First	10	0	0	0	0	10
DMHAS MHT Grant - FUSE	10	0	0	0	0	10
Family Options - Homeless	15	7	0	0	0	8
Permanent Enrichment	10	0	0	0	0	10
Foreclosure Protection	17	3	0	0	0	14
Family Unification Supportive Housing	20	0	0	0	0	20
Homelessness/Imminent Danger of Homelessness	40	0	0	0	0	40
Supportive Housing/Homelessness Prevention I	51	0	0	10	0	61
Project Longevity	25	0	0	0	0	25
Re-entry Fresh Start	18	0	0	8	0	26
CARES	5	0	0	0	0	5
Section Eight Home Ownership Program (SEHOP)	60	0	0	0	0	60
West Rock Homeownership Phase I	2	2	0	0	0	0

Scattered Site Homeownership	0	0	0	6	0	6
Farnum Relocation	52	15	0	0	0	37
RAD II Relocation	7	6	0	0	0	1
Valley Relocation	32	0	0	0	0	32
Westville Relocation Vouchers	50	0	0	0	0	50
MTW Tenant Based Voucher	3,320	0	0	73	0	3397
Subtotal	**3744**	**33**	**0**	**97**	**0**	**3812**
			0		0	
Non-MTW Vouchers			0		0	
Emergency Housing Vouchers (EHV)	37	0	5	0	0	32
Church Street South (Tenant Protection Voucher)	179	47	0	0	0	132
Church Street South 2	15	2	0	0	0	13
Church Street South 3	47	7	0	0	0	40
Enhanced Vouchers	11	0	0	0	0	11
VASH Vouchers	100	0	0	0	0	100
Subtotal	**389**	**56**	**0**	**0**	**0**	**333**
TBV Totals	**4133**	**89**	**0**	**97**	**0**	**4145**
			0		0	
Non-RAD PBV	**706**	**0**	0	**58**	19	**725**
RAD/PBV Vouchers	**1461**	**0**	0	**192**	228	**1689**
Grand Total	**6301**	**89**	**0**	**347**	**247**	**6559**

Emergency Housing Vouchers

The American Rescue Plan (ARP) of 2021, section 3202 created the Emergency Housing Vouchers (EHV) for individuals and families who are experiencing homelessness; at risk of experiencing homelessness; fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; or were recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing stability. ECC was allocated 37 EHV effective July 1, 2021. After September 30, 2023, ECC/HANH may not reissue any previously leased EHV, regardless of when the assistance for the formerly assisted family ends or ended.

All referrals must come through the CoC Coordinated Entry system or from a Victims Services Provider. ECC/HANH has entered into an MOU with the CoC (Coordinated Access Network) who agrees to fulfill its responsibilities of prioritizing individuals and families for EHV assistance, determining the homelessness eligibility, referring individuals and families through the CoC's coordinated entry system, supporting individuals and families in processing voucher applications, supporting the housing search process, and planning for and coordinating the delivery of supportive services to support the housing stability of EHV participants.

ECC/HANH has received approval to implement the following rent simplification flexibilities to the Emergency Housing Vouchers, which will reduce the staff time to process the recertification and reduce the burden of participants having to report their income annually and have an annual inspection.

- Rent simplification activities, consisting of:
    - Multi-year recertification cycles (triennial for elderly or disabled households and biennial for work-able households)
    - Simplified rent tiers with elimination of standard deductions, and $1,000 income bands beginning at $2,500
    - Exceptional expense tiers, allowing households with exceptional medical, disability, or childcare expenses to request a rent reduction
    - $50 minimum rent, with a hardship exemption for households unable to pay minimum rent
    - Transition period of one year from current income-based rent to the tiered-rent structure and minimum rent to avoid hardships
- Rent simplification/cost stabilization measures, consisting of:
    - HQS inspections on a biennial and triennial schedule, matching recertification schedule and allowing participants and landlords to request a special inspection at any point if deficiencies are suspected
    - Self-certification for curing failed inspections if failed items are unrelated to health and safety issues
    - Limiting landlord rent increases to only the time of the household's recertification

At the end of FY2024, 86% of the vouchers were leased for a total 32 EHVs. ECC is will not have any future lease-ups under EHV as it was a special program with an end date of September 30, 2023

III. Proposed MTW Activities

All proposed MTW activities that were granted approval by HUD are reported in Section IV as ‘Approved Activities’

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IV. Approved MTW Activities: HUD Approval previously granted

A. IMPLEMENTED ACTIVITIES

Initiative 1.2 – Local Total Development Cost (TDC) Limits

Cost Effective

Housing Choice

i. **Plan Year Approved, Implemented and Amended**
Approved in FY08 and implemented in FY09.
Amended in FY12 and FY17

ii. Description

This initiative was approved in FY08 and implemented in FY09. This activity establishes Total Development Costs (TDC) and Housing Construction Costs (HCC) for ECC/HANH that are separate from HUD's standard limits to better reflect local real estate market conditions. ECC/HANH has determined that HUD's standard TDC and HCC limits do not reflect the local marketplace conditions for development and redevelopment activities for New Haven based on two factors: location and design standards.

ECC/HANH prepared a TDC and HCC schedule, which reflects construction and development costs in New Haven. ECC/HANH first submitted its revised alternate TDC and HCC schedule as part of the Appendix to the FY09 Annual MTW Report. The alternate HCC and TDC uses historical data from recent ECC/HANH mixed-income developments by building type and bedroom size, in addition to current RS Means Building Cost Data by building type, gross square footage, and applicable hard costs. The data further confirmed that New Haven MSA construction costs are on par with those of Fairfield County (in Connecticut), like that of the New York City market. Given these costs, the data showed that it is necessary to use an alternate HCC and TDC.

During FY12, ECC/HANH submitted revised TDC and HCC limits. The TDC limits were again revised in 2017 to reflect increased development costs.

Location: HUD's TDC and HCC cost limit reflects a national industry average. However, construction costs in New Haven, with its proximity to the New York City construction market, are higher than the national average. Although higher costs can be challenging to accommodate, ECC/HANH uses higher quality building products to:

- remain marketable and competitive in the local rental market
- reduce maintenance cost
- increase durability
- enhance the quality of life of the residents

Design Standards: ECC/HANH's design standards include higher quality materials for long-term viability and durability. Using higher quality materials for development and redevelopment activities results in higher construction costs but also increases the quality, marketability, and sustainability of units, improves energy efficiency, and reduces the number of requests for emergency work orders. By using higher quality materials, ECC/HANH also anticipates faster lease ups and fewer unit turnovers.

Impact

ECC/HANH's MTW flexibility has allowed for an extensive redevelopment approach that has utilized the alternative TDC initiative to support the design and development of quality, energy efficient housing of choice that meets market demand and local standards. This is bolstered by the critical flexibility provided by the initiative, including the ability to leverage non-MTW funds through applications for competitive funding rounds. Of the past 14 redevelopments, 8 of 14 required use of the local TDC. TDCs range from $198k to

$380k per unit. Those that exceed HUD TDC limits exceeded by between $4700 and $78k. At no time did we exceed the HUD approved alternate TDC limits.

Since implementing this initiative, ECC/HANH has redeveloped thousands of units, leveraged significant non-federal dollars and created quality, cost and energy efficient housing opportunities. The alternate TDC has allowed for an increase of almost 300 hard units, improved occupancy rates and significant reductions in utility costs.

There has also been an 82% reduction in the average per unit/per month electric utility expenses from the baseline in 2012, $900 to $159.54 and a 56% reduction in the average per unit/per month gas utility expense from $60.83 to $26.74. This savings is even greater taking inflation into account.

Farnam Court Phase II 4% and Farnam Court Phase II 9% projects were completed in FY2022 and are now fully occupied and comply with the TDC.

ECC/HANH's Alternative

OVER REDEVELOPED UNITS
REAC SCORES THAT HAVE EXCEEDED
% REDUCTION IN UTILITY COSTS

At the beginning of FY2024, ECC/HANH had the following developments in the pipeline:
Valley Townhomes, 34 Level Street, Westville Manor Phase I, Westville Manor Phase II, St. Luke's and Newhallville.

As it relates to our approved TDC, these developments shall not exceed the approved TDC. However, all listed developments do need the ECC Alternative TDC limits

McConaughy Terrace and Crawford Manor will not trigger the alternative TDC.

ECC/HANH continues to work diligently to find creative construction options to receive a quality development that will have a lifecycle of 20 years while staying within the lower level of the approved TDC.

Valley Townhomes had a financial closing in the 1st quarter of FY23 and demolition began in the 2nd quarter of FY23 with occupancy completed June of FY24. There are 32 RAD/PBV units and 8 market rate units. The project cost was $23 million.

At Valley Townhouses, ECC/HANH is replacing an obsolete 1980s era development saddled with poor design and moisture problems. In its place, ECC/HANH is constructing 40 passive house townhouse style units that will become housing of choice. Valley Townhouses could not have been constructed to the current quality without the use of the alternate TDC.

This initiative has allowed ECC/HANH to undertake full redevelopment of aged and unsustainable older LIPH developments. Such developments come with increased costs related to abatement, demolition, infrastructure, site work, Davis Bacon and other costs that substantially drive up the per unit cost. The location within the greater New York metro area, combined with the high materials standards required by ECC/HANH also increase costs.

Lastly, ECC/HANH is replacing our older housing stock with new buildings that meet a high Green standard, including two Passive house developments and similar standards that often add between 8-10% of construction costs.

ECC/HANH anticipated reduced crime rates in redeveloped sites and improved REAC scores.

ECC/HANH has resumed regular unit inspections and routine maintenance work that was deferred during the height of the COVID-19 pandemic. REAC inspections resumed in FY2022 for the developments with remaining LIPH units.

ECC/HANH also contracted for our own independent inspections. The average REAC-like inspection score across all redeveloped sites was 76% which is a 1% increase from the FY2023 score of 75%

ECC/HANH's MTW approved alternative TDCs are facilitating the cost-effective development of quality, environmentally sound and desirable housing communities across our jurisdiction.

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	1,970 occupied units (baseline 2001)	Decrease of not more than 5% from previous year (limited to de minimus reduction)	2024: 2023: 2,788 2022: 2,246 units[12] 2021: 2,246 units	

* ECC/HANH's baseline of LIPH occupied units was 1,970. As ECC/HANH repositions its portfolio units transfer from LIPH to other platforms. The benchmark is the combined number of LIPH and redeveloped units on the PBV, LIHTC and RAD platforms.

Internal Metric #6: Utility Expense Per Unit ****				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Reduction of utility expenses per unit, pre and post redevelopment – Electric	Valley/Waverly: $900 per unit/ per month in 2012	5% reduction; Electric utility expenses would reach approximately $855 per unit (escalated annually)	Refer to Appendix 10, Electricity Utility Costs Per Unit Per Month. 2024: Average cost per unit; $xxx 2023: Average cost per unit; $116.23	

[12] 1,124 LIPH units and 1,122 PBV and RAD redeveloped replacement units

			2022: Average cost per unit; $135.30	
Reduction of utility expenses per unit, pre and post redevelopment – Gas	Valley/Waverly: $60.83 per unit/ per month in 2012	5% reduction; Gas utility expenses would reach approximately $58 per unit (escalated annually)	Refer to Appendix 10, Gas Utility Costs Per Unit Per Month. 2024: Average cost per unit: $xx 2023: Average cost per unit: $34.82 2022: Average cost per unit: $47.50	

TOTAL DEVELOPMENT COST BY DEVELOPMENT AND UNIT										
Development Name	Year Converted	LIPH Units	PBV Units	Total # of Assisted Units	# of Market Rate Units	Total # of Units	HUD TDC (2013) ~	ECC HANH TDC ~	TDC	TDC Per Unit
Eastview Terrace Phase 1	2009	53	49	102	0	102	$259,210	$351,621	$32,289,891	$316,567.56
Quinnipiac Terrace 3	2010	17	16	33	0	33	$259,210	$351,621	$9,384,480	$284,378.18
William T. Rowe	2010	46	32	78	26	104	$313,133	$428,328	$24,987,375	$240,263.22
Brookside Phase I	2011	50	50	100	0	100	$259,210	$351,621	$30,198,639	$301,986.39
Brookside Phase II	2012	50	51	101	0	101	$259,210	$351,621	$20,014,054	$198,158.95
Wilmot Crossing	2012	0	47	47	0	47	$313,133	$428,328	$13,109,292	$278,921.11
Rockview Phase I	2013	30	47	77	0	77	$259,210	$351,621	$21,790,445	$282,992.79
Ribicoff 9%	2014	0	44	44	11	55	$313,133	$428,328	$14,517,329	$263,951.44
Ribicoff 4%	2014	0	51	51	0	51	$259,210	$351,621	$13,457,150	$263,865.69
Farnam Courts-Fair Haven	2015	0	57	57	0	57	$259,210	$351,621	$19,203,991	$336,912.12
Farnam Court Phase I onsite	2016	0	86	86	8	94	$313,133	$428,328	$27,436,148	$291,873.91
Rockview Phase 2	2019	0	62	62	16	78	$298,901	$405,464	$22,736,473	$291,493.24
Farnam Courts-Phase 2	2020	0	88	88	23	111	$259,210	$351,621	$33,394,964	$300,855.53
Valley St (RAD 2A)	2022	0	32	32	8	40	$304,482	$398,124	$14,984,990	$374,625
Total		**246**	**680**	**926**	**84**	**1010**	$3,625,113	$4,931,744	$282,520,231	$3,652,220.13

*- In closing,**Proposed

Redevelopment Metrics				
Internal Metric #2: REAC Scores				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
REAC scores	REAC score of 80 for ECC/HANH's developments (those reflecting alternate TDCs)	At least a10% increase. REAC scores would reach 88.	Refer to Appendix 8: ECC/HANH Development REAC Scores for specific data points. FY2024 – Average 76%	No
Internal Metric #3: Average work order				
Work orders per property	N/A	Brookside Phase I: 1,000 (10 work/year) Brookside Phase II: 1,000 QT1: 560 QT2: 580 QT3: 170 Eastview: 1,020	Refer to Appendix 9: Work Orders, FY09 to FY23 for specific data points.	

For all properties redeveloped with alternate TDCs, the benchmarks were met.

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

In reviewing the Internal Metric #2, the non LIPH redevelopments are no longer subject to REAC inspections, however we contract for independent UPCS inspections and utilize those scores to track progress.

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

Due to post-pandemic construction cost escalation, the Alternate TDC will likely need to be increased for FY 2025 to keep pace with market conditions.

Energy savings benchmarks will also need to be revisited since Connecticut is prioritizing all electric buildings, which will reflect a higher electric cost but a lower energy cost once inflation is factored into the equation.

Initiative 1.4 and 1.10 – Defining Income Eligibility for the Project Based Voucher Programs

Approved in FY12 and implemented in FY13.

Cost Effective

Housing Choice

Description

To be eligible to receive assistance under the Project-Based Voucher (PBV) program, a family must meet the following income limits under Section 8(o) (4) of the Housing Act of 1937. Recipients of PBV program assistance must be:

- a very low-income family.
- a family previously assisted under this title.
- a low-income family that meets eligibility criteria specified by the public housing agency.
- a family that qualifies to receive a voucher in connection with a homeownership program approved under Title IV of the Cranston-Gonzalez National Affordable Housing Act; or
- a family that qualifies to receive a voucher under section 223 or 226 of the Low-Income Housing Preservation and Resident Homeownership Act of 1990.

The PBV program promotes housing choice in developing communities with housing options for a wide range of incomes and reduces the cost of the program. ECC/HANH used the flexibility granted under Attachment C, Section C(3)(a) of the MTW Agreement to establish PBV program eligibility criteria under its Administrative Plan. The eligibility criteria require that:

1. No less than 40 percent of the project-based vouchers awarded in any year to be awarded to families with incomes at or below 30 percent of the Area Median Income (AMI), adjusted for family size.
2. ECC/HANH will award up to 15 percent of the PBV's allocated for any mixed finance project to families with incomes between 50 and 80 percent of AMI for Brookside Phase 1 Rental.
3. 45 percent of PBV may be allocated to families with income between 50 and 80 percent AMI for Brookside Phase 2 Rental mixed finance development.

Impact

This initiative includes the developments listed in the following chart.

Income Eligibility for Project Based Voucher Program in Mixed-Finance Developments- At Lease up - FY2024							
Development	**Units at or below 30% of AMI**	**Percent**	**Units at 31-49% of AMI**	**Percent**	**Units at 50-80% of AMI**	**Percent**	**Total Units**
BROOKSIDE PHASE I	**1**	**100%**	**0**	**0%**	**0**	**0%**	**1**
BROOKSIDE PHASE II	**0**	**80%**	**0**	**0%**	**0**	**20%**	**0**

CONSTANCE B MOTLEY	9	100%	0	0%	0	0%	9
EASTVIEW TERRACE PHASE I	3	50%	2	33%	1	17%	6
EASTVIEW TERRACE PHASE II	0	0%	0	0%	0	0%	0
FAIRHAVEN CHATHAM	0	0%	0	0%	0	0%	0
FAIR HAVEN EASTVIEW II	0	0%	0	0%	0	0%	0
FAIRMONT	2	100%	0	0%	0	0%	2
FULTON PARK	0	0%	0	0%	0	0%	0
KATHERINE HARVEY TERRACE	0	0%	0	0%	0	0%	0
MCQUEENEY	6	86%	1	14%	0	0%	7
MILL RIVER/ FARNAM I	2	50%	1	25%	1	25%	4
MILL RIVER/ FARNAM II 9%	2	100%	0	0%	0	0%	1
NEWHALL GARDENS	1	100%	0	0%	0	0%	1
PRESCOTT BUSH	2	67%	0	0%	1	33%	3
QUINNIPIAC TERRACE PHASE I	0	0%	0	0%	0	0%	0
QUINNIPIAC TERRACE PHASE II	3	60%	2	40%	0	0%	5
QUINNIPIAC TERRACE PHASE III	0	0%	0	0%	0	0%	0
RIBICOFF 9	1	100%	0	0%	0	0%	1

RIBICOFF 4	1	100%	0	0%	0	0%	1
ROCKVIEW PHASE I	3	50%	2	33%	1	17%	6
ROCKVIEW PHASE II	0	0%	0	0%	0	0%	0
RUOPPOLO	5	100%	0	0%	0	0%	5
STANLEY JUSTICE	0	0%	0	0%	0	0%	0
WAVERLY TOWNHOMES	0	0%	1	100%	0	0%	1
WILLIAM T ROWE	7	78%	2	22%	0	0%	9
WILMONT CROSSING	1	100%	0	0%	0	0%	1
WILMONT CROSSING (RAD)	2	100%	0	0%	0	0%	2
WINSLOW	6	100%	0	0%	0	0%	1
EASTVIEW PHASE 1 (RAD)	1	25%	3	75%	0	0%	4
MCCONAUGHY 4%	32	87%	3	8%	2	5%	37
MCCONAUGHY 9%	75	85%	9	10%	4	5%	88
VALLEY TOWNHOUSES	16	73%	6	27%	0	0%	22
TOTAL	**181**	**81%**	**32**	**14%**	**10**	**5%**	**223**

Since its implementation in FY13, this initiative has increased housing choice and cost effectiveness at the developments listed above: ECC/HANH has successfully redeveloped these properties, provided tiered income opportunities and not displaced our lowest income families.

In FY2024, ECC/HANH exceeded the first eligibility criteria.

- No less than 40 percent of the project-based vouchers awarded in any year to be awarded to families with incomes at or below 30 percent of the Area Median Income (AMI), adjusted for family size. **81% of PBVs were awarded.**

However, the second and third eligibility criteria were not met.

- ECC/HANH will award up to 15 percent of the PBV's allocated for any mixed finance project to families with incomes between 50 and 80 percent of AMI for Brookside Phase 1 Rental.

0% of PBVs was awarded.

- 45 percent of PBV may be allocated to families with income between 50 and 80 percent AMI for Brookside Phase 2 Rental mixed finance development.
  0% was allocated.

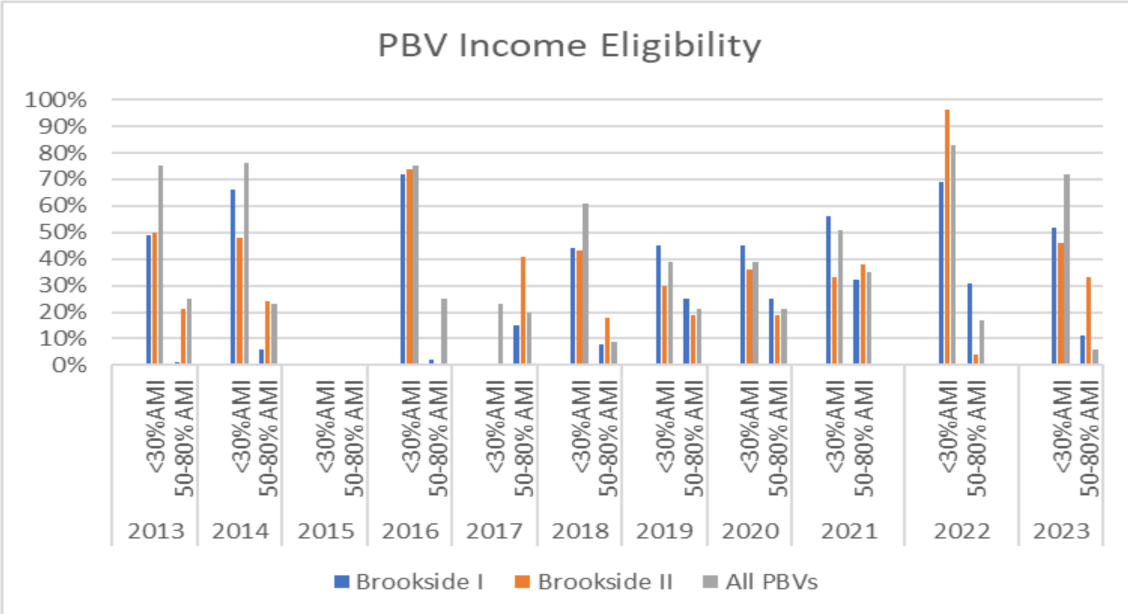
The following chart and graph show the PBV income mix for all AMIs at the end of FY2024.

However, overall portfolio wide the following income mix was achieved.

- 77% of PBVs – 0 to 30% AMI
- 19% of PBVs - 31-49%AMI
- 5%% of PBVs - 50-80% AM
- 0.07% of PBV's- greater than 80% AMI
-

Income Eligibility for Project Based Voucher Program in Mixed-Finance Developments- Overall - FY2024									
Development	**Units at or below 30% of AMI**		**Units at or below 50% of AMI**		**Units at or below 80% of AMI**		**Units over 80% of AMI**		
Brookside Phase I Rental	23	53.49 %	15	34.88 %	5	11.63 %	0	0.00 %	43
Brookside Phase II Rental	21	48.84 %	14	32.56 %	8	18.60 %	0	0.00 %	43
Eastview Phase I	29	58.00 %	16	32.00 %	5	10.00 %	0	0.00 %	50
Fairmont Heights	84	96.55 %	3	3.45 %	0	0.00 %	0	0.00 %	87
Farnum I	71	65.63 %	13	34.38 %	1	0.00 %	0	0.00 %	85
Fulton Park	7	83.53 %	4	15.29 %	1	1.18 %	0	0.00 %	12
McConaughy 4%	32	86.49 %	3	8.11 %	2	5.41 %	0	0.00 %	37
PBV QT Phase 2	14	63.64 %	6	27.27 %	2	9.09 %	0	0.00 %	22
Rockview Phase I Rental	16	38.10 %	19	45.24 %	7	16.67 %	0	0.00 %	42
122 Wilmot Road	11	84.62 %	2	15.38 %	0	0.00 %	0	0.00 %	13
122 Wilmot Road	27	79.41 %	6	17.65 %	1	2.94 %	0	0.00 %	34
CB Motley	39	88.00 %	3	12.00 %	1	0.00 %	0	0.00 %	43
Eastview Phase I	31	60.78 %	17	33.33 %	2	3.92 %	1	1.96 %	51
Fairhaven EVTII & CH	27	50.00 %	18	33.33 %	9	16.67 %	0	0.00 %	54

Farnum II 4%	21	71.43 %	11	28.57 %	0	0.00 %	0	0.00 %	32
Katherine Harvey Terrace	16	58.33 %	1	33.33 %	0	8.33 %	0	0.00 %	17
Matthew Ruoppolo Manor	91	97.85 %	2	2.15 %	0	0.00 %	0	0.00 %	93
McQueeney Towers	120	93.02 %	9	6.98 %	0	0.00 %	0	0.00 %	129
New Rowe Building	18	58.06 %	9	29.03 %	4	12.90 %	0	0.00 %	31
Newhall Gardens	22	94.12 %	3	5.88 %	0	0.00 %	0	0.00 %	25
PBV QT Phase 1	16	69.57 %	7	30.43 %	0	0.00 %	0	0.00 %	23
PBV QT Phase 3	7	50.00 %	5	35.71 %	2	14.29 %	0	0.00 %	14
Prescott Bush	47	92.16 %	2	3.92 %	2	3.92 %	0	0.00 %	51
RAD Farnam II 9%	41	88.31 %	8	9.09 %	3	2.60 %	0	0.00 %	52
RAD McConaughy 9%	68	78.57 %	7	21.43 %	2	0.00 %	0	0.00 %	77
Ribicoff - 4%	32	68.09 %	12	25.53 %	3	6.38 %	0	0.00 %	47
Ribicoff - 9%	23	52.27 %	17	38.64 %	4	9.09 %	0	0.00 %	44
Stanley Justice	5	78.85 %	2	15.38 %	0	5.77 %	0	0.00 %	7
Valley Townhouses	22	90.70 %	6	6.98 %	0	2.33 %	0	0.00 %	28
Waverly Townhouses	30	68.18 %	14	31.82 %	0	0.00 %	0	0.00 %	44
Winslow Celentano	53	89.83 %	6	10.17 %	0	0.00 %	0	0.00 %	59
Grand Total	1,064	76.60 %	260	18.72 %	64	4.61 %	1	0.07 %	1,389



Outcomes

HUD-Required Metrics

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	1,970 occupied units (baseline 2001)	Decrease of not more than 5% from previous year (limited to de minimus reduction);	2024: 2023: 2,788* 2022: 2,246 units 2021: 2,246 units[13]	

** ECC/HANH's baseline of LIPH occupied units was 1,970. As ECC/HANH repositions its portfolio units transfer from LIPH to other platforms. The benchmark is the combined number of LIPH and redeveloped units on the PBV, LIHTC and RAD platforms.*
FY2023 - LIPH Units (1022) + Total ECC/HANH redeveloped PBVS (305) + Non-RAD PBVS (1461) = 2788.

Internal Metrics

Internal Metric #9: Income eligibility				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

[13] 1,124 LIPH units and 1,122 PBV and RAD redeveloped replacement units

Number of households at below 30% Area Median Income (AMI)	N/A	No less than 40% of the PBVs awarded in any year will be awarded to families with incomes at or below 30% of the area median income, adjusted for family size.	2024 • 64% of families in applicable developments have incomes below 30% AMI (see above Income Eligibility table for more information) • 100% of new PBV households at Brookside Phase I families were at or below the 30% AMI. This represents one household. • 53 of all households at Brookside Phase I are at or below 30% AMI. • 0% of new PBV households at Brookside Phase II were at or below 30% AMI. This represents zero households. • 49% of all households at Brookside Phase II are at or below 30% AMI. 2023 • 87% of families in applicable developments have incomes below 30% AMI (see above Income Eligibility table for more information) • 100% of new PBV households at Brookside Phase I families were at or below the 30% AMI. This represents two households. • 51%% of all households at Brookside Phase I are at or below 30% AMI. • 80% of new PBV households at Brookside Phase II were at or below 30% AMI. This represents four households. • 46% of all households at Brookside Phase II are at or below 30% AMI. 2022 • 64% of families in applicable developments have incomes below 30%	

			AMI (see above Income Eligibility table for more information) • 2% of new PBV households at Brookside Phase I families were at or below the 30% AMI. • 60% of all households at Brookside Phase I are at or below 30% AMI. • 2% of new PBV households at Brookside Phase II were at or below 30% AMI. • 52% of all households at Brookside Phase II are at or below 30% AMI.	

Redevelopment Metrics (continued)				
Internal Metric #9: Income eligibility (continued)				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of households between 50% AMI and 80% Area Median Income (AMI)	N/A	15% of the PBVs may be allocated to families with incomes between 50 and 80% of AMI at <u>Brookside Phase I rental</u> 45% of PBV may be allocated to families with incomes between 50 and 80% AMI at <u>Brookside Phase II rental</u>	2024 • 0% of new PBV households at Brookside Phase I families were between 50% & 80% AMI. • 35% of TOTAL households at Brookside Phase I were between the 50% to 80% AMI. • 0 % of new PBV households at Brookside Phase II were between 50% & 80% AMI. • 33% of total households at Brookside Phase II were between the 50% & 80% AMI. • 38% of families in applicable developments have incomes between 50% & 80% AMI 2023 • 0% of new PBV households at Brookside	Partial

			Phase I families were between 50% & 80% AMI. • 33% of TOTAL households at Brookside Phase I were between the 50% to 80% AMI. • 0% of new PBV households at Brookside Phase II were between 50% & 80% AMI. • 33% of total households at Brookside Phase II were between the 50% & 80% AMI.12% of families in applicable developments have incomes between 50% & 80% AMI 2022 • 3% of new PBV households at Brookside Phase I families were between 50% & 80% AMI. • 52% of TOTAL households at Brookside Phase I were between the 50% to 80% AMI. • 4% of new PBV households at Brookside Phase II were between 50% & 80% AMI. • 16% of total households at Brookside Phase II were between the 50% & 80% AMI. • 5% of families in applicable developments have incomes between 50% & 80% AMI.	

This initiative is designed to achieve an income mix at redeveloped properties while protecting against the displacement of extremely low-income families and has been successful in supporting the redevelopment of units and preservation of units while successfully increasing the income mix in these developments. As shown in the chart above, over time the income mix has increased creating the mixed income communities desired. ECC/HANH continues to serve our lowest income families. Importantly, ECC/HANH has maintained the priority for serving Extremely Low-Income families by ensuring that income mix does not equate to fewer ELI families served. Data suggests less turnover in units at the ELI income level resulting in years where no new families are leased at this income, however, the percentage of ELI families is not decreasing.

Greater income mix is desired in these sites as the percentage of families at 50 to 80% AMI continues to lag. Efforts to recruit families and to assist families in maintaining and increasing their income remain high priorities in order to achieve the desired mixed-income community stability.

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks or Possible Strategies

None

Initiative – 1.6 Deconcentration of Poverty (promoting expanded housing opportunities for HCV and PBV program)

Approved in FY08 and implemented in FY09. Updated in FY2020.

Housing Choice

Description

This initiative was approved in FY2008 and implemented in FY2009 for the purposes of creating a successful program with stable landlords, high-quality properties, and mixed-income neighborhoods. The program includes mobility related services, incentives for landlords and participants and exception rent standards.

Mobility Counseling and Incentives

ECC/HANH has provided mobility counseling services for voucher participants to assist their search for housing in non-impacted areas since FY2009. In FY 2020, ECC/HANH updated this initiative to include:

1) Mobility Counseling offered through the Glendower Group with a focus on educating and incentivizing families on rental options in non-impacted areas
2) Application fee assistance (paid for up to 3 applications with an anticipated cost of $30 per application or $90 per family)
3) Security deposit assistance (up to one month of contract rent or assistance with payment or
4) Past utility debts that would prevent a family from securing utilities in their own name, up to the voucher payment standard for family size)
5) Incentive fee for new property owners participating in HCV (based on census tract and size of the unit)
6) Incentive fee for property owners in the HAP contract length ((for PBV units-subject to availability, fees based on the number of years agreed to in the HAP Contract, with up to $2200 for five to nine years, and up to $3300 for 10 or more years)

The above incentives were implemented in 2023 with the exception of item #6. During FY23, ECC/HANH entered into a contract with Mobility Works to review and improve the impact of our initiative. Additionally, ECC/HANH, in conjunction with the State of CT Department of Housing, applied and was awarded the HUD Mobility Grant allowing for expansion of our efforts into the Greater New Haven Region.

One owner took advantage of the incentives for a three bedroom unit for a total payment of $475.

Exception Rents

ECC/HANH implemented MTW Rent Standards that allowed ECC/HANH to approve exception rents up to 150% of the Voucher Payment Standard (VPS) to allow families to access housing in the following cases:

1. Wheelchair accessible units.
2. Large bedroom-size units, (4 bedrooms or larger).
3. Expanded housing opportunities in neighborhoods with low concentrations of poverty.
4. Housing opportunities in new development projects that include significant public investment to promote revitalization of neighborhoods; and
5. Mixed-income housing opportunities that promote expanded housing opportunities and de-concentration of poverty.
6. ECC/HANH approved budget-based rent increases for landlords who make major capital improvements in their property, including accessibility modifications.

Requests for MTW rent standards are reviewed on a case-by-case basis. Under no circumstances may ECC/HANH approve an MTW rent standard above 150% of Fair Market Rent without prior HUD approval. ECC/HANH reexamines its MTW rent standards monthly to ensure that ECC/HANH does not exceed 120% of the fair market rents (FMR) in the mean rent standard, which includes HAP payments to landlords, HAP RAD Payments, tenant rent payments to landlords, and any utility allowance amounts.

Impact

The deconcentration initiative seeks to expands housing choice for low-income families who struggle to find housing and that would have difficulty accessing housing in "non-impacted areas." Non-impacted areas are also referred to as "neighborhoods of choice," characterized by a low concentration of poverty.

At the beginning of FY2024, 215(7%) of the 3206 HCV/TBV participants, were living in non-impacted neighborhoods in New Haven. The 215 only includes families with TBV and does not include families that live in a PBV or RAD/PBV unit. There are also 19 PBV participants who live in a PBV development within one of the deconcentrated census tracts, for a total of 234 participants in deconcentrated neighborhoods. Combined this is 7% of all our TBV and PBV households.

The breakdown of the families residing in the four census tracts is:

- 1401 - 122 families
- 1410 - 24 families
- 1411 – 36 families
- 1428 – 30 families

At the close of FY2024, 645 families were referred for mobility support/counseling, 3 of the families who received mobility counseling chose to move to one of the deconcentrated neighborhoods.
However,12 families who were looking on their own, chose to move to one of the deconcentrated areas.
Families cited that lack of rental homes in these neighborhoods as a reason for not choosing to move there.

At the close of FY2024, 212 (6%) of the 3658 HCV/TBV participants, were living in non-impacted neighborhoods in New Haven, which does not reflect progress this year. The 212 only includes families with TBV and does not include families that live in a PBV or RAD/PBV unit.

The average household income ($20,908), of families who live in non-impacted neighborhoods is (4%) percent lower than the entire ECC/HANH HCV-assisted population, at $21,758. However, there is a 14 % growth from FY2023 ($18,240).

Outcomes

HUD-Required Metrics

ECC/HANH measures increase in HCV moves to deconcentration areas seeking to improve by more than 2% over the prior year.

There was an 87% increase in movers from FY2023 (8) to FY2024 (15).

***Sample Tracker

Sample Percent Increase Tracker	Previous FY Percentage (2023)	Current FY Percentage (2024)	Goal - Percentage Increase	2% of Previous Year (2023)	Is Current Percent Equal to or Greater than 2% of Previous Year?
FY2024	0%	87%	2%	0%	Yes

HC #5: Increase in Resident Mobility				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Annual number of incremental households leased-up in low poverty areas* because of the activity	0 (2008)	Greater than 2% increase over prior year	2024 - 88% (15) 2023 - 0% (8) 2022 - 27% (8) 2021- 15% (11) 2020- 27% (13)	Yes

** Low poverty areas include the following U.S. Census Tracts: 1401, 1410, 1411, and 1428*
*** This benchmark was new as of FY17 and was reevaluated in FY19. No changes to the benchmark*
<u>*** 2% higher</u> of all Section 8 movers who moved to low poverty census tracts in the FY, compared to the total count of movers who moved to low poverty census tracts at the end of the last completed FY.
Example: If In FY 2018 the percent of families who moved to low poverty areas is 2.75%, the percent of families in FY19 must be of at least 4.75%, which is 2% higher than the total percent of families who moved to an area of low poverty in FY18.

Internal Metric: Exception Rents Granted					
Unit of Measurement		**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Annual number of incremental households with exception rents approved due to bedroom size issue because of the activity	0 (2008)	1**	Greater than 2% increase over prior year	2024 –xx (4) 2023 -0% (0) 2022- 0% (0) 2021- 0% (0) 2020- 0% (0)	No
Annual number of incremental households with exception rents approved due to an accessibility issue	0 (2008)	10***	Greater than 2% increase over prior year	2024 -xx% (3) 2023 -0% (0) 2022- 0% (0) 2021- 0% (0) 2020- 0% (0)	

because of the activity								

Actual Non-significant changes

In an effort to broaden the opportunities for a participant to lease up in a non-impacted area, such as East Shore, Downtown and Westville, ECC/HANH revised the landlord incentives to allow landlords/owners in the non-impacted area, the opportunity to re-lease a unit for up to three families. This will give a new family an opportunity to move to the unit once the current family moves out.

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

ECC/HANH's in house mobility counseling team received 645 referrals from the Housing Choice Voucher team. Although the mobility counseling team was able to assist families in finding units and moving, 0 families chose to move to a deconcentrated area. Some of the reasons families cited for choosing not to move to these areas were:

1. Lack of rental housing options for families in the deconcentrated area (majority of housing in these communities are owner-occupied homes).
2. They wanted to remain close to their jobs.
3. They wanted to be near their family.
4. Lack of direct public transportation. Families will have to take 2 or 3 buses to get to their place of employment or other destinations.
5. Desire to live in familiar neighborhoods.

ECC/HANH has also hired an outside consultant and was awarded the HUD Mobility grant to expand and promote expanding housing to our current participants in the HCV program as well as our applicants. This additional resource allows for expansion of the housing mobility team, development of direct outreach and engagement strategies for participants and landlords and a communications strategy to support this initiative.

Initiative 1.7 – Tenant-Based Vouchers for Supportive Housing for the Homeless

Approved in FY10 and implemented in FY11.

Housing Choice

Self-Sufficiency

Description

ECC/HANH has strategically allocated housing choice voucher resources to support the goal of ending homelessness in New Haven. ECC/HANH partners with the City of New Haven, regional entities, Continuum of Care agencies (COC), shelters, transitional and permanent housing providers to identify chronically homeless individuals and families. ECC/HANH has entered in Memoranda of Understanding (MOU) with community organizations that provide housing to homeless individuals and families and supportive services. These organizations assess and prioritize referrals to ECC/HANH to provide housing vouchers to the most vulnerable and chronically homeless individuals and families.

At the beginning of FY23, ECC/HANH had 214 tenant-based vouchers allocated to serve individuals that meet one or more of the following criteria.

i. chronically homeless
ii. homeless families
iii. families receiving services from Child Protective Services
iv. formerly incarcerated individuals

In FY2023, ECC/HANH added 8 vouchers to the Re-Entry Fresh Start to support homeless former offenders who are engaged with Fresh Start.

The chart below details ECC/HANH's use of housing vouchers to end homelessness in New Haven.

TBV Supportive Housing Efforts	Description	2024 Voucher Baseline	Planned Units to be Removed	Actual Units Removed	Planned Units to be Added	Actual Units Added	Actual Units at end of	Actual Number of Vouchers Utilized	Percentage of Vouchers Utiliz
Tenant Based DHMAS Supportive – Housing First	Supportive Housing	10	0	0	0	0	10	9	90%
DMHAS Mental Health Transformation Grant – FUSE	Supportive Housing	10	0	0	0	0	10	8	80
Family Options – Homeless	Supportive Housing	15	7	7	0	0	8	8	100
Permanent Enrichment	Supportive Housing	10	0	0	0	0	10	8	80%
Foreclosure Protection	Foreclosure Protection	17	3	3	0	0	14	14	100%
Family Unification Supportive Housing	DCF Family	20	0	0	0	0	20	19	95%
Homelessness/Imminent Danger of Homelessness	(Formerly Foreclosure PBV)	40	0	0	0	0	40	29	73%
Supportive Housing/Homelessness Prevention	Supportive Housing/Homelessness Prevention	51	0	0	10	0	61	44	72%
Project Longevity	25 vouchers for city initiative targeting homeless	25	0	0	0	0	**25**	14	56%
Re-entry Fresh Start	26 vouchers for city initiative targeting	18	0	0	18	0	**36**	28	78%
Supportive Housing Efforts Subtotal		**216**	**10**	**10**	**28**	**0**	**234**	181	**77%**

Most of these voucher allocations rely on referrals from outside sources. At the close of FY24, utilization of these vouchers was at 77%.

Impact

Due to the homelessness crisis in our city and our nation, this initiative is critical and a necessity. This initiative is a small but mighty step that ECC/HANH has taken to eradicate this epidemic. ECC/HANH's initiative to engage area Agencies that provide supportive services to individuals and families who are near homelessness or chronologically homeless on a path to stability and self-sufficiency is important and impactful. Studies show that the one of the major obstacles to self-sufficiency is access to decent and affordable homes for families. As ECC/HANH continues to assist these individuals and families, our secondary focus will be assisting them in obtaining self-sufficiency so they can move on, and the voucher can be available for others who are in need.

At the start of FY24, 150 of the 222 vouchers allocated were used for a total utilization rate of 68%. At the close of FY24, 174 of 234 allocated vouchers were utilized representing at 74% utilization rate. Throughout the year, 29 referrals were received resulting in 19 lease ups. ECC/HANH will continue to work with the agencies for referrals to fill any vacancies.

Supportive services are provided by the referral agencies, therefore all of the 174 households received supportive services. However, ECC/HANH will engage the families in the FSS program to provide additional services.

These families are now stably housed and focused on increasing their average household income. There was an increase of 19% on family's average income from FY 2023 to FY 2024, average income went from $13,949 to $16,533.

While this year over year income increase is important, when considering the baseline income at program inception and simply considering a year over year increase at 3%, a comparable 2024 average income would likely be around $17,510. This suggests even greater hardship being experienced for families entering our program from homelessness and the need for more aggressive interventions to assist these families in attaining housing stability and increasing family income.

Despite the need for these vouchers, issues with utilization persist. In response, ECC/HANH implemented a homeless preference on our waitlist and negotiated a Memorandum of Agreement with the CAN which is expected to be implemented early in FY 2024 to assist with utilization issues. ECC/HANH will continue to work with the Supportive Service providers and the Coordinated Access Network on receiving referrals to increase utilization and assist a homeless family or individual.

Outcomes

HUD-Required Metrics

SS #1: Increase in Household Income				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average total household income for households affected by this policy in dollars	$12,643 (2013)[i]	Steady increase in average household income over prior year	2024: $16,533 (19% increase) 2023: $13,949 (20% increase) 2022: $11,565 (3% increase) 2021: $11,264 (11% increase) 2020: $10,136	Yes

SS #5: Households Assisted by Services that Increase Self-Sufficiency				
Percentage of homeless households enrolled in program receiving supportive services	0 (2010)	100% receiving supportive services	2024: 100% 2023:100% 2022:100%	Yes

HC #1: Additional Units of Housing Made Available				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Additional permanent housing made available to homeless families	0 (2010)	At least 10 new families housed per year	2024: 19 2023: 14 2022: 3 2021: 11 2020: 1	Yes

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

Although all these applicants were referred to our mobility counseling team not all applicants have moved into an HCV subsidized unit. This is due to the tight rental market in New Haven.

Initiative 1.9 – Increase the Allowed Percentage of Project Based Voucher ("PBV") Units from 75 Percent to 100 Percent in a Mixed Financed Development

Housing Choice

Approved in FY12 and implemented in FY13.

Description

At baseline in FY2012, ECC/HANH completed a Project Needs Assessment (PNA) of its entire portfolio. The PNA shows that over the next 20 years, ECC/HANH's needs would exceed available funds by a ratio of more than 3:1. To address this funding gap and help assure the long-term viability of the portfolio, ECC/HANH used the PNA to develop an asset management strategy for each of its developments. Part of this strategy includes converting existing public housing to Project-Based Assistance under Section 8(o) (13). ECC/HANH would dispose of properties under Section 18 of the Housing Act of 1937 or Rental Assistance Demonstration (RAD) prior to conversion to Project-Based Vouchers.

ECC/HANH analyzed the feasibility of converting Annual Contribution Contract ("ACC") units to Project-Based Units using criteria like those set forth under Section 22. ECC/HANH will increase its flexibility to allocate the number of units in a project from 75% (as previously approved by HUD) to 100%, which will allow for the conversion of ACC units to PBV units. This will provide the cash flow necessary to enable ECC/HANH to borrow private funds to rehabilitate aging developments in the portfolio. ECC/HANH also seeks to waive the requirement of one-year tenancy to allow participants greater flexibility.

The majority of ECC's LIPH conversions create mixed income communities replacing all former LIPH units and adding 20% market rate units. Achieving this requires the ability to increase the percentage of PBVs placed at each development.

Mobility is offered by allowing tenants the option to vacate the development during rehabilitation and to choose between returning upon the completion of the rehabilitation or to accept a Tenant-Based Voucher and relocate permanently. ECC/HANH will provide all the assistance and counseling as required under Section 18 or the Uniform Relocation Act, if applicable.

Attachment C. Section D(e) authorizes ECC/HANH to determine the percentage of housing voucher assistance that it is permitted to project-base. Section D(e) waives certain provisions of Section 8(o) (13) of the Act that prohibits ECC/HANH from awarding more than 25 percent of the dwelling units in any building with project-based assistance. In cases in which project-based units are needed to ensure viability of mixed-finance projects, ECC/HANH, under its 2010 Plan, received authorization to project-base up to 75 percent of the units in the development, provided the project leverages non-public housing authority investments and increases housing choices for low-income families. ECC/HANH continues to use its authorization to project-base up to 100 percent of the units in a public housing development that is disposed of in connection with the submission of a Section 18 disposition application to HUD.

ECC/HANH will limit the number of project-based units in non-mixed-finance projects to no more than 50 percent of the units in the project. ECC/HANH may project-base up to 75 percent of the units in such project, if the project meets the following criteria:

- Will provide replacement units for public housing units lost because of demolition or disposition.
- Is undertaken in an area where significant investments are being made.
- Will help to reduce the concentration of very low-income families, or
- Is in areas that provide increased access to transportation or employment opportunities.

Under the prior MTW Demonstration Agreement, ECC/HANH was specifically authorized to aid up to 50 percent of the units in a project. This authorization has been essential in helping to promote increased housing opportunities, as well as in leveraging private funds. HUD's development of the Rental Assistance Demonstration (RAD) Program has made this initiative unnecessary for projects approved for RAD conversion, however, it is maintained for capital investment in non-RAD properties. During FY2023, no actions were taken pursuant to this initiative.

Impact

This initiative helps to increase the supply of affordable housing in areas that: promote de-concentration of poverty, offer accessibility to employment, schools, shopping, and transportation, and are undergoing other significant investments. ECC/HANH has a development pipeline that utilizes this initiative. ECC/HANH exceeded the benchmark for leveraged dollars (with a 2:1 ratio) and saw a decrease in crime (by 10 percent).

With the advent of the Rental Assistance Demonstration Program and ECC/HANH's success utilizing this tool, the flexibilities provided under this initiative have not been needed to achieve the goal of preserving deeply affordable units while repositioning the LIPH portfolio.

Outcomes

HUD-Required Metrics

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	1,970 units (frozen 2001 base)	Decrease of no more than 5% from previous year	2024- xxx LIPH units 2023- 2,788 LIPH units 2022- 2,246 LIPH units 2021- 2,246 LIPH units	

CE #4: Increase in Resources Leveraged (MTW Leverage Ratios)				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Brookside I	1.7	2.0	2016: 2.3 2015: 2.3	Yes
Brookside II	1.7	2.0	2016: 7.5 2015: 7.5	Yes
Rockview I	1.7	2.0	2016: 4.6 2015: 4.6	Yes
122 Wilmot Road	1.7	2.0	2016: 3.2 2015: 3.2	Yes
Brookside Homeownership	1.7	2.0	2016: 1.7 2015: 1.6	Yes
Ribicoff I	1.7	2.0	2016: 6.1 2015: 6.1	Yes
Ribicoff II	1.7	2.0	2016: 1.2 2015: 1.2	No
Quinnipiac Terrace I	1.7	2.0	2016: 5.5 2015: 5.5	Yes
Quinnipiac Terrace II	1.7	2.0	2016: 8.6 2015: 8.6	Yes

Quinnipiac Terrace III	1.7	2.0	2016: 4.2 2015: 4.2	Yes
Eastview I	1.7	2.0	2016: 0.6 2015: 0.6	No
Rowe	1.7	2.0	2016: 4.5 2015: 4.5	Yes
Farnam Phase 1	1.7	2.0	2016: 3.1	Yes
Rockview Phase 2	1.7	2.0	2019:12.1	Yes
Farnam Phase 2	1.7	2.0	2012/22: 14.8:1	Yes
RAD 1	1.7	2.0	2018 – 8.6:1	Yes
RAD 2	1.7	2.0	2019 – 2.3:1	Yes
RAD 3	1.7	2.0	2020 – 2.9:1	Yes
RAD 4	1.7	2.0	2021 – 5.8:1	Yes
McConaughy Terrace	1.7	2.0	2023: 31:1	Yes
Valley Townhomes	1.7	2.0	2022: 15:1	Yes

**Baselines taken from Quinnipiac Terrace/Quinnipiac Terrace 2*

Internal Metric #1: Increase in Agency Revenue*				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Increase in Agency Revenue – Farnam Phase 1 Redevelopment Fees	$0	$0	2017: $890,453	Yes
Increase in Agency Revenue – Ribicoff 9% Redevelopment Fees	$0	$0	2016: $2,000,000	Yes
Increase in Agency Revenue – Ribicoff 4% Redevelopment Fees	$0	$0	2016: $2,077,570	Yes
Increase in Agency Revenue – Fair Haven Redevelopment Fees	$0	$0	2016: $2,905,743	Yes
Increase in agency revenue - Rowe redevelopment fees	$0	$0	2014: $893,374	Yes
Increase in agency revenue - Brookside Phase I redevelopment fees	$0	$0	2014: $1,081,094	Yes
Increase in agency revenue - Brookside Phase II redevelopment fees	$0	$0	2014: $725,704	Yes
Increase in agency revenue - Rockview Phase I redevelopment fees	$0	$0	2014: $744,389	Yes
Increase in agency revenue - Rockview Phase II redevelopment fees	$0	$0	2019: $2,551,148	Yes
Increase in agency revenue - 122 Wilmot Road redevelopment fees*	$0	$0	2014: $1,419,767	Yes
Farnam Phase 2 Redevelopment Fees	$0	$0	2022: $4,592,143	Yes
RAD 1 Redevelopment Fees	$0	$0	2019: $1,548,190	Yes
RAD 2 Redevelopment Fees	$0	$0	2020: $1,751,100	Yes
RAD 3 Redevelopment Fees	$0	$0	2021: $2,550,500	Yes
RAD 4 Redevelopment Fees	$0	$0	2022: $2,198,267	Yes
McConaughy Terrace Redevelopment Fees	$0	$0	2024: $5,085,509	Yes
Valley Townhomes Redevelopment Fees	$0	$0	2023: $2,054,734	Yes

** ECC/HANH has created a new stream of revenue from redevelopment activities. The redevelopment fees and ECC/HANH administrative costs are reimbursed by the development budget and revenue is reinvested in future redevelopment efforts.*

Internal Metrics

Redevelopment Metrics				
Internal Metric #7: Crime rate				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Crime rate statistics, pre and post redevelopment	Quinnipiac major crimes in FY 2003: 13. West Rock (122 Wilmot, Brookside I and II) major crimes in FY 2005: 47	10% reduction in number of major crimes.	Refer to Appendix 12: Number of Major Crimes.	Yes

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

The benchmarks were achieved, and no changes were made to this activity.

Initiative 1.11 – Increase the Percentage of Housing Choice Voucher Budget Authority for the Agency that is permitted to Project-Base from 20 Percent up to 25 Percent

Approved in FY13 and implemented in FY14.

Housing Choice

Description

This initiative continues redevelopment efforts of underperforming public housing assets and increases housing choices for residents. This authority allows ECC/HANH to use up to 25% of housing vouchers to leverage funds for redevelopment of ECC/HANH's aging public housing stock.

This initiative was considered prior to the advent of the RAD program. The percentage of MTW project-basing did not include the full conversion of ACC sites to PBVs. The adoption of RAD increased the proportion of the portfolio allowable for project-basing.

ECC/HANH's current percentage of non-RAD project based MTW vouchers is 15%, equivalent to a total of 610 vouchers.[14] At current voucher budget authorization levels, reaching 25% is the equivalent of xxx vouchers out of a non-RAD voucher base of xxx indicating that ECC has the ability to project base an additional x xx vouchers to remain compliant with this initiative.

Impact

ECC/HANH uses its ability to project-base vouchers in order to increase the availability of quality affordable housing options.

Outcomes

HUD-Required Metrics

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	1,970 units (frozen 2001 base)	Decrease of not more than 5% from previous year	2024: xxx units* 2023: 3,126 units* 2022; 2,246 units 2021: 2,246 units	
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (non ECC/HANH projects)		Annual PBV awards consistent with ECC/HANH MTW Annual Plan	2024: 20 units awarded 2023: 19 units awarded 2022: 0 units awarded 2021: 100 units awarded 2020: 100 units awarded	
CE #4: Increase in Resources Leveraged				
Brookside I	1.7	2.0	2016: 2.3 2015: 2.3	Yes

[14] *FY23 HANH divided the total number of Project Based Vouchers into the Total Voucher Authorization to come up with the percentage of Non-RAD PBV units, 643/4176).*

Brookside II	1.7	2.0	2016: 7.5 2015: 7.5	Yes
Rockview I	1.7	2.0	2016: 4.6 2015: 4.6	Yes
122 Wilmot Road	1.7	2.0	2016: 3.2 2015: 3.2	Yes
Brookside Homeownership	1.7	2.0	2016: 1.7 2015: 1.6	Yes
Ribicoff I	1.7	2.0	2016: 6.1 2015: 6.1	Yes
Ribicoff II	1.7	2.0	2016: 1.2 2015: 1.2	No
Quinnipiac Terrace I	1.7	2.0	2016: 5.5 2015: 5.5	Yes
Quinnipiac Terrace II	1.7	2.0	2016: 8.6 2015: 8.6	Yes
Quinnipiac Terrace III	1.7	2.0	2016: 4.2 2015: 4.2	Yes
Eastview I	1.7	2.0	2016: 0.6 2015: 0.6	No
Rowe	1.7	2.0	2016: 4.5 2015: 4.5	Yes
Farnam Phase 1	1.7	2.0	2016: 3.1	Yes
Fair Haven	1.7	2.0	2015: 3.1	Yes
Farnam Phase 2	$0	$0	2022: $4,592,143	Yes
RAD 1 Redevelopment Fees	$0	$0	2019: $1,548,190	Yes
RAD 2 Redevelopment Fees	$0	$0	2020: $1,751,100	Yes
RAD 3 Redevelopment Fees	$0	$0	2021: $2,550,500	Yes
RAD 4 Redevelopment Fees	$0	$0	2022: $2,198,267	Yes
McConaughy Terrace Redevelopment Fees	$0	$0	2024: $5,085,509	Yes
Valley Townhomes Redevelopment Fees	$0	$0	2023: $2,054,734	Yes

Baselines taken from Quinnipiac Terrace/Quinnipiac Terrace 2
**FY23- 1022 (LIPH units) + (2104) all PBV and RAD/PBV = 3126*

Internal Metrics

Redevelopment Metrics				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Internal Metric #12: HCV Budget Authority for the Agency that is Permitted to Project-Base				
Overall ECC/HANH percentage of PBV/HCV**	11% (FY13)	Up to 25%	2024: 15%** 2023: 15%** 2022: 12% 2021: 11%	

* ECC/HANH has created a new stream of revenue from redevelopment activities. The redevelopment fees and ECC/HANH administrative costs are reimbursed by the development budget and revenue is reinvested in future redevelopment efforts.
The non-RAD PB allocation is 15%*,
***{Total voucher count (5637) - RAD/PBV (1461) = non-RAD vouchers (4176)} {PBV (643) is 15% of total non-RAD vouchers}*

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

None

Initiative 1.12 – Development of Replacement Public Housing Units with MTW Block Grant Funds Approved in FY13 and implemented in FY14.

Housing Choice

Description

In FY13, ECC/HANH proposed to begin a new initiative to develop public housing replacement units with MTW block grant funds, while making use of MTW authority to waive or substitute certain program rules. ECC/HANH pursued this initiative at certain sites in FY13, including Farnam Courts and Abraham Ribicoff Cottage and Extension, but intended to use this same model at other sites to be identified in the future.

During recent years ECC/HANH has not used this initiative but has rather transitioned to RAD conversions using a Project Based Voucher and mixed-finance model. The units that have been completed continue to be operated as public housing for purposes of admissions, continued occupancy, resident rights, and certain other rules. However, for purposes of providing ongoing operating assistance, ECC/HANH used its MTW authority to design and fund a local program to develop replacement public housing units under a local housing assistance payments contract with the owner entity, with operating assistance being utilized in a manner like the project-based voucher program. Among other things, this approach allows ECC/HANH to pay debt service on private loans taken out to support redevelopment projects. To the extent necessary, under its MTW authority ECC/HANH revised required forms to provide for this mix of applicable rules and sought the necessary HUD approvals.

Subsequent to the approval of this initiative, ECC/HANH has successfully competed for RAD awards.

Impact

The replacement of public housing units under this initiative is intended to promote housing choice for low-income families by replacing of an aging and economically disadvantaged housing development with a resident oriented mixed income and mixed-use community.

The goal of this initiative is to transform obsolete and unsustainable housing developments with vibrant new developments while maintaining affordable housing opportunities for our residents. The use of MTW block funds have produced over 1,200 quality affordable housing units. The ability to reposition the aging LIPH stock utilizing MTW Block funds allows for cost effectiveness by maximizing the leveraging of non-MTW funding.

Outcome

ECC/HANH's need to implement this initiative has been limited due to the RAD portfolio award. This approach may be applied to developments not selected or appropriate for RAD conversion.

The MTW activity envisioned by this initiative was achieved with nearly 300 LIPH units redeveloped in new mixed finance developments.

In recent years, ECC/HANH has moved towards converting and repositioning LIPH units through a RAD mixed finance model and has not used this initiative since 2013. In FY2024, this initiative was placed on hold.

Development Name	Year Converted	LIPH Units	PBV Units	Total # of Assisted Units	# of Market Rate Units	Total # of Units	Overall Development Costs	MTW Share	MTW Per Unit	MTW Leverage
Eastview Terrace Phase 1	2009	53	49	102	0	102	$43,110,362	$3,591,481	$35,210.60	12
Quinnipiac Terrace 3	2010	17	16	33	0	33	$15,013,613	$836,120	$25,336.97	18
William T. Rowe	2010	46	32	78	26	104	$40,710,905	$7,907,927	$76,037.76	5
Brookside Phase I	2011	50	50	100	0	100	$40,618,730	$6,625,828	$66,258.28	6
Brook. Phase II	2012	50	51	101	0	101	$29,798,133	$1,633,849	$16,176.72	18
Wilmot Crossing	2012	0	47	47	0	47	$18,806,305	$1,626,517	$34,606.74	12
Rockview Phase I	2013	30	47	77	0	77	$33,407,238	$5,791,932	$75,219.90	6
Ribicoff 9%	2014	0	44	44	11	55	$22,469,185	$4,075,502	$74,100.04	6
Ribicoff 4%	2014	0	51	51	0	51	$21,551,269	$10,101,565	$198,069.90	2
Total		**246**	**387**	**633**	**37**	**670**	**$265,485,740**	**$75,695,058**	**$41,354,601**	**85**

Development Name	PH Units[15]	PBV Units	Total # of Assisted Units	# of Market Rate Units	Total # of Units
Eastview Terrace	0	102	102	0	102
Quinnipiac Terrace I	58	23	81	0	81
Quinnipiac Terrace 2	56	23	79	0	79
Quinnipiac Terrace 3	17	16	33	0	33
Brookside Phase I	50	50	100	0	100
Brookside Phase II	50	51	101	0	101
Rockview Phase I	30	47	77	0	77
William T. Rowe	46	32	78	26	104
Wilmot Crossing	0	47	47	0	47
Monterey Place	0	42	42	0	42
Monterey Place 2	0	7	7	0	7
Monterey Place 3	0	45	45	0	45
Monterey 4	0	42	42	0	42
Monterey 5	0	17	17	0	17
Monterey Phase 2R	0	28	28	0	28
William Griffin	0	4	4	0	4
Edith Johnson Towers	0	95	95	0	95
Ribicoff 9%	0	44	44	11	55
Ribicoff 4%	0	51	51	0	51
Total	**307**	**766**	**1073**	**37**	**1110**

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

None

[15] Public Housing Units at Eastview Terrace has since converted to RAD.

Initiative 1.15-1.17 – West Rock Transformation Plan/Major Redevelopment Efforts (Previously Initiative 1.13 RAD Finance Development for Rockview Phase II Rental and Westville Manor Transformation Plan)

Housing Choice

Approved in FY14 and implemented in FY17.
Revised in FY2021

Description

The West Rock neighborhood located in the Western most side of New Haven, adjacent to the neighboring suburb of Hamden, is a community home to numerous low-income public housing developments in need of redevelopment. ECC/HANH's strategic plan for transformation of this community includes the complete redevelopment and reinvestment in this community of significant poverty concentration. ECC/HANH's vision includes redevelopment into mixed income communities rich with services and amenities. This initiative has evolved to be inclusive of the redevelopment of Brookside, Rockview, Westville Manor, McConaughy Terrace, and Valley Townhouses and the addition of new units and community amenities.

Impact

ECC/HANH has strategically redeveloped the West Rock neighborhood, transforming obsolete public housing and commercial sites into vibrant mixed-income communities. Four low-income public housing sites, Brookside, Rockview, Ribicoff Cottages and Wilmot Crossing, have all been completed.

The redevelopment effort has brought 500 units of affordable and market rate rental housing, new homeownership units, and upgraded community space and commercial space into the West Rock community. ECC/HANH has also worked successfully with the City of New Haven and the Town of Hamden to open a long-closed road, creating an access way into the community from the Town of Hamden, providing access to retail and employment opportunities.

Redevelopment of Valley Townhouses and McConaughy Terrace advanced during FY23. Valley Townhouses was completed in June of 2024, creating 40 units including 32 RAD replacement units.

McConaughy Terrace closed in FY23 as a hybrid 9%/4% LIHTC development which includes the rehabilitation of 196 units and the creation of 26 new units. All 196 existing LIPH units will be replaced on site with RAD PBV units.

Planned inclusion of new senior units at 34 Level Street and redevelopment of Westville Manor are both expected to advance during FY24.

<u>West Rock Community:</u> The West Rock community, which originally included Rockview Terrace, Brookside Manor, and Ribicoff Cottages, was developed as affordable housing in the 1950s and 1960s in what at that time was an outlying area with little access to public service or job opportunities. Westville Manor was constructed in the Westrock neighborhood in the 1980s. ECC/HANH's goal has been to redevelop these aged and poor performing assets with a viable, sustainable, and connected community known as the Westrock Redevelopment Plan. To date, Rockview Terrace, Brookside Manor, and Ribicoff Cottages have all been demolished and reconstructed through a series of development projects funded through mixed finance vehicles. In addition to these three redevelopments, ECC/HANH also developed Wilmot Crossing on a gateway location to the Westrock neighborhood. Wilmont Crossing includes senior and disabled housing, a community store, and a full-service medical clinic. These activities have transformed obsolete public housing into vibrant mixed-income communities that brought approximately 500 units of affordable and market rate rental housing, homeownership, associated community space and commercial space into the West Rock community. The redevelopment of Valley Townhomes and the substantial redevelopment of McConaughy Terrace were added to the Westrock initiative in FY21, along with 34 Level Street

Westville Manor Transformation Plan: Westville Manor is a 150-unit low-income public housing development, and the only ECC/HANH property in the West Rock neighborhood that has not yet been redeveloped. Westville Manor was targeted for redevelopment for several reasons: the development is challenged for access, egress and security due to poor design, and has a lack of defensible space as it is surrounded by the densely forested West Rock Ridge State Park. The development is situated in steep terrain with poor drainage leading to water infiltration issues. Due to these design flaws Westville Manor has become increasingly obsolete.

The Westville Manor transformation plan will include the demolition of all units and the replacement units either onsite or at Rockview Phase 2 (Initiative 1.15), within walking distance of Westville Manor. Rockview Phase 2, which was approved by HUD as an offsite component of Westville Manor, was completed in the summer of 2020.

Rockview Terrace 2 contains 62 HUD approved replacement units, leaving a balance of 81 RAD replacement units to be constructed on the current site of Westville Manor. The redeveloped property will tie into the West Rock State Park trail system, allowing residents to take full advantage of the location's natural setting.

It is the intent of ECC/HANH to fully redevelop Westville Manor development in the West Rock neighborhood under a RAD/mixed finance model. The redevelopment of Westville Manor will necessitate the phased demolition of all existing buildings, abatement of hazardous materials, the construction of 109 units including 87 townhouse style units, and completely reconstructed infrastructure. In addition to new water, sewer, and storm water service to alleviate groundwater and runoff issues, a series of three new roadways will be constructed which will be conveyed to the City of New Haven upon completion of the development. The long-term sustainability achieved through high construction standards and passive house design will likely require that the TDC initiative be triggered and that the MTW flexibility be used to provide capital costs and to supplement operating costs through a "RAD PBV overhang" to allow for the maximization of private financing. ECC/HANH will make every effort to maximize the leverage of non-MTW resources through the 9% LIHTC, state funding programs, and private financing.

To initiate the Westville Manor redevelopment plan, ECC/HANH contracted with a Master Planner entity to lead and design the planning process. A series of community meetings and a design charrette were conducted in August and September of 2018 to obtain community and resident input. Residents, several community-based organizations and private supporters of Westville Manor helped shape the framework of the redevelopment vision. A major participant group were current Westville Manor residents. Residents played a key role in multiple charrette committees and were an invaluable resource in the design and layout of the overall development as well as the units. The process included break – out sessions and drop-ins where residents voiced their opinions on several aspects of the vision. The three- day design charrette was an intensive and productive workshop with effective community participation and real time feedback resulting in a consensus plan.

In addition to supporting the provision of high quality affordable rental housing to the residents of the Westville Manor community, input from the community has focused on providing comprehensive, high quality supportive services programming for residents, promoting long-term economic self-sufficiency and providing residents with access to training, educational opportunities and employment.

The on-site units will be replaced through a bifurcated process to assure that resident displacement will be minimized, and that unit demolition will occur in phased manner upon receipt of funding. The on-site redevelopment plans include the incorporation of 20% market rate units to assure that the replacement development is not only sustainable but also a neighborhood of choice. It was the intention of ECC/HANH to seek 9% LIHTC funding in the fall of 2021 for the first 50-unit phase and in 2022 for the second 59-unit phase. This application was not successful but will be resubmitted under the 2024 Connecticut Housing Finance Authority 9% LIHTC round for Phase 1 onsite.

ECC/HANH received the approval from both the City of New Haven City Plan Commission and the Board of Alders for the Westville Manor Planned Development District (PDD). These approvals allow ECC/HANH to proceed with the completion of architectural plans and other required development documents. HUD has an approved a CHAP for this development. The project architect and construction manager at risk have been procured and the pre-construction process is proceeding as planned.

Development of Rockview Phase 2: As an off-site component of Westville Manor, Rockview Phase 2 is a critical component of ECC/HANH's long-term redevelopment of the West Rock neighborhood as the first phase in the Westville Manor redevelopment. Rockview Phase 2 is a 78-unit townhouse development located on a portion of the site of the former Rockview Terrace. HUD approved using the 62 RAD units as an off-site component of Westville Manor, furthering the ECC/HANH initiative of replacing public housing units with MTW block grant funds. ECC/HANH constructed 62 RAD units and 16 non-income restricted units. Rockview Phase 2 will crosscut and coordinate with several other initiatives, including TDC, the development of replacement public housing units, and the Westville Manor.

MTW flexibility is required to complete both Rockview Phase 2 and the Westville Manor on-site redevelopment. These developments also trigger the requirement for Alternate TDC. Both are being constructed per ECC/HANH's design standards. These design standards require the inclusion of more costly, yet sustainable, construction standards including but not limited to cementitious siding, quality flooring, and energy efficient HVAC and design component. These townhouse units are being constructed to meet full HERS compliance. In addition to sustainable design standards, the project includes the construction of new infrastructure including, water, sanitary sewer, storm sewer, and the construction of two new streets which will be conveyed to the City of New Haven upon completion. MTW flexibility through the provision of capital funds and RAD PBV overhang is required to assure that the funding application would be competitive under competitive 9% LIHTC competition. For Rockview Phase 2, these assistance vehicles allowed ECC/HANH to maximize the leverage of non-MTW funding sources, including a HUD 221(d) loan and State of Connecticut capital funding. The same financial structure is anticipated for Westville Manor. The financial closing for Rockview Phase 2 occurred on June 20, 2019, and construction is complete, and units are fully leased.

The goal was to transform an obsolete housing complex into a vibrant mixed-income housing choice development that would both maintain affordable housing opportunities for our residents while creating a vibrant new neighborhood that will include a public park and the construction of a community centric low-rise 20 unit building that will include community meeting space, management offices, and various social service offices. The impact of the completed project is expected to promote housing choice for low-income families by eliminating a poor-performing housing option and improving housing choice options, reducing density and therefore improving the quality of housing and making the development more marketable, improving the lease-up rate and decreasing turnover and increasing connectivity to commercial and job centers through expanded bus service being added in conjunction with the redevelopment. ECC/HANH also anticipates a reduction in crime and an increase in occupancy, which also supports development of the surrounding neighborhood with new businesses and a renewed sense of community.

The Westrock initiative was revised in 2021 to include the redevelopment of Valley Street Townhomes, McConaughy Terrace, and 34 Leve-l Street.

McConaughy Terrace

In FY 2021 ECC/HANH began the process of undertaking the redevelopment of McConaughy Terrace to convert the property to a Project based Voucher model using the Rental Assistance Demonstration Program (RAD). McConaughy Terrace currently contains 201 units of townhouse style family rental units within two different building types. These building types include four-unit buildings referred to as 4-plexes and traditional horizontal townhouse units containing 6 units each. McConaughy Terrace was built in the 1940s. The conversion of this development to RAD is planned for FY2024. While originally slated for conversion in FY2022, interest rate increases, and other cost increases have caused delays that will shift the conversion to FY2024.

The long-term sustainability of McConaughy Terrace is at risk without the substantial rehabilitation of the existing on-site units. The redevelopment plan is to substantially rehabilitate all existing units and to construct up to 26 additional units by constructing six new buildings similar in size and scale to the existing 4-plex units currently located within the development. The expansion of existing affordable units will help to address the overwhelming need for affordable housing in the New Haven area. The new proposed units will be constructed per ECC/HANH's sustainable design standards. These design standards require the inclusion of more costly, yet sustainable, construction standards including but not limited to cementitious siding, quality flooring, and energy efficient HVAC and design components. To the extent feasible, the rehabilitation goal of existing units will increase energy efficiency and incorporate other sustainability measures. These newly constructed units will also allow for the inclusion of accessible units at McConaughy Terrace. The existing development, dating from the 1940s, does not have any accessible units. Ten (10) new accessible units are included in the design plans.

McConaughy Terrace was awarded competitive 9% Low Income Housing Tax Credits and 4% Low Income Housing Tax Credits. The financial closings occurred in December of 2024 and the development is currently under construction with a targeted completion in June 2025. It is anticipated that construction will take 18 months to assure that all required relocation activities will comply with the Uniform Relocation Act, applicable RAD notices, and family needs. Under this scenario the redevelopment will be complete, and all units re-occupied by the end of the second quarter of FY2025.

Valley Street

In FY 2021 Valley Street Townhomes received an award from the U.S. Department of Housing and Urban Development (HUD) under its Rental Assistance Demonstration (RAD) portfolio award to convert public housing units to Section 8 project-based rental assistance contracts. Valley Street Townhomes is located at 210-290 Valley Street, New Haven. ECC was approved to demolish and reconstruct this development as part of the conversion to RAD PBVs. Valley Street currently contains 40 units of family housing constructed in a townhouse style and lacks accessible units. Valley Street is plagued by water infiltration and mold due to poor design and construction standards and has been determined to be more costly to rehabilitate than it would be to demolish and reconstruct on site. The proposed demolition and new construction of 40 units (32 RAD LIHTC and 8 unassisted market units) to replace the existing Valley Townhouses is included as part of ECC/HANH's RAD portfolio award. The multi-family property currently has a total of 39 rental apartments plus one apartment used as a community center on a site of approximately 3.21 acres. Construction of the property was completed in 1974, with capital work in 1995 and 2012. These more recent improvements have not been able to correct the moisture issues which has led to a recurring mold problem that will only be exacerbated by climate changes.

Valley Street townhomes has received 9% LIHTC funding and all other funding sources are in place. RAD conversion was planned for FY2022, however, due to rising interest rates and covid related cost increases, the Valley Street closing occurred in the first quarter of FY23. The construction period is estimated at 15 months with occupancy is anticipated for the second quarter of FY2024. Construction s proceeded as planned and was completed in June 2024. All current residents will be provided full RAD and URA relocation rights including the right to return to the completed development.

34 Level Street

ECC purchased 34 Level Street, New Haven, CT. The property has been unoccupied since 2010. The property is located in the West Rock neighborhood directly adjacent to Westville Manor. The redevelopment plan is to demolish the existing unused commercial building and redevelop the subject property as a 51unit HUD 202 development that will allow for the elderly to live independently even as residents may require more assistance with activities of daily living. Glendower unsuccessfully applied for 2021 HUD Section 202 Supportive Housing for the Elderly program. The score under the 2021 round was very competitive and a proposal was resubmitted under the 2023 round. This application was successfully awarded in September 2023. A mixed-finance model will be used with funding sources including Low Income Housing Tax Credits, Section 202 funds, and MTW funding. The project will convert to a RAD PBRA using the HUD 202 PRAC as a basis. Closing is progressing with a closing targeted for the 2nd quarter of 2025.

Outcomes

HUD-Required Metrics

HC #1: Additional Units of Housing Made Available				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of new housing units made available for households at or below 80% AMI because of this activity (increase)	150 units	201units	2024: xxx 2023: 78	No
HC #2: Units of Housing Preserved *				
Number of new housing units preserved for households at or below 80% AMI that would otherwise not be available	1,970 (frozen 2001 base)	2,788	N/A	Yes

** Per FY19 Plan, HC#3 will no longer be reported on under this initiative beginning FY19.*

Actual Non-Significant Changes
None

Actual Changes to Metrics/Data Collection
None

Actual Significant Changes
None

Challenges in Achieving Benchmarks and Possible Strategies
Redevelopment of Westville Manor is dependent on award of 9% LIHTC which was not funded previously and will be resubmitted in January 2024. Did not happen. Financing challenge.

Initiative 1.16 – Crawford Manor Transformation Plan

Approved in FY13, implemented in FY16, and placed on hold in FY17.
Moved to Active in FY22

Description

ECC/HANH applied for the Choice Neighborhoods Initiative Planning Grant, but it was not awarded. Therefore, this initiative was placed on hold while an alternative plan and timeline was devised. The initiative was removed from on hold status in FY2022.

The redevelopment plan for Crawford Manor is to use a combination of State and Federal Historic Tax Credits as well as Low Income Housing Tax Credits. Crawford Manor was designed by world-renowned architect Paul Rudolph in the 1960's brutalist style. Paul Rudolph was the Dean of the Yale School of Architecture at the time and this building is considered a local landmark and is listed on the national registry of Historic places. The listing on the National Register limits the type of rehabilitation that can be completed but also opens the redevelopment to non-MTW capital.

The property currently contains 109 units in a mixture of studio and 1-bedroom units. If approved by the State Historic Preservation Office, a small number of units would be combined to allow for the inclusion of additional 1 bedroom or 2-bedroom ADA units. Under no circumstances will the di minimis reduction of 5% be exceeded and affordable square footage will remain the same.

The preservation of 109 affordable units in this non-impacted area will promote ECC/HANH's goal of assisting residents towards self-sufficiency as well as increase the economic development in this area. The residents will live in an area where they will access to supportive services, access to jobs, high quality early learning programs, public assets, public transportation, high-quality public schools and education programs and hospitals and health care facilities.

Impact

The intention was to complete architectural plans and seek funding in the second quarter of FY2022, however that did not occur. Since Crawford Manor is listed on the National Registry of Historic Places, the State and Federal Historic Tax credit process is very specialized, and we have determined that an historic consultant is required to compete the process properly. The procurement process for this consultant began in FY2023 and a consultant is expected to be hired in FY2024. ECC/HANH also started the procurement process for an architect and construction manager and plans on completing 40% of the design documents and obtaining city planning approval.

Repositioning of Crawford Manor to a RAD PBV platform will allow for the use of a mixed-finance model to assure that the development will be sustainable for at least 20 years.

Outcomes

Crawford Manor Transformation is still in the planning stages.

HUD-Required Metrics

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).	104 units	99 units	0 preserved to date	No

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

The challenges centered around obtaining the necessary funding which included State and Federal Historic Tax Credits as well as Low Income Housing Tax Credits. ECC/HANH is in the process of procuring for an historic consultant to assist in the process. The Glendower Group has procured an historic preservation firm to begin to investigate the use of State and Federal Historic Tax Credits.

1.21 – Initiative Expanded Jurisdiction: Creating Housing Opportunities Outside of the City of New Haven in Areas of Opportunity (Previously Initiative 3.6)

Housing Choice

Proposed and approved in FY2019

Description

This initiative proposes to expand the jurisdiction of the ECC/HANH and its instrumentalities to develop affordable housing or site project-based vouchers in areas that have been identified as "opportunity areas". Opportunity areas have been mapped in the State of CT by the Open Communities Alliance and identify areas that are "opportunity-rich" with regard to educational outcomes, employment access, poverty, crime rates and more. While the City of New Haven doesn't fare well across several of these measures, it is in close proximity (within 15 miles) of many towns that are considered High and Very High Opportunity. While some of these towns are developing senior housing, unfortunately, these towns have been slow to develop housing for families or disabled residents.

When looking at the availability of affordable housing resources, one will note that these resources fall disproportionately in communities of very low and low opportunity. New Haven has the region's largest percentage of government-assisted public housing. The City's Consolidated Plan notes the need for a more "balanced approach of market-rate and affordable units, spread more evenly across the entire South Central CT region". ECC/HANH and its instrumentality, The Glendower Group, is a major developer and subsidizer of affordable housing in this region. This initiative proposes to allow ECC/HANH and Glendower to expand its reach into neighboring areas of opportunity.

Currently, achieving significant increases in mobility moves to areas of deconcentrated poverty has been difficult. Most ECC/HANH assisted families lease in the City of New Haven – a city of high rates of poverty (over 25% of families live in poverty). Affordable housing in the city is increasing with over 20 % of housing units subsidized. Most census tracts in the city are classified as concentrated poverty areas. This initiative seeks to allow ECC/HANH and its instrumentalities to develop housing opportunities that allow families from ECC/HANH waitlists to obtain housing opportunities that currently do not exist.

Impact

The "Opportunity areas" are areas identifies as "opportunity-rich" with greater access to educational outcomes, employment, lower poverty and reduced crime rates and more. While the City of New Haven doesn't fare well across several of these measures, it is in close proximity (within 15 miles) of many towns that are considered High and Very High Opportunity.

There are approximately four neighborhoods in New Haven which are considered deconcentrated or high opportunity and due to the tight rental market, it has been difficult for most families to find housing. This initiative seeks to allow ECC/HANH and its instrumentalities to develop housing opportunities that allow families from ECC/HANH waitlists to obtain housing opportunities that currently do not exist in all areas of the city of New Haven and gives families for housing choice opportunities.

During FY 2021, ECC/HANH identified a partner agency through its competitive PBV RFP to develop housing in the neighboring town of Branford CT. ECC/HANH awarded 40 units of PBV to this developer for the redevelopment of a formerly elderly only development into family affordable housing of which 40 will be subsidized by ECC/HANH vouchers for families currently on the ECC/HANH waitlist. 20 vouchers will be allocated for current residents and 20 vouchers will be allocated for applicants on the HCV waiting list, when the property is developed.

During FY 2022, ECC/HANH entered into an MOU with Branford Housing Authority and completed the AHAP for the undeveloped portion of the property. The groundbreaking occurred in FY2022, and construction and lease up was completed in FY2024. Lease up for the 19 of the 20 vouchers for current residents was completed in FY2023, and the remaining 21 units were leased in FY2024.

Outcome

HC #1: Additional Units of Housing Made Available

Unit of Measurement	Baseline	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). If units reach a specific type of household, give that type in this box.	Zero (0)	Not to exceed 5% of ECCHANH's total non-RAD voucher authority	2024: 20 2023: 20	Yes

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

None1.22 Initiative 3.7 Non-Traditional Supportive Housing with Time Limited Support for Families Transitioning from Homelessness

Approved in FY19.

Housing Choice Self-Sufficiency

Description

ECC/HANH has co-developed non-traditional housing supports for units of affordable housing for families transitioning from homelessness. This support is targeted toward families seeking economic self-sufficiency following shelter and transitional housing, offered through a community provider. The first project developed under this initiative is an 18-unit development owned by Christian Community Action (CCA). CCA offers 18 apartments- 1BR, 2BR, and 3BR, with the primary goal and expectation being for the Head of Household (HOH) to focus on their economic growth and the pathway of their desired career

Program participants are identified from shelters owned and managed by CCA and from other family shelter providers in the greater New Haven area. Families will receive case management support to achieve work goals that support independent living in 24 to 36 months, with a maximum period of housing subsidy support for 36 months. This activity will be a 10-year PILOT program and at the conclusion of the pilot period, ECC/HANH will determine if it will make this initiative a permanent activity.

Program participants are identified from shelters owned and managed by CCA and from other family shelter providers in the greater New Haven area. Families will receive case management support to achieve work goals that support independent living for 24 to 36 months. Once families graduate from the program, they will receive an additional year of support and mentorship. These services will be provided by CCA's ARISE Center.

The ARISE (Accessing Resources for Independence, Skill-Building and Employment) Center serves families that are residing within the CCA Hillside Family Shelter (HFS) and Stepping Stone Transitional Housing Program (SSTHP), as well as serving families for up to one year after they have moved from a CCA housing program and into permanent housing. The purposes of the ARISE Center services are to increase employability and promote family health, wellness, and stability through the work of the ARISE Employment Services and Child and Family Services.

ECC/HANH proposed to provide non-traditional housing support modeled on the housing choice voucher program with subsidy paid at the 110% payment standard. Program income generated from the use of housing choice vouchers will be used to support necessary improvements to the building and to offset a portion of the administrative expenses associated with the program delivery model.

All Program Participants will agree to a maximum period of housing subsidy support of 36 months. At the end of the program period, unless otherwise authorized, it is the expectation that families will move into non-subsidized permanent housing, identify subsidized housing options inside or outside of the City of New Haven, or pursue other housing options for their families.

The 10-year pilot program is based on the following assumptions.

(a) 1-year acquisition, renovations, and initial lease up period for program participants.
(b) Completion of three thirty-six-month program cycles for participants, which will be approximately 50 individuals and families.

Our goal during this period is for 70% of our families to transition out of the program with higher incomes and into non-subsidized housing options. Participants who either do not meet the program requirements and are voluntarily or involuntarily released from the program, or who fail to identify housing options for themselves when the program will be completed, will have to seek outside support to address their unmet housing needs. All program participants will continue to have access to ARISE Center staff once they leave the program to support their efforts to become or remain self-sufficient.

If program model does not meet its intended results, ECC/HANH, working in concert with CCA, can either choose to make significant changes to the program model, or transition the development into more traditional subsidized housing development for families in New Haven, that would be subject to the normal requirements of ECC/HANH.

Selection Process, Eligibility and Criteria Families will be selected for participation of CCA's Moving to Work Program based on submission of completed application, income guidelines and willingness to fully participated in the Program.

Families that are homeless or at risk of homelessness, where the heads of household make a commitment to participate fully in the Program must submit a pre-application. All completed pre-applications will be time and date stamped and added to a waitlist maintained by CCA Workforce Housing Program. As openings becomes available families will be scheduled for a pre-screening interview.

The Pre- Screening staff (the director of housing services and family coaches) will conduct a needs assessment focusing on the following areas:

- income
- employment
- childcare
- housing and health
- description of the Program goals
- opportunities for the family to move to greater independence.

The family will complete a full application to the Program. Along with the "full application" families will be required to submit the following documentation: proof of homelessness (letter from shelter provider), proof of income from all income sources, photo identification, birth certificate, social security card, health insurance card for all household members and immunization record (all the children).

To be eligible, household income cannot exceed the income limit of the New Haven-Meriden Area Median Income of Very Low (50%) Income Limit (see income guideline below), and the family desire to move closer to independence by articulating their willingness to fully participate in the workforce housing program for a successful exit to permanent housing.

Income Criteria: Total Household income cannot exceed the income limit for each household size:								
New Haven-Meriden Area Median Income - Very Low (50%) Income Limit for FY2024								
Household size	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
Income Limit:	**40,650**	**46,450**	**52,250**	**58,050**	**62,700**	**67,350**	**72,000**	**76,650**

Impact

ECC/HANH worked with the CCA, a community provider, on a timeline for rehabilitation and financing. Construction was completed in FY2021. Program guidelines were developed and approved. Lease up began in FY2022.

At the end of FY 2022, there were 15 families leased. By mid FY2023, 18 families were leased, and we ended FY2024 with 15 families. ECC/HANH and CCA are working to lease up the additional slots in FY2025.

- ❖ Upon admission, 42% of head of households were employed either full time or part time and 75% are now employed. One household secured a better job while in residence and 4 obtained jobs since entry. The average household income is $xxx.

100% of the household had children with 66% of the households with 2 or more children. The children are all of school age. 1 household is a 2-parent household. All 15 households have documented goals and plans in CCA's Homeless Management Information System (HMIS) and are actively working with family coaches. 90% of the households are minority households.

Having a stable place to live will give the families stability to be able to look for stable employment and provide food and essentials for the family. Stable housing will also benefit the children in their education and other areas of their lives.

Of the 16 adults (*there is one two-parent household*), HOHs have worked closely with their Family Coach and outlined goals to be accomplished for higher education, employment, and/or increased income.

Of the 16 adults, 4 are seeking higher education: 2 are enrolled in a GED program, and 2 are attending college *(one is working to complete her BA at Southern University to become a librarian, and the other is attending Gateway Community College for Nursing).*
Of the 16 adults, 9, or 56%, are employed: 8 are employed full-time, and one is employed part-time.

Listed are some of the professionals:
- LP Nurse
- Phlebotomist
- Pharmacy Technician
- Administrative Assistant
- Home Health Aide
- Food Service
- Cashier

Partnerships
Family Coaches implement a trauma-informed, person-centered, strength-based goal-planning session with the HOH(s) along with the staff within CCA's Accessing Resources for Independence, Skill-building, and Employment (ARISE) Center in developing the Family Action Plan (FAP) with the HOH(s).

The Employment Specialist of ARISE assists the families with creating professional resumes, obtaining professional clothing for interviews, and access to applying for jobs online when necessary.

The Child and Family Specialist of ARISE assists the family with education for the adults and children.

CCA has partnered with several community organizations and agencies that provide assistance and needed items for the families, such as CT Money School, New Haven STRIVE, American Job Center and Delta Sigma Theta's Get Hired program, the Manufacturing and Community Technical (MATCH), Little Scientist, a children program and most recently we are working to develop a partnership with Creative Harmony Clinical Services to offer the HOH therapeutic services for our families to overcome their barriers which led to homelessness. We will continue to seek partnerships to assist families in moving beyond our program to greater independence.

In FY 2023, two families exited the program for permanent housing, and FY 2024, four families exited and moved to permanent housing.

- ❖ ECC/HANH anticipates making families self-sufficient and successful with this initiative and will continue to work with CCA to track their progress.

Enrollment year	Number of new families enrolled	Average family income at enrollment	Average family income at close of FY	# enrolled in training or employed	# who left program	# who achieved self sufficiency
FY2022	15	$17,305	$17,305	7		
FY2023	3		$17,004	11	2	
FY2024					4	

Outcomes

HUD-Required Metrics

SS#1: Increase household income				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Family income	As families are enrolled baseline household income will be determined. At baseline, family income will be below levels required for unassisted housing $17,305 (average gross income of initial families)	33% of families will experience an increase in family income 6	2024: xxx 2023: 33% (5 of the 15 families experienced an increase in family income) 13of the 15 families have income at under 30% AMI. 2 families have income between 30% to 50% AMI. The average household gross income is $17,004 2022: 13 of the 15 families leased enrolled at under 30% AMI. 2 families fell within the 30% to 50% AMI. The average household gross income is $17,305	

SS#3: Increase positive outcomes in employment status				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Enrollment in part- and full-time employment	At baseline, all families will be engaged in workforce training or educational	50% of families will be enrolled in a part time or fulltime employment by the end of year 1	2024: 2023- 75% 2022- 43%	

	program, part time employment or full-time employment	of their admission to the program.		

SS#8: Households transitioned to self sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Transition to access housing without assistance	At baseline, no families will meet economic self-sufficiency measures as indicated by ability to lease unassisted in the market 0	About 33% of families are anticipated to reach self-sufficiency goals in year one	2024: 2023: 33% (5) of the families reached a self-sufficiency goal by gaining employment or better employment in year one	No

HC#1: Additional units of housing made available				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Housing units	At baseline, 0 units of term limited nontraditional housing are available.	By year one, 18 new units of term limited nontraditional housing units will be available	2024: 2023:15	Yes

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

None

Initiative 1.23 - St Luke's Whalley Avenue Development

Approved and implemented in FY22

Description

ECC/HANH through its instrumentality The Glendower Group, seeks to partner with a community-based developer, St. Luke's Development Corporation to redevelop, multiple adjacent commercial parcels along Whalley Avenue just walking distance from downtown New Haven and Yale University into a premier mixed-use development including commercial/retail space and market and affordable units. Currently under design, the project plans will provide for a comprehensive transformation of the corner of Whalley Avenue and Sperry Streets in the city of New Haven.

The project's parcels are in a newly designated "opportunity zone," where certain investments will be eligible for preferential federal tax treatment. The Project shall consist of up to forty-nine (49) residential units and appurtenant commercial or retail space. The occupancy and income requirements shall conform to the requirements for "qualified residential projects" under section 142 of the Internal Revenue Code as well as the requirements of any other funding program. The St Luke's Whalley Avenue Development Project will include the demolition of the commercial structures located at 117-125 and 129 Whalley Ave. and raze a multi-family building over ground floor commercial/retail space with a lower-level buildout for community access and use.

St. Luke's Development Corporation (SLDC) has acquired parcels located at 117-125 & 129 Whalley, 10-12 Dickerman, and 34-36 Sperry. SLDC requires certain predevelopment and development services in connection with the development of the Project, has determined a need for a co-developer to assist with the development of the Project, and desires to work with Glendower as co-developer to undertake the Project.

The St Luke's Whalley Avenue Development Project will redevelop multiple adjacent commercial parcels along Whalley Avenue just walking distance from downtown New Haven and Yale University into a premier mixed-use development including commercial/retail space and market and affordable units.

In 1997, congregants of St. Luke's Episcopal Church founded St. Luke's Development Corporation (SLDC), a not-for-profit corporation in order to provide neighborhood retail amenities, high-quality affordable housing, and affordable office space in New Haven's Dixwell neighborhood and on Whalley Avenue. SLDC's first project, Josephine Jarvis Gray Senior Housing, completed in 2007, provides eighteen affordable units for elderly residents in New Haven's Dixwell neighborhood. Additionally, SLDC has developed an eighteen-unit, $3 million low-income senior housing facility located at 120 Goffe Street and has managed the $595,000 rehabilitation of a two-family home at 16 Dickerman Street.

The Glendower Group (Glendower) is a nonprofit 501(c)(3) corporation, established in November 2001, is an instrumentality to ECC/HANH. Glendower has been engaged in the development of real property for the past 20 years and has successfully developed over $560 million worth of developments in New Haven, Connecticut: Glendower is at the forefront of those leading the private sector market in affordable housing. Glendower provides comprehensive and integrated real estate development services specializing in affordable housing. Glendower's vision has always been high-quality, innovative, and fiscally sound housing for families.

This mixed income project will contribute to promote healthy lives, a strong community and robust economy. Residents of the Whalley Avenue building will have easy access to area amenities providing them the opportunity to participate in social activities and services available in their community. The pedestrian-friendly layout of the project will offer increased traffic to new and existing businesses leasing the commercial space, and the new building will improve curb appeal as it becomes the gateway to one of New Haven's most active commercial districts.

To assist in the development of this affordable housing development, Elm City Communities will provide up to 44 project-based vouchers utilizing flexibilities previously approved under MTW Plans. The balance of units will be non-income restricted market rate units. The project-based vouchers will be issued, consistent with all other ECC/HANH project-based vouchers activities and will be issued in accordance with the HUD regulations and ECC/HANH redevelopment efforts. The Glendower Group, ECC's development instrumentality, will act as co-developer and will assist in the planning, implementation, and management of the property. Architectural plans are in the process of being completed. Multiple applications have received funding including a $650,000 Federal Home Loan Grant and a $6,000,000 State of Connecticut Community Investment fund award. It is anticipated that this development will use a 4%

LIHTC mixed-finance model with a closing anticipated in FY25. The project will convert to a RAD based model using in-place Faircloth Vouchers.

Impact

The creation of up to 49 units of affordable and mixed-income housing in a key location adjacent to downtown New Haven and Yale University. The site is walkable to a major grocery store, pharmacy, and other service and retail establishments. The site is also served by a 24/7 CT Transit bus service with links to downtown New Haven and the multi-modal Union Station.

Due to costs related to the demolition of ancillary buildings and the new construction of a new approximate 49-unit residential building, the development of St Luke's Whalley Ave is only feasible through a mixed finance model which includes the inclusion of Low-Income Tax Credit (LIHTC) equity and private financing. It is ECC/HANH's intent to make a loan to the partnership to assist with the redevelopment that shall be repaid from operating cashflow. It is anticipated that construction will take 18 months to assure that all required relocation activities will comply with the Uniform Relocation Act. Under this scenario the redevelopment will be complete, and all units occupied by the second quarter of calendar year 2026.

St Lukes is progressing as planned with an anticipated RAD closing of the first quarter of FY2025. City Plan approval has been obtained and the architectural team is progressing with the design documents. A Construction Manager at Risk has been chosen and the development team has been awarded a $6 million State CIF grant.

This initiative is still in the planning stages.

Outcomes

HUD-Required Metrics

HC #1: Additional Units of Housing Made Available				
Unit of Measurement	**Baseline**	**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).	Housing units of this type prior to implementation of the activity (number). **0**	Up to **62**	2024:0 2023: 0 2022: 0	No

CE #4: Increase in Resources Leveraged				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Amount of funds leveraged in dollars (increase).	**Amount leveraged prior to implementation of the activity (in dollars).** **$0**	$29M	2024: 2023: $6,600,000 2022: 0	No

Actual Non-Significant Changes
None

Actual Changes to Metrics/Data Collection
None

Actual Significant Changes
None

Challenges in Achieving Benchmarks and Possible Strategies
The challenges in implementing this initiative have been the securing of the necessary third-party funds. Currently, $6M in CIF funds has been received from the State of Connecticut Dept. Of Economic Development and $600,000 from the Federal Home Loan Bank. ECC/HANH is currently waiting for a $4,000,000 application that has been submitted to the State of Connecticut Department of Housing, which represents the final remaining piece of funding. A 4% LIHTC application will be submitted in FY24.

Initiative 1.28 - Increase Lease Up Success Rate for HCV Families

Plan Year Approved, Implemented, Amended

Housing Choice

Approved and implemented in FY2023.

Description

Due to the tight rental market, some HCV families are having difficulty finding affordable units (apartments) to utilize their housing choice vouchers. Some of the challenges include having to pay multiple application fees when looking at multiple apartments to lease, not having the security deposits to rent an apartment, challenges finding larger size bedroom apartments and landlords willing to accept proposed contract rents.

Landlords have also expressed challenges in renting to HCV families due to apartments not passing the initial HQS inspections and the 60-day notice period for a family to move from one apartment to another.

ECC/HANH proposed an array of incentives to assist including tenant assistance, mobility counseling options and landlord incentives to support the HCV families finding affordable housing of choice, leasing up quicker and not having vouchers expire before finding housing.

Mobility Counseling, Tenant Assistance and Landlord Incentive Payments
ECC/HANH provides mobility counseling services for voucher participants to assist their search for housing in all areas of the city. Participants are asked at the briefing if they need assistance in finding a unit. If they state assistance is needed, they are referred to staff members who can assist in locating a unit of choice, as well provide transportation or transportation costs to see the unit.

ECC/HANH proposed the following assistance to participants.

Subject to funding availability, families that agree to participate in mobility counseling will be given the opportunity for the following:

- Application fees paid, for up to 3 units (anticipating $30 per application or $90 per family).

And the option for Security Deposit or Utility Deposit assistance.

- ❖ Security deposit assistance
  - Up to one month of the contract rent.
  - For initial move-ins and paid directly to the owner on behalf of the family when other resources cannot.
  - The security deposit will be returned to ECC/HANH and will follow the family from one unit to the next.

OR

- ❖ Utility deposit assistance for family's utility deposit expenses
  - Up to the payment standard for family size.
  - Includes connection fees required for the utilities to be supplied by the tenant under the lease.
  - Assistance with repayment of past utility debts that would prevent a family from securing utilities in their own name.
  - ECC/HANH may pay the utility deposit assistance directly to the utility company or may pay the assistance to the family when other resources cannot.
  - If paid to the family, ECC/HANH will require documentation the family paid the utility deposit.
  - ECC/HANH will not require the utility supplier or family to return the utility deposit assistance to the ECC/HANH.

The decision whether to offer the above assistance is at the discretion of ECC/HANH.

There will be an automatic voucher extension for families working with a Mobility Counselor Specialist. This will be processed by the HCV Department upon receiving progress update reports from the mobility counselor, documenting any challenges that the family may have in finding a suitable unit.

ECC/HANH may also allow families to move to another jurisdiction if they are experiencing difficulty in finding housing in New Haven. The request will be reviewed and approved at the discretion of the V.P. of HCV.

Landlords may receive a one-time incentive payment upon their first lease up with ECC/HANH in the HCV program. This will assist a landlord in bridging the financial gap while waiting for a new family to move in once a vacant unit is made ready for occupancy.

Unit Size	Amount
1 Bedroom	$175
2 Bedroom	$275
3 Bedroom	$475
4+ Bedroom	$550

Landlords who are engaged with a family who is receiving mobility counseling will also receive an HQS checklist upon initial engagement with a family in order to be prepared for an HQS inspection.

In FY2008, ECC/HANH received HUD approval, to approve an MTW Rent Standard up to 150% of the FMR.

ECC/HANH will approve exception rents in the following cases:

- Wheelchair accessible units;
- Large bedroom-size units, (4 bedrooms or larger);
- Expanded housing opportunities in neighborhoods with low concentrations of poverty;
- Housing opportunities in new development projects that include significant public investment to promote revitalization of neighborhoods; and
- Mixed-income housing opportunities that promote expanded housing opportunities and deconcentration of poverty.

ECC/HANH will not approve an MTW Rent Standard above 150% without prior HUD approval and requests for MTW Rent Standards above 120%, will be reviewed on a case-by-case basis.

In addition, ECC/HANH will approve budget-based rent increases for landlords who make major capital improvements in their property, including accessibility modifications.

ECC/HANH will also reexamine its MTW Rent Standards monthly to ensure that ECC/HANH does not exceed 120% of the FMRs in the mean Rent Standard, which includes HAP payments to landlords, HAP RAD Payments, tenant rent payments to landlords, and any utility allowance amounts.

The anticipated cost of this initiative is estimated at $60,625 per year.

Impact

In FY2024, ECC/HANH provided security deposit assistance for 70 families, totaling $108,097. ECC also assisted 110 families with application fees totaling $ 9,337.36.

0 participants utilized the utility deposit assistance, and 1 landlord utilized the landlord incentives in the amount of $425.

During FY 2024, we saw a significant increase in the number of applicants and participants utilizing our mobility team. In FY 2023, 19 families accessed these services, while in FY 2024, this number rose to 277 families. This growth primarily resulted from the marketing strategies implemented during FY 2024. The mobility team conducted a presentation of our mobility services during our Housing Choice Voucher briefings and made the mobility counseling form mandatory for all families, regardless of whether they intended to use the service or not. When informed verbally about these services, many families expressed interest and chose to participate.

Despite the additional incentives in place that have assisted our participance significantly, limited housing stock, continue to make it challenging for residents to find housing of their choice. In addition, due to the limited housing stock landlords have higher requirements for renting their units that put our participants at a disadvantage.

HUD-Required Metrics

HC #1: Additional Units of Housing Made Available

Unit of Measurement	Baseline	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). If units reach a specific type of household, give that type in this box.	0	30	2024: 288 2023: 19	Yes

Actual Non-Significant Changes
None

Actual Non-Significant Changes
None

Actual Changes to Metrics/Data Collection
None

Challenges in Achieving Benchmarks and Possible Strategies

Initiative 2.1 – Family Self-Sufficiency (FSS) Program

Self-Sufficiency

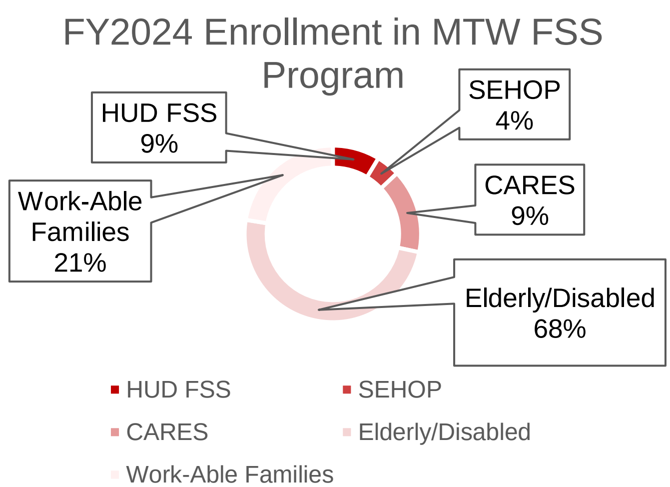
Approved and implemented in FY07.

Description

97% OF THE TOTAL AVAILABLE FSS SLOTS ARE FILLED
4 NEW HOMEOWNERS
INCREASED CREDIT SCORES TO 650
62% INCREASE IN SAVINGS

ECC/HANH's FSS program provides intensive counseling and case management services to help participant families achieve their self-sufficiency goals, according to each family's needs. Adding new services has allowed ECC/HANH to provide much needed support to a larger number of LIPH and Section 8 residents. Service referrals focus on: education, literacy, GED preparation, vocational and job skills and financial management.

The MTW FSS program serves up to 1,158 families. The following table details the number of enrollment slots for each program.



Program	Number of Slots	Number Served in 2024	Benefits from Escrow	Owner	Supports
HUD FSS Grant Funded Slots	150	123	Yes	FSS Coordinators	RSCs, CED Managers & Supervisors
CARES Program	Up to 177 (number includes 60 units currently exempt and 16 currently market rate)	90	Yes	CARES Coordinator	CED Managers & Supervisors

Work-able families	60 200	185	No No	Program Managers FSS Coordinators	FSS Coordinators, CED Managers & Supervisors, RSCs
Elderly/Disabled	570	765	No	RS Coordinators	CED Managers & Supervisors, FSS coordinators
TOTAL	**1158**	**1163**			

Impact

This initiative is expected to increase the self-sufficiency of residents through employment, specialized training, higher education and increased earnings and savings.

At baseline ECC/HANH's FSS program was serving approximately 450 families and has grown to 1163. A 158% increase since baseline. In FY2023, ECC/HANH served 1127 families. In FY2024, there is a 4% increase in participation from FY2023.

Families participating in several of the MTW FSS such as CARES and HUD FSS have demonstrated growth in annual family income and have exceeded the New Haven AMI of $ 54,305. We continue to show growth in the employment status of our families with more families in full time, rather than part time employment as well as increased credit scores and personal savings. Enrollment in education and training programs remains strong.

At baseline, of the "workable families", 50% of the families were employed and 50% were unemployed. In FY24, 66% of the workable families were employed, a 16% increase. As the FSS program has grown, we have specifically targeted unemployed families and with a goal of moving them to employment. The number of unemployed families has decreased significantly from baseline and from the past two years which represents some recovery from the surge in unemployment during the pandemic impacted years.

In FY2024, ECC/HANH continued offering programs that included empowerment seminars, childcare, financial literacy and mental health as well as promoting classes to better serve the residents' needs. ECC/HANH also partnered with other agencies that are a part of the Program Coordinating Committee (PCC) to offer additional programs.

Throughout the year, some workshops continued to be presented virtually, to accommodate the needs and schedules of residents, however, ECC/HANH also offered on-site activities such as computer classes, job skills training and employment assistance workshops.

There were 128 workshops held in FY2024 with 1,541 attendees. In FY2024, added to the offering of workshop topics to include increased job training and development support, health and wellness, computer literacy, safety and security, Section 3 workshops and courses. ECC/HANH also conducted additional outreach to encourage more participation from Workable and Elderly/Disabled families

ECC/HANH celebrated 3 families who became homeowners in FY2024, despite the continued challenges in the real estate market. This was achieved by the FSS Staff assisting families in setting self-sufficiency goals that helped them gain full time or better employment, attend specialized training classes, obtain higher education, and increase their efforts in asset building through the required one-on-one meetings with a FSS Coordinator. FSS staff also conducted outreach in the developments to encourage all residents to effectively gain and maintain access to resources that can assist them in pursuing opportunities in achieving self-sufficiency.

In FY24, the 1163 residents enrolled in the FSS program had an average earned household income of $28,908 which is a 7% decrease from the $31,204 average earned household income reported in FY23. In FY2023, ECC/HANH identified families who are "work-able" who were not previously identified and included their household income in the average. Due to the fact that some families (103) were not working or only working part time, it caused the average earned household income to decrease from the previous year. The Resident Services Coordinators actively supported unemployed families to address barriers to employment and to assist with employment resources. Workshops and programs were created to support unemployed residents.

For the participants in the HUD FSS and CARES programs, the average income is $39,000, which is 34% higher than the average for all FSS participants ($28,908). This an indication that participating in FSS programs will assist families in increasing their household income. The goal is to reach the New Haven AMI of $54,305.

FSS PROGRAM – AVERAGE INCOME

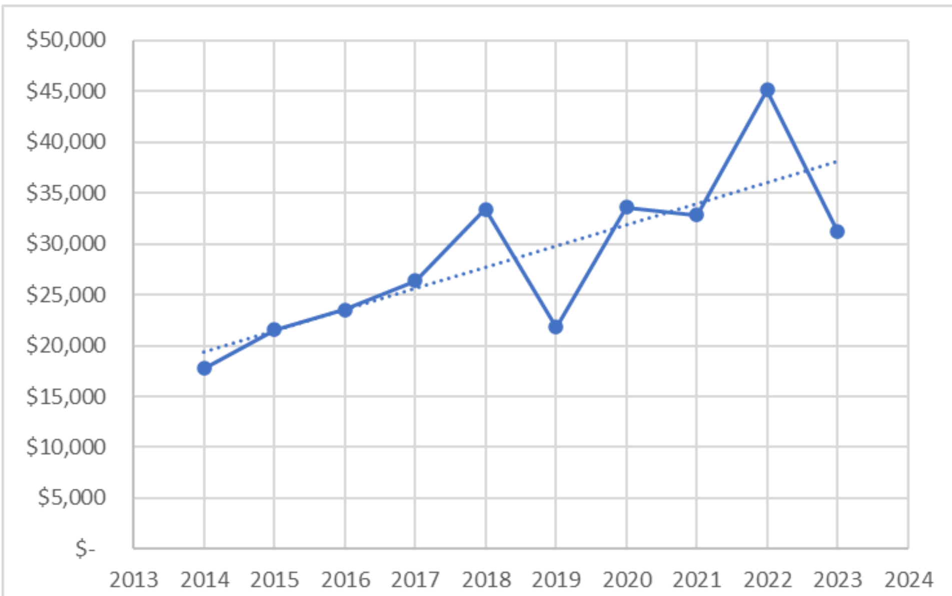
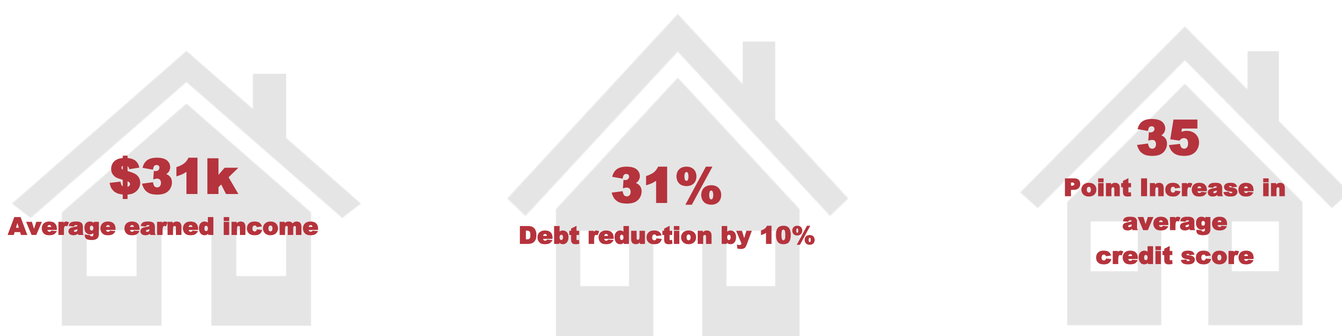


Chart needs to be updated

Graphics below need to be updated



ECC/HANH partnered with the Cities for Financial Empowerment Fund Financial Empowerment and assisted 235 residents with improving their credit scores and eliminating debt. The residents received intensive, one-on-one financial literacy services and over 315one-to-one budgeting sessions.

The goals that were met included:

- Average credit score increased by 35 points after receiving services (54 residents)

- 18 opened safe and affordable bank account (8%)
- 109 increased their savings (46 %)
- 1 established credit (1%)
- 105 reduced delinquent accounts (45%)
- 64 reduced non-mortgage debt by 10% (27%)
- 8 accessed additional public support programs (3%)

Updated Highlights:
A resident that has never held down a job since her move in 2011 with a large family and mental health issues is successfully balancing work/ family/ health challenges. She did return to work this school year as a para in the school system and taking great pride and enjoyment in the job and the work that she is with young children. Her children are thriving in school and proud of their mothers' accomplishments.

Another resident has returned to the workforce as a health aid and successfully had the job for over 12 months. The resident struggles with mental health issues and has been living in housing for 10 years struggling to keep a steady employment.

We have 2 workable families from McConaughy that have gone from part time to full time.

- **A.S.** Graduated successfully from FSS program with economic self-sufficiency via employment and was able to accumulate $34,721 through escrow. She started the FSS program back in January of 2017. During her time in the program, she was able to increase her credit score from the 500s (when she first started) to 753 (as of February 2024). She states that with the help of FEC and the FSS presented webinars, she was able to accumulate viable information to help her on her journey. Also, she started accumulating savings in 2021. She started out with $6,000 in March of 2021 and ended the program with $8535. Through ups and downs, she was still able to maintain a great deal of savings. Lastly, when she started the program, she was employed by the City of New Haven making $10,140 and gradually worked her way up. When she graduated, she was still employed by the City of New Haven and was making $37,009.
- **J.S.** Graduated successfully from FSS program with economic self-sufficiency via employment and was able to accumulate $28,252 through escrow. He started the FSS program back in August of 2017. During his time in the program, he has achieved a great deal. He has started the program with a credit score of 670. Now, he is exiting the program with an excellent credit score of 790. He states that his credit counselor that he has worked with at FEC has been a great support system for him in increasing his score to where it is today. In addition, all of the webinars and subsequent classes that FSS has provided, has helped him understand and apply financial literacy and wellness to maintain all necessary areas. Also, he currently possesses a high yield savings account with a little over $3,000 saved. At the time that Jose joined the program he was employed on a fulltime basis with his employer (at that time) for 6 years earning around $21,000 annually. As years went on, his income increased within the same employer. Unfortunately, in the beginning of this year, his long-time employment with this employer came to an end leaving Mr. Soto having to seek subsequent employment. He was on the hunt for employment over the past few months which was very discouraging and unmotivating, but he persevered. He was able to secure another full-time employment after his diligent job search, earning $46,458 annually.

PARTICIPANT HIGHLIGHTS AND SUCCESSES

One successful resident purchased a home and accrued $8,209 in escrow to assist in the purchase.

One successful resident enrolled in the FFSS program in 2017 with an annual income of $30,209 and increased her annual income to $102,018, increased her FICO score to 660 accrued $14,8902 in escrow.

One successful resident increased her credit score from 588 to 700 and saved $6500.

One successful resident was promoted to a Director position and is earning over $50k annually and is eager to promote youth education and forming relationships with the community.

UPDATED HIGHLIGHTS ABOVE

Outcomes

HUD-Required Metrics

SS #1: Increase in Household Income				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average earnings (wages) of households enrolled in FSS Program**	$4,082 (2013)	Steady increase in average household earnings.	2024: 28,908 (7% decrease) 2023: $31,204 (31% decrease) 2022: $45,122 (37% increase) 2021: $32,864 (2% decrease) 2020: $33,633	No (metric calculation in FY23

		Long-term Goal: meet or exceed NH AMI $54,950	Prior years' average income: $24,072	

SS #3: Increase in Positive Outcomes in Employment Status				
Employed full-time*** Employed part-time Enrolled in an educational program Enrolled in job training program Unemployed Other	<u>2014</u> - Employed FT: 22 - Employed PT: 93 - Enrolled in education: 228 - Enrolled in job training: n/a - Unemployed: 113 - Other: N/A	Steady increase in full-time employment for FSS participants	2024: Employed FT:132 (15% decrease) *Employed PT: 387* *Enrolled Education: 135* *Enrolled Job Training: 121* *Unemployed: 135* 2023: Employed FT: 157 (185% increase) *Employed PT: 67* *Enrolled Education: 200* *Enrolled Job Training: 25* *Unemployed: 154* 2022: - Employed FT: 55 - *Employed PT: 7* -*Enrolled in Education: 94* -*Enrolled Job Training: 13* - *Unemployed: 13* - *Self Employed: 3* - *E/D: 16* 2021: - Employed FT: 55 - *Employed PT: 14* - *Enrolled Education: 103* - *Enrolled Job Training: 10* - *Unemployed: 585* 2020: - Employed FT: 68 - *Employed PT: 15* - *Enrolled Education: 107* - *Enrolled Job Training: 9* - *Unemployed: 591*	No

SS #5: Households Assisted by Services that Increase Self Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

SS #3: Increase in Positive Outcomes in Employment Status				
Number of FSS households that have taken vocational and computer classes (excluding Specialized Training)	155 (2013)	200	2024: Total Enrollment Education: XX Job Training: 136 Computer classes: 30 Educational Courses: 356 2023: Total Enrollment 515 Education: 200 Job Training: 55 Computer classes: 30 Educational Courses: 230 2022: Total 260 117 Computer class 137 Educational 6 CDA Course	Yes

** This data includes SEHOP, CARES, elderly/disabled, resident-owned business services, and specialized services*
*** Average earnings include wages and other earnings. Note that 20% of FSS participants did not have income in FY17, but 50% in FY14 and 52% in FY13. In FY19 this average includes Work-able, FSS, & CARES Families.*
**** Full-time employment if earned income (wages + self-employment) equates to 30 hours/week at CT minimum wage; unemployed assumes no wages. All FSS participants in FSS Log considered to be enrolled in educational program.*

SS #8: Households Transitioned to Self-Sufficiency				
Number of households who achieve homeownership	10	Steady increase in new homeowners annually	2024: 3 2023: 4 (33% increase) 2022: 3 2021: 19 2020: 18	No

**The outcome includes all programs under the FSS initiative*

Actual Non-significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

A key challenge for the FSS program is promoting literacy and computer courses for residents. The challenge has been in securing community partnerships to offer onsite programming for Adult Literacy and GED courses. This has made it difficult to meet the minimum number of participants required.

Additionally, a survey administered by CED to residents revealed that many residents are uncomfortable admitting their needs and taking onsite programs for literacy and GED, as it makes them feel vulnerable in their community. To better serve participants, ECC/HANH is currently working with New Haven Adult Education to offer varied online as well as in person GED and ESL courses.

There is also a focus on addressing the digital divide by providing access to digital resources for our families. In FY24, ECC/HANH partnered with Concepts for Digital Inclusion, a local technology education nonprofit to provide on site computer classed for residents.

Initiative 2.3 – CARES (Caring About Resident Economic Self-Sufficiency)

Approved in FY12 and implemented in FY13.

Self-Sufficiency

Description

In FY2013 ECC/HANH developed a pilot self-sufficiency plan for the Brookside Phase II and Rockview Rental development that encompassed HUD's continued mission to increase self-sufficiency among residents and promote accountability. The C.A.R.E.S. Program (Caring About Resident Economic Self-Sufficiency) introduced the concept of term limits into the public housing and Section 8 programs administered by ECC/HANH. All residents, except those who are exempt under the program requirements, will be subject to a 72-month time limit on receiving rental assistance.

The second component of the program requires certain individuals to participate in an extensive 24-month case management, supportive services program designed to overcome barriers to becoming self-sufficient. Residents returning to Brookside Phase I after redevelopment were exempt but could voluntarily participate in the program. ECC/HANH is using its MTW flexibility to fund the required social services component of this program.

Prior to signing a lease at the newly redeveloped Brookside Phase II and Rockview I Rental site, all residents will have a pre-orientation that will explain the CARES Program. At the end of the 72-month limit receiving rental assistance, the rent will be adjusted to a flat rent (public housing) or market rent (PBV), less any prorated assistance for household members who are seniors, 18 years of age or under, disabled or otherwise exempt, as described in the plan.

ECC/HANH recognizes that there are individuals who due to no fault of their own will not be able to achieve self-sufficiency on their own. Non-exempt individuals who have an Individual Service Plan (ISP) and case manager and show progress towards the goals of the plan will continue to be able to receive rental assistance if they continue to make progress towards their goals. There are two levels of engagement in the program: Full CARES and Transition CARES. This engagement is outlined here:

Full CARES Participant

- Has education and job skills that match demand in labor market
- Typically works full-time and earns a livable wage

Transition CARES Participant

- Does not have education and/or job skills that match demand in labor market
- Typically works part-time and/or needs job training to obtain higher wages or full-time employment

Residents and participants are incentivized to enroll in the CARES program because of the intensive supportive services offered, the escrow payment, and the increased control over the use of their escrow account funds (including subsidy dollars). In addition to the intensive supportive services for 24 months during the 72-month rental period, residents can also receive a lump sum payment from an escrow account. Funds are deposited into a REEF account and released upon the participant's graduation from CARES. The monthly subsidy payment will be pre-determined at an initial assessment conducted prior to lease up.

The funds in the REEF (accessible at or after year three) may be used to cover the following costs:

- a hardship (as defined under the Hardship Policy and Guidelines)
- purchase of a vehicle to attain or maintain employment (a one-time payment not to exceed $3,000 after all other options have been exhausted)
- costs to start a small business (a one-time payment not to exceed $2,500 after all other options have been exhausted)
- purchase of a computer
- enrollment in higher education, subject to the approval of ECC/HANH

While most intensive supportive services are provided during the first two years of the program, all participants can receive support as needed. ECC/HANH anticipates that as barriers are addressed, the need for such intensive support will wane. This policy and procedural change have resulted in modifications to the MTW Plan, ACOP and Administrative Plan.

Impact

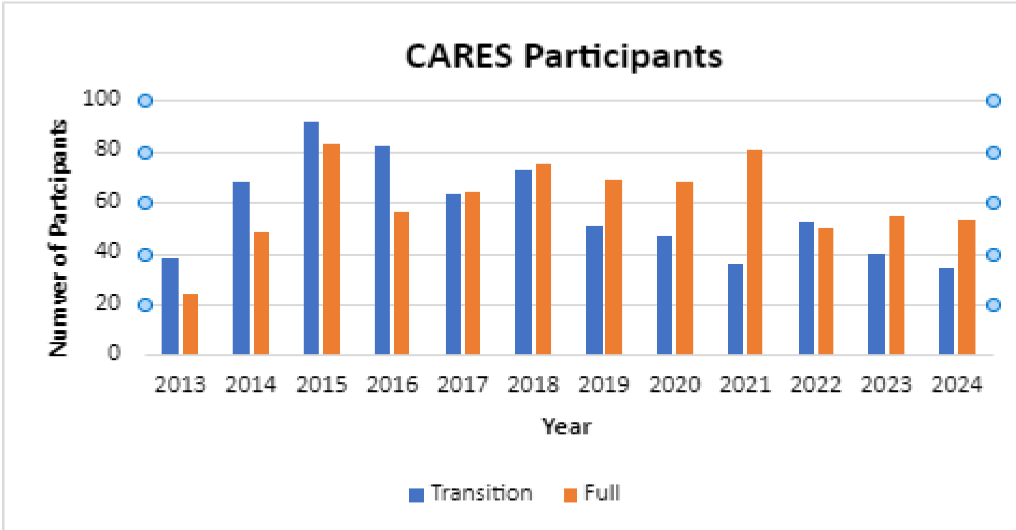
The CARES program continues to provide case management, resources and tools to support participants in reaching self-sufficiency. Based on the total number of units at both Brookside II & Rockview, the program can hold up to 178 participants Brookside II (101) or Rockview I (77).

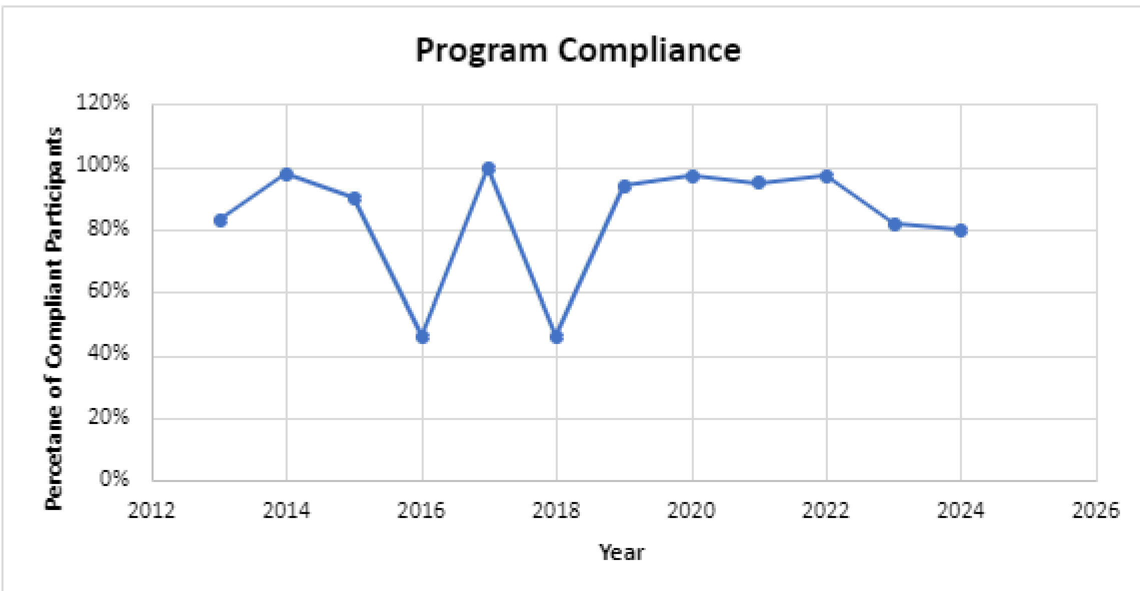
At the beginning of FY24, there were 90 (51%) participants enrolled in CARES. At the end of FY24, 78 (44%) participants were enrolled in the CARES program and 66 (37%) units that have residents who are exempt from the program. Additionally, the total number of participants includes families who participated at any time throughout the year who either became exempt or moved out.

During FY2024, program changes were made in recognition of the global pandemic. This allowed for rent adjustments and withdrawals from REEF savings.

Historical program participation is as follows:

	Number of Transition CARES	Number of Full CARES	% Program Compliant
2013	38	24	83%
2014	68	48	98%
2015	92	83	90%
2016	82	56	46%
2017	63	64	100%
2018	73	75	46%
2019	51	69	94%
2020	47	68	97%
2021	36	81	95%
2022	50	52	97%
2023	40	55	82%
2024	34	53	80%





During the initial years of CARES, the majority of the families were in a Transition phase, meaning they had not achieved full time employment. However, since 2017, the majority of families now have full time employment and qualify as Full CARES participants demonstrating that consistent improvement in employment outcomes.

In FY2024 there were 34 Transitional (39%) and 53 Full (61%) CARES families. Also, in FY24, 9 families moved from Transitional CAREs to FULL CARES and 4 FULL CARES families graduated from the program. Graduation means they are no longer receiving housing subsidy and are considered self-sufficient and can transition to paying a market rate rent. Additionally, there are 28 CARES residents that are prepared to graduate in FY2025.

The table below outlines the breakdown of families at these sites during FY2024.

CARES Participation End of FY24		
Program	Participants	Notes
Full CARES	52	
Transition CARES	26	
Total at end of FY24	**78**	**39 BSII/39 ROCKVIEW I**
Exemption	69	1 out of 69 exemption is BSI
Vacancy	17	10 PBVs, 7 LIPH units
Market Rate/Flat Rent	16	1 out of 16 additional market rate/flat rent in BSI

During FY24, the average income of all CARES participants was $32,821, which is 74% higher than residents who live in Brookside Phase I, which is not under the CARES program, who have an average earned income of $24,372. The participants in the Full CARES program, have an average annual income of $55,812 which is 59% higher than all the CARES participants.

CHART NEEDS TO BE UPDATED

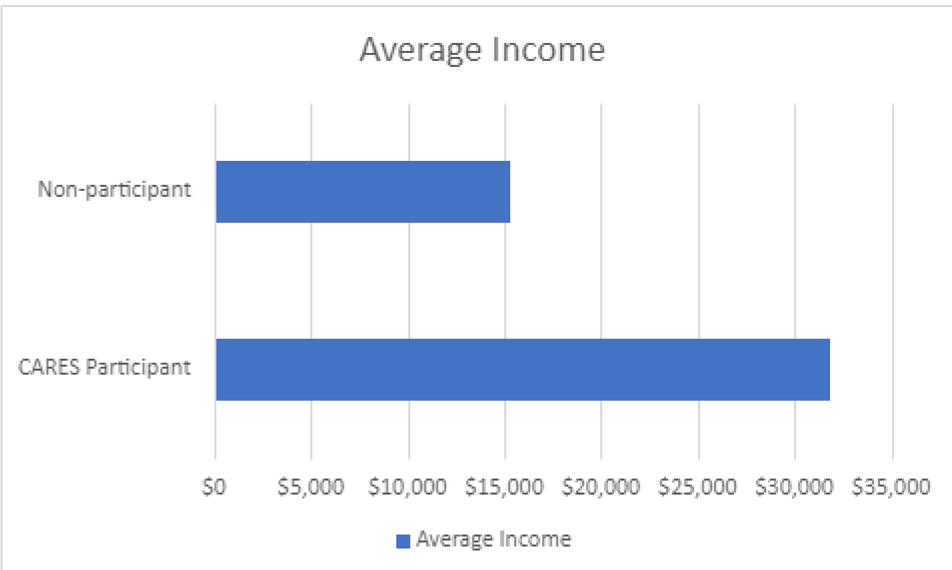


Chart needs to be updated

In FY24 the approximate amount of funds in each participant's REEF account was $12,710. The average amount requested by CARES participants in FY2024 to cover costs was $3,264.25, which is 26% of the amount of funds that they have accrued for hardship or other expenses.

In FY24 there were 4 CARES participants that accessed the REEF account prior to graduation. One participant requested $3,000 towards vehicle, one participant requested $1,115 for a computer, one participant requested $3,000 to purse higher education and one participant requested $6,942 for a down payment on a home. Additionally, one participant requested $633 for hardship reason that was denied because it did not meet the hardship criteria

Below is a table highlighting the historical requests from CARES residents to utilize their individual REEF accounts to cover the following costs:

Request to Cover Cost		Total Amount Requested	Total Amount Approved

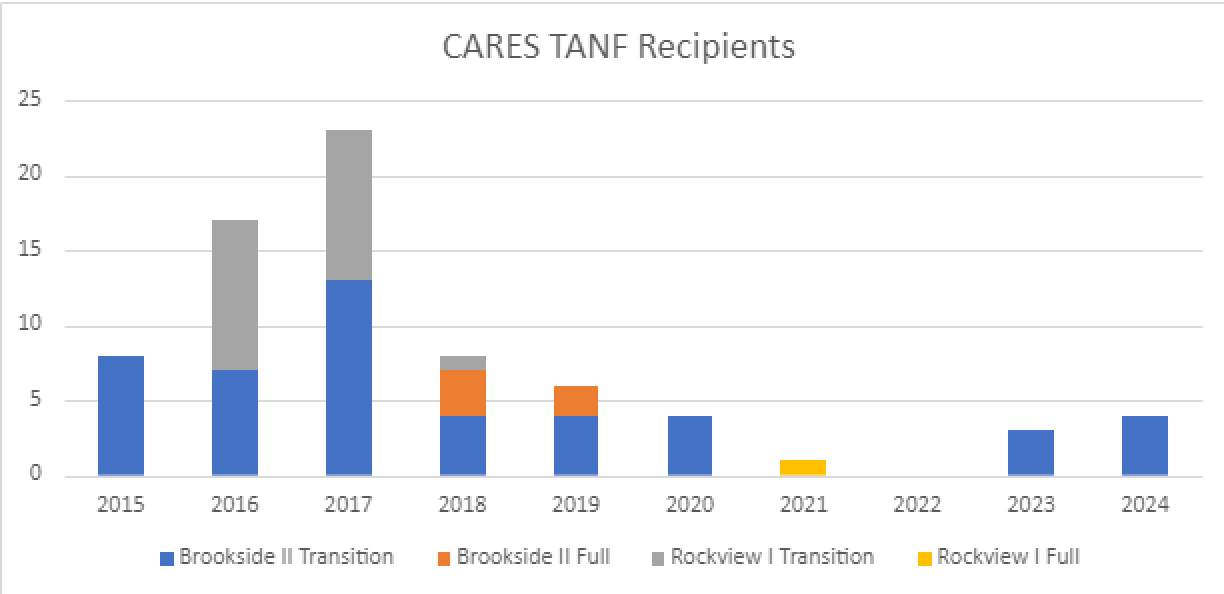
Purchase of a vehicle	18	$55,500	$55,500
Down payment on a home	2	$17,390	$17390
Purchase of a Computer	2	$1,615	$1,464
Enrollment in Higher Education	7	$17,449	$17,449
Start a small business	1	$1,000	$1,000
A hardship	6	$15,672.	$15,672
Other	7	$13,100	$11,184
Denied requests	4	$633	$0.00
Total Requests (47)	**47**	**$129,359**	**$118,659**

In FY2024, every participant in the CARES program received on-going support and assistance from ECC/HANH partners to include the Connecticut Association Human Services financial literacy program and CONNCAT Training School.

Residents also participated in homeownership programs such as the HUD Homebuyer seminars and in a number of Asset Building programs and initiatives offered through a grant with the Cities for Financial Empowerment Fund and the New Haven Financial Empowerment Center.

CARES is proving successful as we are seeing residents graduate with significant escrow savings, consistent and full time, well-paying employment.

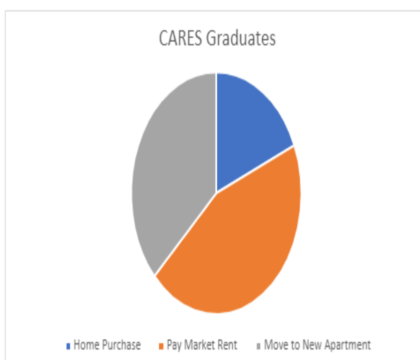
Although many families are gaining full time employment, in FY24, there were three (4) CARES Brookside II Transitional residents who required temporary cash assistance through TANF. The CARES Coordinator has engaged all 4 families and is assisting them in finding employment.



In FY24, there were 4 participants who graduated from the CARES program with an average earned income of $73,488.

- 2 participants purchased a home
- 2 moved to the private market paying market rent

Since the start of the program there have been 72 residents who have graduated from the CARES program.



FY 2024
CARES Graduates + Interim Disbursements and Final Disbursement from REEF

Participant 1	$6,942	$0 after move out
Participant 2	$0	$6,460 after move out
Participant 3	$3,000	$5,630.40 after move out
Participant 4	$0	$7,239.27after move out

Total: $9,942 (average disbursement before graduation $4,971)
$120,784.96 (average disbursement at graduation $4,832.41)

Update highlights

•**SV. and L.G.** –From the start of CARES, Sarah and her husband always dreamed of buying a home. They worked very hard to secure full-time jobs. They started unemployed and with zero income but eventually graduated to full-time employment. Her husband became a maintenance supervisor for a property management company. They both raised their credit scores from the low 500s to over 700. They also managed to save over $40,0000. The CARES program played a crucial role in their success by allowing them to save monthly with a lower rental due to the lock in initiative that the CARES program offers all participants in year 3. Both are extremely proud of achieving this goal. They purchased a beautiful home in Naugatuck, Connecticut, and closed on it on May 23, 2004. **REEF $6,942- Credit Score- 720- Savings $47,000**

•A.B. joined CARES in 2023. He is a single father with one child in high school. A.B. has faced numerous challenges throughout his early adulthood, including a period of incarceration and an accident that has made finding employment difficult. Despite being eligible for CARES exemption, he is determined to better himself, provide more for his son, and become self-sufficient by actively participating in the CARES program. He has several goals he wants to achieve and most recently has applied to the BA program.

H.I and L.L purchased a home in Hamden with a goal of purchasing a fixer upper HUD home through a rehab loan. While in the CARES program, they had access to several mortgage brokers, workshops and one-on-one counseling. They purchased a home auction and for several months, worked on making renovations to the home before moving in. They graduate the CARES program with credit score of 711, personal savings of $24,000 and a REEF balance of $7,239.

A husband and wife began the program unemployed and who both now have full time employment. They raised their credit scores from the 500 to 720 and have saved $47,000 and accumulated $6942 in their REEF account. They have graduated and purchased a home.

A single father with one child in high school. Despite many challenges in his life, he is actively participating in CARES and has applied for a program to achieve his Bachelor of Arts degree.

~~*REEF balance of $7239.*~~

A single father with one child in high school. Despite many challenges in his life, he is actively participating in CARES and has applied for a program to achieve his Bachelor of Arts degree.

Outcomes

HUD-Required Metrics

SS #1: Increase in Household Income				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average Income for Full Cares and Transition CARES participants*	Average income of population: $16,897 in Fiscal Year 2013 (Baseline Adjusted to 2024 dollars – $22,753) (Baseline Adjusted to 2023 dollars – $22,041)	Average family income of $45,000 by program completion (Full CARES)	2024: Total Average Full CARES: $55,812 BS II Full: $ 45,030 Rockview I Full: $66,59 4 BSII Transition: $18,83 9 Rockview I Transition: $16,598 2023: Total Average Full CARES: $46,673 BS II Full: $42,613 Rockview I Full: $50,733 BSII Transition: $17,494 Rockview I Transition: $13,591 2022: Total Average Full CARES: $48,363	Yes

	(Baseline Adjusted to 2022 dollars – $21,283)		BS II Full: $45,160 Rockview I Full: $51,566 BSII Transition: $16,678 Rockview I Transition: $13,909 2021: Total Average Full CARES: BS II Full: $39,729 Rockview I Full: $44,116 BSII Transition: $13,375 Rockview I Transition: $14,963 2020: Total Average Full CARES: $41,923 BSII Transition: $17,586 BS II Full: $36,734 Rockview I Transition: $12,453 Rockview I Full: $36,412 Prior years' average income; $34,459 BS II Full: $32,046 Rockview I Full: $36,871 BS II Transition $15,404 Rockview I Transition: $18,166	

SS #2: Increase in Household Savings				
Unit of Measurement	**Baseline**	**Benchmark****	**Outcome**	**Benchmark Achieved?**
Average amount of savings/escrow of participants affected by this policy in dollars (REEF accounts)	Zero	$8,000 per participant (Adjusted to 2024 dollars $10,772) (Adjusted to 2023 dollars $10,544)	2024: Average: $12,710 Brookside: $13,510 Rockview: $11,910 2023: Average: $15,512 Brookside: $12,843 Rockview: $12,180 2022: Average: $11,211 Brookside: $10,709 Rockview: $11,712 2021: Average: $11,236 Brookside: $10,811 Rockview: $11,659.73 2020: Average: $10,702 Brookside: $10,483 Rockview: $10,920 Prior years' average savings: $9,308	Yes

SS #3: Increase in Positive Outcomes in Employment Status				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of participants enrolled in education /job development training	Zero	10% annual increase in enrollment of education/job development classes	2024: 102 participants (41% decrease) *Employment Training: 7* *Higher Education: 7* *College (4yr): 5* *NHS Homebuyer 8* *Asset Building: 2* *Financial Empowerment Center: 15* *FSS Webinars:48* *GED: 4* *ROB: 6* 2023:174 participants (210% increase) *Higher Education: 7* *College (4yr): 5* *NHS Homebuyer 3* *Asset Building: 64* *Financial Empowerment Center: 39* *FSS Webinars: 50* *GED: 3* *ROB: 3* 2022 – 56 participants (52 % decrease) *Higher Education: 8* *College (4yr): 5* *NHS Homebuyer: 5* *Asset Building: 27* *Financial Empowerment Center1:1 Budget Counseling: 9* 2021 – 117 total *33 attending education and job training programs* *4 ROB- Resident Owned Business* *2 CNA - Certified Nursing Program* *4 CDA child development associate* *5 Adult Education* *18 4-year college/trade school*	No

SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)				
Unit of Measurement	**Baseline**	**Benchmark*** **	**Outcome**	**Benchmark Achieved?**
Percentage of households receiving TANF assistance	2013: 4 (11% of Transition CARES)	Reduction by 20% of prior year households receiving TANF	2024 Total: Brookside Transition: 4 Brookside Full: 0 Rockview Full:0 Rockview Transition: 0 0.75% increase 2023 Total: Brookside Transition: 3 Brookside Full: 0 Rockview Full:0 Rockview Transition: 0 3% increase 2022 Total: Brookside Transition: 0 Brookside Full: 0 Rockview Full:0 Rockview Transition: 0 Reduction percent: 100% 2021 Total: Brookside Transition: 0 Brookside Full: 0 Rockview Full:0 Rockview Transition: 1 Reduction percent: 75% 2020 Total: Brookside Transition: 4 Brookside Full: 0 Rockview Full: 0 Rockview Transition: 0	No

SS #5: Households Assisted by Services that Increase Self-Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark*** **	**Outcome**	**Benchmark Achieved?**
Number of participants receiving services aimed to increase self-sufficiency (participants who have completed CARES action plans)	Zero	10% annual increase	2024: 90 (5% decrease) 2023: 95 (7% decrease) 2022: 102 (15% decrease) 2021: 120 (8% decrease) 2020: 130 (0%) Prior years' average: 130	No
SS #8: Households Transitioned to Self-Sufficiency				
Number of households who receive zero subsidy at the end of year six	Zero	12 by the end of the program; Estimated length of the program is six years in total	2024: 4 (includes 2 homeowners) 2023: 7 (includes 1 homeowner) 2022: 27 (includes 3 homeowners) 2021: 11 (includes 5 homeowners) 2020: 13 2019: 8 2018: 0	No
SS #8: Households Transitioned to Self-Sufficiency*****				
Number of households transitioned to self-sufficiency*	Zero	20 transitioned households	2024: Pending 2023: 95 2022: 129 2021: 144 2020: 211 2019: 96	Yes

** Weighted income figures across Brookside and Rockview participants*
*** Benchmark was created in FY17 and may be reevaluated in FY24.*
**** While this benchmark has been met, it may be reevaluated in FY24 to reflect the idea that there will always be a certain percentage of new participants on TANF and the goal of transitioning those participants off TANF after enrollment.*
***** This benchmark may be reevaluated in FY24to reflect the fact that participation is capped by the number of residents in the two developments.*
****** Self-sufficiency in this context is referring to the number of households that completed their FY 24 specific goals.*

Internal Metrics

Enrollment				
Unit of Measurement	**Baseline**	**Benchmark***	**Outcome**	**Benchmark Achieved?**
Number of Full CARES participants	Zero	25% Increase in Full CARES	2024: 53 (4% decrease) 2023:55 (6% increase) 2022:52 (35% decrease) 2021: 81 (19% increase) 2020: 68 Prior years' average: 59	No

Number of Transition CARES participants	Zero	25% Reduction in Transition CARES	2024:37 (8% decrease) 2023:40 (20% decrease) 2022:50 (39% increase) 2021: 36 (23% decrease) 2020: 47 2019: 51 Prior years' average: 67	No
Compliant with program requirements				
Number of participants compliant with the program's requirements	Zero	60% of new participants will remain compliant	2024: 70 (78%) 2023: 78(82%) 2022: 99 (97%) 2021: 111 (94.9%) 2020: 129 (97%) Prior years' average: 80%	Yes

** These benchmarks may be reevaluated in FY24 to reflect the fact that participation is capped by the number of residents in the two developments and the importance of serving new residents who may be fit for Transition CARES. In the future, the benchmark may focus on the percentage of new participants who are transitioned to Full CARES within a certain amount of time.*

The benchmark was evaluated, and no changes are currently recommended. ECC/HANH will continue the evaluation in FY25.

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

The percentage of participants who are compliant (78%) exceeds the benchmark of 60% of participants, this nonetheless still represents a program challenge. Program staff are working toward ensuring 100% program compliance.

Initiative 2.4 Teacher-in-Residence

Approved in FY15 and implemented in FY16.

Self-Sufficiency

Description

The Teacher-in-Residence program is part of an ECC/HANH youth initiative known as ECC Believes!. The initiative is based on the premise that although some young people growing up with limited resources can rise above their circumstances to advance academically, personally, and professionally, most require intensive supports from an array of service providers and community-based organizations. The initiative is also rooted in ECC/HANH's believes that each of our students can achieve excellence through individual and family supports to help them on their way towards success. ECC Believes! includes academic supports and afterschool programming to reduce the achievement gap, parent and family engagement in children's education and increasing program opportunities that support post-secondary education.

Launched in FY16, ECC/HANH sought to make academic supports readily available to the approximately 2,000 school-age youth residing in our developments. Modeled after the Officer-in-Residence program, the Teacher-in-Residence program offers housing to teachers in exchange for the delivery of homework help and tutorial services for our youth.

The initiative aims to serve both ECC/HANH youth and their families. First, the initiative focuses on necessary academic assistance. Second, having the Teacher-in-Residence onsite also aims to help bridge an historical divide between educators and our families, working to build community and shift traditional relationships between teachers and parents. In turn, the program creates space for experiential learning, living, and communication. By grounding support where families live, the initiative aims to build relational pathways from the home into the classroom.

As part of an agreement between ECC/HANH and each teacher, teachers are required to provide educational assistance to ECC/HANH's youth at two properties: McConaughy Terrace and Valley Townhouses.

The Educational assistance provided by each Teacher is defined as follows:

A. Conduct a site-based homework help program at the developments in which the Teacher in Residence resides, in conjunction with ECC/HANH staff, throughout the school year.

B. Provide homework help and/or tutoring for students in their respective ECC/HANH developments.

C. Facilitate site-based meetings for parent residents, in conjunction with ECC/HANH staff, so that parents may better understand how to navigate the New Haven public schools; and

D. Participate in the Tenant Resident Council.

Impact

The initiative is designed to include a data sharing agreement between the public schools and ECC/HANH. In FY19, to circumvent challenges in securing data on students' academic outcomes from the school system, the Teacher-in-Residence began to incorporate the Math and Reading IXL program into the curriculum. This enabled the teacher to access data on students' progress that is aligned with school assessment measures in reading and math. This also allowed the teacher to assess and track individual academic growth in reading and writing, as well as highlight challenging areas in both subjects. Beginning in FY24, through a partnership with the State of CT's P20WIN and a data sharing agreement, ECC/HANH will be able to access school achievement data for all our students.

In FY22, the Teacher in Residence who had been in place since the inception of the program resigned as a teacher and moved from her unit.
ECC/HANH has been actively recruiting for a new TIR in person at community events, meeting with school leadership at various schools throughout New Haven and also by meeting with community leaders.
There are 141 school aged children who live at McConaughy Terrace and ECC/HANH engaged 48 (34%) children and their families in the following areas:

- Developed a comprehensive youth employment program for teens to address out of school engagement, which also included workshops to address financial and mental health/wellness
- Hosted a community events and field trips to the Beardsley Zoo, CT Science Center, movies and library. Families that attended received gifts, books, diapers and information about reading and math resources.
- Assisted the youth in attending the Parks and Recreation Camp

Onsite Diaper Bank services to families

The Teacher in Residence program has been successful in integrating a teacher into the community and creating a space close to home where students can go for academic help and parents can seek out support directly from an educator.

Outcomes

HUD-Required Metrics

SS #5: Households Assisted by Services that Increase Self-Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark*** **	**Outcome**	**Benchmark Achieved?**
Number of households receiving consultation and/or technical assistance	0	65% of school-aged children	2024: 0% (0 households) 2023: 7% (9 children 2022: 10 2021:6 2020: 16	No

Internal Metrics

Enrollment				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of children at each session	10	10% Annual Increase	2024: 0% (0 children 2023: 6 (25% decrease) 2022: 8 (100% increase) 2021: 4 (60% decrease) 2020: 10	No
Minimum of 15 children enrolled over the course of the year	20	5% Annual increase	2024: 0% (0 children 2023: 6 (40% decrease) 2022: 10 (67% increase) 2021: 6 (40% decrease) 2020: 10	No
Increase student achievement in Literacy				
Improvement in individual reading levels	N/A	80% of students will increase one reading level (equivalent to one year's growth)	2024: 0% (0 children 2023: 0% (0 children provided report cards) 2022: 30% (3 children provided report cards) 2021: Cannot report; schools did not provide usable grades	N/A

			2020: Cannot report; schools did not provide usable grades	
Increase student achievement in Mathematics				
Improvement in individual mathematics levels	N/A	80% of the students will increase one math level (equivalent to one year's growth)	2024: 0% (0 children 2023: 0% (0 children provided report cards) 2022: 30% (3 children provided report cards) 2021: Cannot report; schools did not provide usable grades 2020: Cannot report; schools did not provide usable grades	N/A

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

It has been a challenge to achieve 65% participation due to the fact that the development and unit that was designated for the Teacher is undergoing redevelopment and some families living there who were served by the program were temporarily relocated to units at other developments.

Also, a TIR has not been identified to participate in the program. During this time, ECC/HANH has been actively recruiting for a new TIR. It is anticipated that a TIR will be identified in active in FY2025.

Initiative 2.5 REACH Grant. Incentive Grant Program for ECC/HANH Residents Participating in Agency's Family Self Sufficiency Program.

Approved FY19 and Implemented in FY21

Description

The REACH program is an establishment of an incentive Grant Program for ECC/HANH residents participating in the Family Self-Sufficiency (FSS) Program. The REACH Grant will provide cash assistance to residents seeking to achieve defined self-sufficiency goals. (Participants do not include residents enrolled in HUD FSS Program or ECC/HANH CARES Program).

In FY2019 ECC/HANH proposed to phase out and replace the Earned Income Exclusion (EIE) program with the REACH Grant Program. EIE was closed out in FY21. The REACH Grant program will allow ECC/HANH residents that have elected to participate in the agency Non-HUD FSS Program, the ability to apply for and receive up to $500 per year, for up to 5-years, to support the achievement of goals that they have established as part of the Individuals Self Sufficiency Plan. These funds will be managed by FSS Case Managers.

The REACH Grant Program is designed to reduce barriers and facilitate short term wins for residents as they move toward self-sufficiency. REACH grant funds will not roll over from year-to-year. The intent of not having funds carry forward from one year to the next, places an emphasis of goal achievement during each year of participation. This is a departure from previous programs that the Agency has established, for example, the CARES Program and the traditional HUD FSS Program, where participants can become eligible to build or grow dollars in escrow accounts. The funds from the escrow accounts can be used to purchase automobiles, as a down payment for home purchase or for educational expenses.

REACH Grant Funds can be used by residents in the following ways:

Books for School or Educational Courses
Application or Enrollment Fees
Uniforms
Testing Requirements
Tools and Equipment for Work
Technology
Small Emergencies
Short Term Transportation Needs

Impact

In FY 24, there were 2 requests for REACH grants n both for tuition for school and home need. CED will continue working on marketing efforts to ensure residents are aware the availability of the grant.

SS #1: Increase in Household Income				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average Income for REACH participants	Average income of population: $14,000 (for non-HUD FSS)	5% Increase in Household Income for Non-HUD FSS Participants in the REACH Grant Program	2024: $46,904 (2 participants) 2023: $24,134 (2 participants) 79% increase 2022: $13,520 (8 participants) 225% increase	Yes

			2021: $4,160 (1 participant)	

SS #5: Households Assisted by Services that Increase Self-Sufficiency				
Unit of Measurement	**Baseline**	**Benchmark*** **	**Outcome**	**Benchmark Achieved?**
Number of participants receiving services aimed to increase self-sufficiency	Households receiving self-sufficiency services prior to implementation of the activity (0) Zero	50% annual increase	2023: 2 2023: 2 2022: 8 2021: 1	Yes

SS #7 - Increase in Agency Rental Revenue				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total Household contributions towards housing assistance (increase)	Household contributions prior to implementation of the activity (in dollars) $308	*5% Increase in expected household contributions after implementation of activity (in dollars)	2023: 897 2023: $897 2022: $494 2021: $398	Yes

**Revised benchmark from 5% decrease in PHA MTW TBV subsidies to non-HUD FSS participants in the REACH Grant program to 5% increase in expected household contributions*

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges and Changes

In FY 25, ECC/HANH through intensive case management and 1:1 conversation will analyze the program to ensure our residents have a greater understanding of the program. In addition, the CED team has a focus on assisting workable families and providing education regarding this initiative. There are 5 applications being completed for the next FY.

Cost Effectiveness

Initiative 3.1 – Rent Simplification

Cost Effective

Approved in FY07 and implemented in FY08.

Description

The full description of ECC/HANH's rent simplification program can be found in appendix 6.

ECC/HANH's rent simplification activities include the following major elements:

1) **Multi-year recertification cycles**. ECC/HANH utilizes the Enterprise Income Verification (EIV) system for all third-party verifications. In FY08, ECC/HANH implemented the multi-year recertification cycles that recertifies work-able families every two years and elderly/disabled families every three years. MTW families that do not meet the definition of elderly or disabled definition will be considered work-able families.

    a. Triennial cycle (every three years) for elderly/disabled households (defined as head, co-head, or spouse is elderly and/or disabled)

    b. Biennial cycle (every two years) for work-able households (those that do not meet the elderly/disabled definition)

        - **Rationale**: Very little change in income takes place with elderly/disabled families on fixed income on an annual basis. Given this consistency, there is little financial incentive for ECC/HANH to verify the income of elderly/disabled families annually. Work-able families will also benefit from two-year cycles as they will not pay incremental rent increases on any income increases for the two years between recertifications.

        - **Expected impact**: Administrative savings, increased resident satisfaction and reduced need for interim recertifications.

2) **Simplified Rent Tiers that incorporate deductions.** Rent tiers were built to simplify the rent calculation. Rents are based on $1,000.00 income bands starting at $2,500.00. Rent is based on the mid-point of each income band. In addition, ECC/HANH eliminated standard deductions for elderly, disabled and non-elderly households.

    - **Rationale**: Using a band-based tiered rent schedule allows families to move away from verifying every dollar earned and deducted.

    - **Expected impact**: Less intrusive recertification process and increased understanding of the rent calculation methodology.

3) **Exceptional expense tiers.** Households with exceptional expenses may request a rent reduction. This includes large families (with more than two children). It also includes families with excessive medical, disability assistance, or childcare expenses. Participants are not required to provide documentation of every expense and are instead expected to provide documentation sufficient to meet the appropriate tier. The amount of monthly rent reduction is established at the mid-range of the tier. Households with exceptional expenses will receive a direct reduction of the monthly rent. Regardless of the reduction, all participants must contribute a minimum of $50 towards their monthly rent.

Tiered Amount of Expenses	Monthly Rent Reduction
$ 2,000 - $ 3,999	$75 (equivalent to $3,000 deduction)
$ 4,000 - $ 5,999	$125 (equivalent to $5,000 deduction)
$ 6,000 +	Hardship Review

- **Rationale:** Excessive resources are dedicated to verifying deductions for childcare, medical and disability allowances. Third-party verifications of these amounts are difficult to accomplish, and the agency often relies upon second- and first-party verifications of these deductions. Obtaining verification data also places an undue burden on the resident.

- **Expected impact:** Administrative savings, simplified process for residents/participants and fewer recertification appointments are expected. Additionally, rent tiers have been built to minimize impact on residents during the initial years and to phase in rent increases over time. Residents will not experience an overwhelming rent burden but will be incentivized to increase their earnings over time as their rent gradually increases. The impact on income has been tracked.

4) **Minimum Rent of $50.** ECC/HANH established a minimum rent of $50 with the expectation that everyone pays something for housing. Residents who are unable to pay the minimum rent of $50 can request a hardship exemption for a $0 rent payment. To qualify, individuals must meet with the ECC/HANH Hardship Committee to determine the nature and length of the hardship. Rent is then modified accordingly based on the information collected. To move these residents towards self-sufficiency, they are referred to the Family Self-Sufficiency program if the adult household member is neither elderly nor disabled.

- **Rationale:** All families should pay something for their housing.

- **Expected impact:** HCV subsidy should decrease, and LIPH rent rolls should increase. ECC/HANH will monitor the number of families on minimum rent and hardship requests to gauge the impact on families.

5) Transition to Avoid Hardships. There will be a transition period of one year from the current income-based rent determination process to the new income-tiered rent determination process. No family will have an increase in Total Tenant Payment (TTP) during the first year they are subject to the requirements of this Rent Simplification Policy.

a. Year 1: No family will have an increase in TTP

b. Year 2: No family shall be subject to an increase in TTP greater than $25/month

c. Year 3: No family shall be subject to an increase in TTP greater than $50/month

d. Year 4: No family shall be subject to an increase in TTP greater than $75/month

e. Subsequent years: No family shall be subject to an increase in TTP greater than $100/month

Increases are based on a family's monthly TTP in the year immediately preceding the implementation of the Rent Simplification Policy.

- **Rationale:** Limit undue hardship to families due to minimum rents and streamlining of deductions.

- **Expected impact:** No sudden increase in hardship applications due to rent simplification activities.

Impact

Multi-year recertification schedules.

In FY24 5,812 HCV families were served, of which 3,268 (58%) families were eligible to be recertified. This number includes families that were eligible for the biennial/triennial recertification and families who reside in the RAD/PBV/LIHTC properties who have to be recertified on an annual basis, due to tax credit rules. 49% (1,610) of the families eligible for recertification (3,268) were eligible for the multi-year recertification schedule.

In LIPH, in FY2023, 950 families were served, and 287 (30%) families were eligible to be recertified on the biennial/triennial schedule. The total number of recertifications processed was 3,586.

Without rent simplification, ECC/HANH would have recertified 6,272 (HCV 5,812) families in both programs. This represents a 58%(HCV) reduction in recertifications and associated participant and staff time and resource.

There was also a 56 % reduction in staff time to process recertifications and 56% reduction in mailing and postage costs.

There was also a 42% reduction in staff time needed to process a recertification, 12,238 at baseline to 8,170 in FY24 (HCV $3,268 x/2.5hr).

In FY07, 2.45 hours of staff time was dedicated per certification. Without rent simplification, ECC staff would have spent 14,530 (HCV)hours rather than 8 ,170 (HCV) hours processing recertifications.

There was also a 70% reduction in mailing and postage costs from baseline $26,923 (FY07) to $8,170 (HCV) (FY24). In FY 2007, the per certification mailing cost was $5.40. Without rent simplification, the cost in FY23, without adjusting for inflation would have been $33,900. With rent simplification, ECC has reduced the mailing cost to $3.73 per certification for a saving of over $20,000 annually.

ECC/HANH also tracks interim recertifications. Given the longer period between recertifications, it was hoped that a corresponding spike in interims would not result. In both programs, in FY2024 there were 2,768 (2,836(HCV) + 278 (LIPH)) interims processed compared to 1280 in FY2007. At baseline this represented 26% of families seeking interims.

Without rent simplification at a 26% interim rate, in FY2024, serving 5,812 (HCV) families would generate approximately 1,630 interims for a total of 7,902. At the close of FY2024, 44% (HCV 5,322 + LIPH 950=6,272) of families sought interims for a FY24 total of certifications and interims of 6,354 a reduction of 1,548.

There has also been a 70% reduction in printing costs of $26,923 since 2007 to $ 13,376 (8172 (HCV + $1,071 LIPH), due to the reduction in the number of annual recertifications for families. Again, this finding holds despite the significant growth in the number of families served. ECC/HANH anticipates that cost decreasing further as we implement an online portal for the processing of recertifications for families. That will reduce the printing and postage cost for mailing packets.

The biennial/triennial recertification process has reduced the required staff time to process the recertifications, reduced the burden for residents and participants from having to recertify annually and having to provide documentation for every dollar expense for deductions, and has allowed families to save money for any increase in wages in between recertification cycles.

- ❖ 1500 FEWER RECERTIFICATIONS
- ❖ 42% REDUCTION IN STAFF TIME
- ❖ 60% IN POSTAGE AND PRINTING COSTS
- ❖ 50% REDUCTION IN PRINTING COSTS

Minimum rent.

ECC/HANH established a minimum rent of $50 with the expectation that everyone pays something for housing. Residents who are unable to pay the minimum rent of $50 can request a hardship exemption for $0 rent. These individuals meet with ECC/HANH Hardship Committee to determine the nature and length of the hardship and their rent is then modified accordingly based on the information collected. To move these residents towards self-sufficiency, they are referred to the Family Self-Sufficiency program if the adult household member is non-elderly/non-disabled.

In FY24,191applications for a hardship exemption to $0 rent were received and all (100 %) were approved. There are 561 (10%) HCV families who and 141 (15%) LIPH families on either a hardship exemption or minimum rent of $50. This equates to (643) 10 % of the families that ECC/HANH serves.

However, of the 642 families, 191 for the HCV and 49 of the LIPH families (181 families) have an approved hardship exemption for $0 rent, which is 3% of the total amount of families served in FY2024. A lot of families unexpectantly lost jobs or hours at jobs during COVID and families have not recertified due to the biennial/triennial recertification schedule. The Hardship Committee will review the families that are on a hardship exemption to determine if their hardship still exists.

The FSS staff continues to work with the families in programs such as job readiness, computer skills, job interviewing and GED and higher education classes. There were new referrals to FSS in FY24. At the end of the FY, 19 were active participants in FSS attending various webinars and other activities offered by the FSS staff.

Simplification of deductions. Even though the rent calculation was simplified with tiered rents and simplified deductions, most time savings have resulted from a decrease in the number of recertifications processed and a reduction in time required to process a recertification. There has been a 56% decrease in staff time since 2007.

Error rate

In FY2024, there was an average error rate of 4% for file reviews which is below the goal of 5%.

Outcomes

HUD-Required Metrics

CE #1: Agency Cost Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Savings related to staff reduction due to implementation of multi-year recertification*	$0	($133,000)	2024: $213,422 2023: $207,206 2022: $201,171 2021: $195,312	Yes

			2020: $189,624 2019: $184,101 2018: $178,739 2017: $173,533 2016: $168,479 2015: $163,572 2014: $158,808 2013: $154,182 2012: $149,691 2011: $145,332 2010: $141,099 2009: $136,990	
Total annual cost of printing and mailing documents related to annual recertification (excluding staff time; PH and HCV combined). *	$26,923 (2007) $33,900 (FY23 – adjusted for inflation)	$13,750	2024: $ • HCV $12,190 • LIPH $1,071 2023: $13,376 • HCV $12,305 • LIPH $1,071 2022: $20,301 • HCV $17,006 • LIPH $3,295 2021 $13,242 2020: $17,282 2019: $11,964 2018: $16,123 2017: $14,344 2016: $17,391 2015: $12,705 2014: $14,927 2013: $13,338 2012: $16,924 2011: $14,597 2010: $23,639 2009: $26,340 2008: $26,175	Yes

**Annual HCV Director Salary from previous year multiplied by 3% increase.*

CE #2: Staff Time Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Total annual staff time in hours to complete annual recertifications (PH and HCV combined) **	12,238 (2007)	5,000 annual staff hours	2024: (HCV 8,170 (LIPH) 2023: (HCV 7,587) (LIPH 718) 2022: 8,489 (HCV 7,112) (LIPH 1,378) 2021: 8,120	No

			2020: 8,240 2019: 4,671[16] 2018: 15,138 2017: 5,998 2016: 7,273 2015: 5,313 2014: 6,133 2013: 4,850 2012: 6,154 2011: 5,308 2010: 8,596 2009: 9,578 2008: 9,518	
CE #3: Decrease in Error Rate of Task Execution				
Average percentage error rate in calculating rents in annual recertifications (% files reviewed with errors)	11% of files (2011)	5% of files	2024: % (average of LIPH and HCV) • 4% of files (HCV) • % of files LIPH 2023: 5.5% (average of LIPH and HCV) • 6% of files (HCV) • 5% of files LIPH 2022: 6% (average of LIPH and HCV) • 6% of files (HCV) • 5% of files LIPH 2021: 5% of Files LIPH 2020: 0% of Files LIPH 2019: 10% of files (HCV) 2018: 0% of files (HCV) 2017: 1% of files (HCV) 2016: 1% of files (HCV) 2015: 24% of files (HCV) 2014: 24% of files (HCV) 2013: 15% of files (HCV) 2012: 10% of files (HCV)	No

** 4,895 PH+HCV recertifications (2007); 2,310 (2015); 3,162 (2016); 2,000 (benchmark); $5.50 total cost per recertification packet: $2.50 average cost of postage and $3.00 printing (60-page recertification packet at $.05 per page) per recertification pre- and post-new schedules. (2023) Postage -$3.73 postage, 30-page recertification packet*

*** 4,895 PH+HCV recertifications (2007); 2,714 (2014); 3,162 (2016); 2,500 (benchmark); 2.5 hours average staff time (both PH and HCV) per recertification pre-rent reform per 2007-time study and 2.3 hours post-rent reform from 2014 HCV activity time study (average of work-able and elderly/disabled households recertification processing time)*

[16] Total number of annual staff time for HCV includes all HCV certs under Rent Simplification. Number of units where rent simplification is not utilized were backed out of the total annual cert count.

Internal Metrics

Rent Simplification Initiative Metrics				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome***	**Benchmark Achieved?**
Number of hardships approved and hardship applications	2012: 122 approved/ 243 applications No baseline data available prior to 2012	No significant increase in hardships	2024: 191 approved/ 191 received 2023: 19 approved/19 received 2022: 32 approved/32 received 2021: 18 approved /20 received 2019: 18 approved/18 received 2018: 35 approved/102 applications 2017: 67 approved /73 applications 2016: 55 approved/94 applications 2015: 42 approved/111 applications 2014: 40 approved/213 applications 2013: 54 approved/195 applications	Yes

Rent Simplification Initiative Metrics (continued)				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome***	**Benchmark Achieved?**
Number of families on minimum rent	28 (HCV - 2010) 170 (PH - 2007) (Baseline families 4827)	Decrease in minimum rent households	2024: 561(HCV); (LIPH) % of total families 2023: 502 (HCV); 141 (LIPH) - 10 % of total families served 2022 483 (HCV); 122 (LIPH) - 10% of total families served 2021: 397 (HCV); 101 (PH) 2020: 378 (HCV); 103 (PH) 2019: 246 (HCV); 246 (PH) 2018: 412 (HCV); 165 (PH) 2017: 380 (HCV); 171 (PH) 2016: 360 (HCV); 233 (PH) 2015: 348 (HCV); 213 (PH) 2014: 341 (HCV); 233 (PH) 2013: 314 (HCV); 212 (PH) 2012: 287 (HCV); 180 (PH) 2011: 227 (HCV); 183 (PH) 2010: 28 (HCV); 153 (PH) 2009: 33 (HCV); 147 (PH) 2008: 121 (HCV); 161 (PH)	No

Number of “annual” interims processed (PH and HCV combined)	1,280 (2007)	1,300	2024: 2836(HCV); (LIPH) 2023: 2768 2,490 (HCV); 278 (LIPH) 2022: 2382 2,139 (HCV); 242 (LIPH) 2021: 1491 1,351 (HCV); 140 (LIPH) 2020: 2305 2,075 (HCV); 230 (LIPH) 2019: 1746 1,522 (HCV) 194(LIPH) 2018: 1231 949 (HCV); 282 (LIPH) 2017: 2493 2016: 2497 2015: 1551 2014: 1539 2013: 1363 2012: 1967 2011: 1598 2010: 1196 2009: 1364 2008: 1140	No

The biennial and triennial recertifications have eased the burden for most LIPH residents and HCV participants, particularly the elderly/disabled residents/participants who have little change to income. The rent tiers and elimination of standard deductions have also reduced the administrative burden for staff and the participants with impacts on staffing levels and administrative costs. Families in need of relief under minimum rent policy are still able to access such and no increase in errors has been noted as a result of rent simplification.

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

This initiative was implemented prior to transition of LIPH units to RAD. Under RAD program rules, rent simplification does not apply and this has tempered the number of families that receive this relief. There’s signification increase of RAD/PBV families, which recertify annually, thus they’re don’t benefit from the multi-year recertification cycles, simplified rent tiers and minimum rent hardship for a $0 rent payment. This may impact administrative cost savings and administrative burden.

Initiative 3.5 – HCV Rent Simplification/Cost Stabilization Measures

Approved and implemented in FY08. Updated in FY14 and FY22.

Cost Effective

Description

ECC/HANH enacted Rent Simplification measures consistent with the FY08 MTW Plan. This initiative expands upon those streamlining measures. This initiative replaced previous Initiative 3.3 - Revised HQS Inspection Protocol (closed out) and was transitioned once HCV organizational changes and caseload optimization were completed.

This activity has three components:

Part 1. HQS Inspections on Biennial/Triennial Schedule
Unit inspections and rent increases are placed on a schedule consistent with recertifications to coincide. However, HCV participants and landlords can request a special inspection, if necessary, at any point that deficiencies are suspected.

a. **Rationale**: History has demonstrated that most units inspected annually pass on the first inspection. It is reasonable to assume that given high pass rates, the quality of the housing lends itself to less frequent inspections.
b. **Expected impact**: Savings in staff time related to inspection scheduling and a reduction in cost of the inspection contract with the City of New Haven are expected.

HQS Inspections may also be conducted via video conference with the Owner or his/her designee present at the inspection site. Inspection appointments will be scheduled as usual and will be attended in person by the landlord or designee. All HQS inspections forms will be mailed or made accessible via email or other electronic format to the owner or designee in advance of the scheduled appointment. A certified HQS inspector must participate on the video conference and will guide the homeowner or designee through the inspections process.

a. **Rationale**: Due to COVID19 and the social distancing guidelines in place at the time and HUD guidelines, remote video inspections were implemented to coincide with the bi/triennial inspection schedule.
b. **Expected impact**: Savings in staff time related to inspection scheduling and a reduction in cost of the inspection contract with the City of New Haven are expected, as well as improved customer service for landlords and participants.

Part 2. Self-Certification for Fails Not Related to Health/Safety
ECC/HANH will use a self-certification process to follow-up with non-life threatening HQS inspection violations. Landlords and participants will be able to self-certify and submit documentation of corrected deficiencies for regularly scheduled HQS inspections (bi/triennial). All participants retain the right to request a special inspection at any time.

- **Rationale**: At baseline approximately 860 HQS inspections fail for items that are not health and safety related. The cost of these inspections is approximately $61,000.00.

c. **Expected impact:** The number of re-inspections related to minor fails that are not health and safety related is expected to decrease.

Part 3. Landlord Rent Increases on Biennial/Triennial Schedule
Landlord rent increases are only processed at the time the family is recertified. These recertifications take place biennially for work-able families and triennially for Elderly/Disabled families. Since HCV caseload optimization will change recertification dates, HQS inspection dates have changed correspondingly. See Initiative 3.1 for definitions of Elderly/Disabled and work-able families.

- **Rationale**: Requests for rent increases were allowed annually. At baseline, among the 3,500+ landlords, an average of 700 rent increases were requested and approved annually. This represents 20% of the assisted units, which suggests that most landlords are not requesting annual increases.

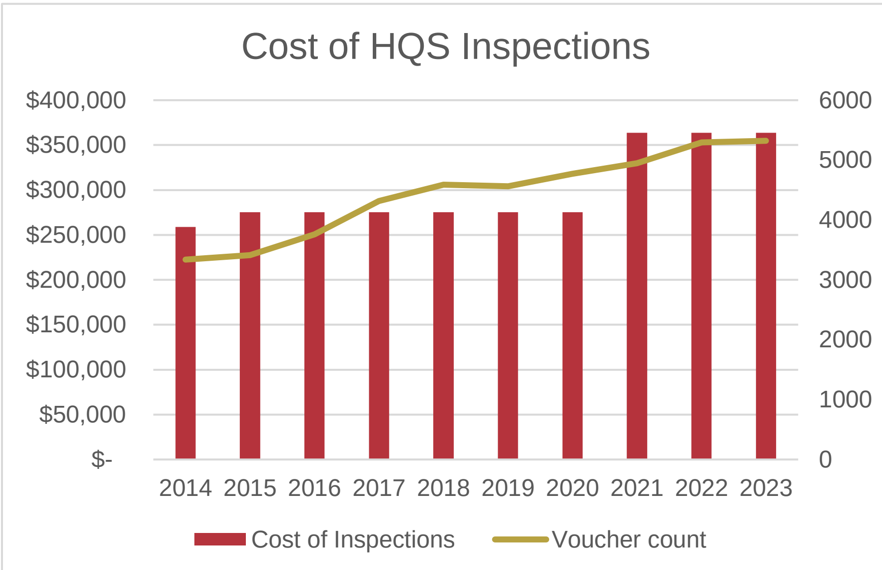
- **Expected impact**: Savings in HCV staff time is expected because of reduction in the number of requests related to landlord rent increases.

Impact

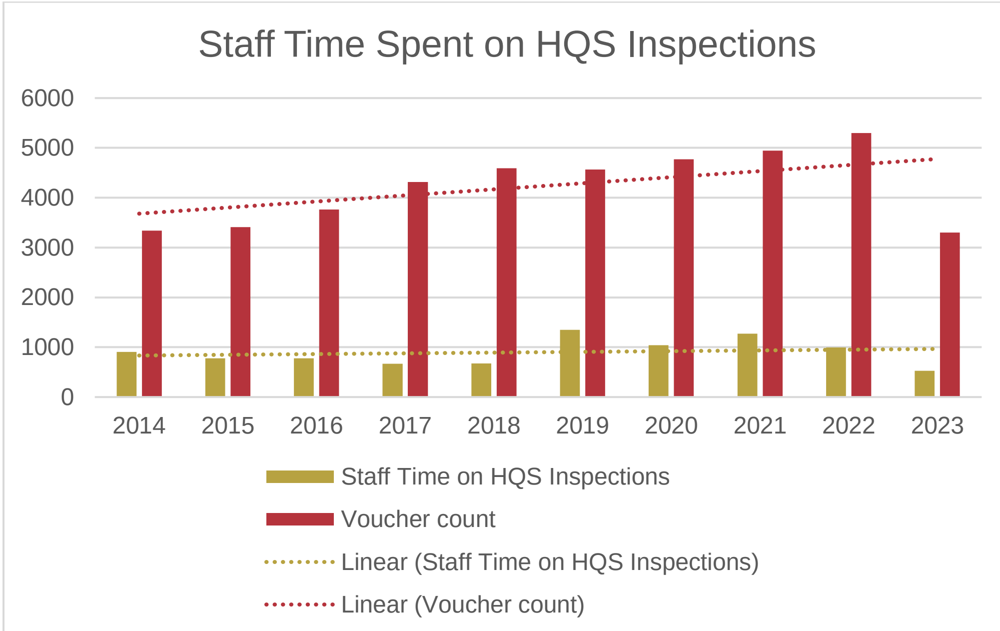
ECC/HANH has seen a significant increase in voucher utilization over time without associated increases in costs that would be expected were it not for these streamlining activities. ECC/HANH's HQS inspection was meant to create administrative savings while not sacrificing the quality of housing offered to families. By inspecting units every two or three years we anticipated reduced inspection costs.

Cost per inspection has fallen from $77 to $64 from FY2015 to FY2024. Additionally, accounting for inflation, the baseline inspection cost in today's dollars equals $101 per inspection, where we are only spending $64 per inspection, demonstrating significant cost avoidance.

(Contract cost, $374,456)

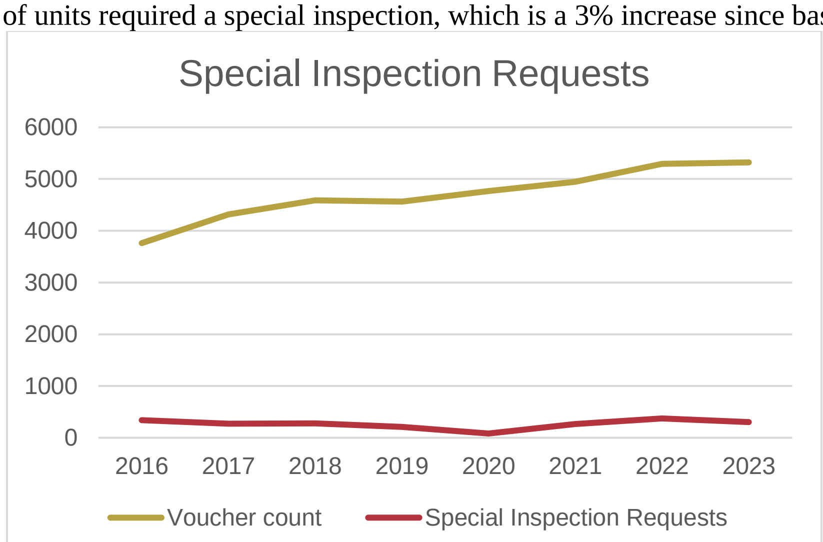


Staff time spent on HQS inspections has been reduced. Although vouchers increased significantly from FY2014 to FY2024, we saw staff time spent on HQS inspections drop steadily with almost 378 hours of staff time saved in FY2023. During FY2019 we saw an increase in staff time spent, however, this was corrected in FY2022 and since then has continued to show reductions despite the growing number of vouchers. It is important to note that ECC/HANH has seen a significant increase in RAD voucher utilization since FY2019 and these vouchers are not subject to the alternate year inspections. As more and more of ECC/HANH's portfolio becomes RAD (non-MTW) vouchers, the impact of this initiative will lessen.

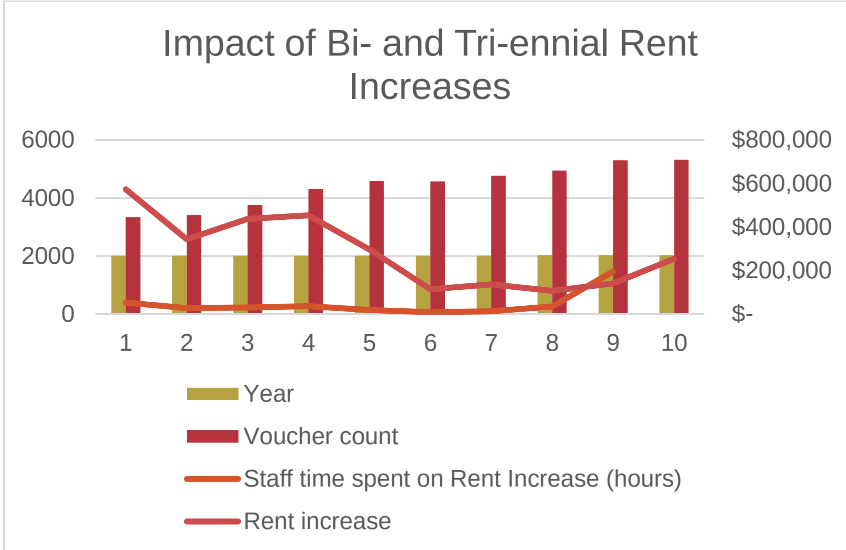


ECC/HANH wanted to ensure that the quality of housing did not diminish as we lessened our inspections. As such, we have tracked participant need for special inspections. At baseline, approximately 5% of units required a special inspection.

At the close of FY24, 8% of units required a special inspection, which is a 3% increase since baseline.



ECC/HANH has tracked savings related to bi- and tri-ennial rent increases. Expense stabilization has been noted here as well. The amount of rent increase per voucher averaged $171 at baseline in 2014. Spreading rent increases over a two or three year period has resulted in reductions in the impact over time. In 2024, the per voucher average was approximately $112. (number served/rent increase amount)



Outcomes

At baseline, the inspection contract resulted in a per inspection cost of $77. Escalated to today's dollars (at straight 3% escalation), the contract would be $64 per inspection. To reach a 25 % reduction, 2023 per inspection rate must not exceed $68 per inspection. The current rate is $ 64 per inspection. Additionally, a stabilization in rent increases has been noted. This has not been at the expense of housing quality, as indicated by the stable level of requests for special inspections. An anomaly was experienced this year with a spike in staff time spent processing rent increases.

HUD-Required Metrics

Metrics Related to Inspections Components (1,2) of Activity				
CE #1: Agency Cost Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Cost of inspection contract with City of New Haven (per voucher cost)	$259,000 (2014) * ($77.59)	25% reduction of inspection contract cost with City	2024: $374,457 ($64.42) 2023: $ 363,550 ($64.67) (17%) 2022: $363,550 ($68.65) 2021: $363,550 ($73.52) 2020: $326,866 ($57.73)	Yes

			2019: $275,379 ($60.32) 2018: $275,379 ($59.98) 2017: $275,379 ($63.82) 2016: $275,379 ($73.20) 2015: $275,379 ($80.76)	
Total HANH internal staff inspection scheduling time (annual hours) ** (minutes per inspection)	904 hours (2014) = 16 minutes per inspection	367 hours	2024:1,467.24 hours (15 min/inspection) 2023: 526 hours (16min/inspection) 2022: 999 hours (11 min/inspection) 2021: 1,274 hours (15 min/inspection) 2020: 1,039 hours (13 min/inspection) 2019: 1,352 hours (18 min/inspection) 2018: 674 hours (9 min/inspection) 2017: 670 hours (9 min/inspection) 2015: 778 hours (14 min/inspection)	Yes

2. ** ECC/HANH's current (2014) inspection contract with the City of New Haven costs $259,000. This number includes 860 inspections for fail items that are not health and safety related. These inspections cost $61,000 to process. The proposed policy will allow self-certification for these issues. (amount of HQS contract/number of inspections)*
3. *** # of HCV program inspections under current MTW inspection policy is 2,484. # annual HQS inspections expected to be further reduced to 1,467 due to proposed MTW elderly/disabled population change and proposed biennial/triennial inspection protocol; Staff spend 15 minutes scheduling "annual" HQS inspections. FY 2015 inspections = 3,111; 3,616 in FY 2014. Note that the outcomes include the initial and special inspections.*

Metrics Related to Biennial/Triennial Landlord Rent Increase Component (3) of Activity				
CE #1: Agency Cost Savings				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Cost (in annual HAP) of processing landlord rent increases	$573,000 (2014) *	$200,000 Proportionate reduction of 40%	2024: $365,905 2023: $253,902 2022: $140,585 2021: $107,240 2020: $136,428 2019: $115,140 2018: $296,520 2017: $453,324 2016: $437,580 2015: $343,932 2014: $573,000	No
CE #2: Staff Time Savings				
Annual staff time (hours) spent processing landlord rent increases	401 hours (2014) ** FY2023	Reduce by 40%	2024: 2245 hours (16% increase) 2023: 1929 hours (31% increase) 2022: 1472 hours 2021: 264 hours 2020: 98 hours 2019: 70 hours 2018: 141 hours 2017: 278 hours 2016: 232 hours 2015: 210 hours	No

** ECC/HANH processed 401 annual landlord rent increases in FY14 with average annual HAP increase of $1,429 ($119 per month). ECC/HANH processed 210 HCV landlord rent increases in FY15.*
*** ECC/HANH processed 401 annual landlord rent increases in FY14. 2014-time study found that landlord rent increases take an average of one hour to process.*

Internal Metrics

Special Inspections				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**

Number of HCV special inspections (percent of vouchers issued)	157 special inspections (2015) (5%)	No significant increase over baseline	2024: 467 (8%) 2023: 300 (6% 2022: 373 (7%) 2021: 265 (5%) 2020: 82 (2%) 2019: 208 (5%) 2018: 277 (5%) 2017: 274 (6%) 2016: 338 (9%) 2015: 157 (5%)	Yes

**Self-certifications inspections were implemented mid-year 2017.*

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

None

B. NOT YET IMPLEMENTED

None

C. ACTIVITIES ON-HOLD

None

1. Specify the Plan Year in which the activity was first approved and implemented (if applicable) and closed out.
This initiative was approved in FY11, implemented in FY08 and closed out in FY24.

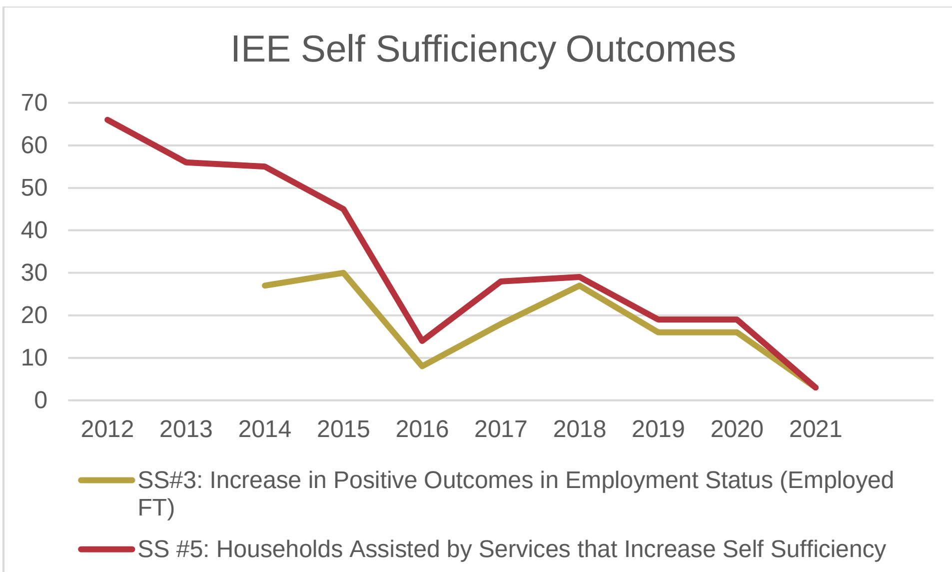
2. Explain why the activity was closed out.

D. CLOSED OUT ACTIVITIES

Initiative 1.8F- Farnam Court Transformation Plan

ECC/HANH has successfully completed the Farnam Courts Transformation Plan, redeveloping the development into Mill River Crossing and revitilizing a community. Farnam Courts Transformation replaced 240 units of housing originally built in the 1940s. The redevelopment occurred in phases resulting in 228 replacement units and additional market rate units. The redevelopment includes new roads, streets, infrastructure, and utilities funded through a $8 million capital investment from the City of New Haven.

i.



Previously Closed Initiatives

Activity	Plan Year Approved/ Implemented	Year Closed Out
Initiative 1.1 – Development of Mixed-Use Development at 122 Wilmot Road	Approved in FY09. Development was completed and occupied in September 2013.	FY14
Initiative 1.3 – Fungibility	Approved in FY12 and implemented in FY13. HUD provided guidance that this was no longer required to be listed as an MTW initiative.	FY13
Initiative 1.13 – Creation of a Commercial Business Venture at 122 Wilmot Road	Approved in FY13. MTW authorization no longer required.	FY14
Initiative 1.14 – Redevelopment of 99 Edgewood Avenue (Dwight Gardens). ECC/HANH will use MTW Block Grant Banks to develop housing through a mixed finance process.	Approved in FY13. Never implemented.	FY14
Initiative 3.2 – UPCS Inspections	Approved and implemented in FY08. MTW authorization no longer required.	FY13
Initiative 3.3 – Revised HQS Inspection Protocol	Approved and implemented in FY11. Replaced with Initiative 3.5.	FY15
Initiative 3.4 – Mandatory Direct Deposit for Housing Choice Voucher Landlords	Approved and implemented in FY10. MTW authorization no longer required.	FY14
LIPH Income Targeting: Marketing Initiatives for Higher Income Eligible Families	Approved in FY08. Placed on hold in FY14 and closed out in FY16.	FY16
INITIATIVE 1.5—HCV Preference and Set-aside for Victims of Foreclosure	Approved in FY09. Implemented in FY10. Closed out in FY19.	FY19
Initiative 1.24F - Fulton Park Modernization	Approved in FY11 and Implemented in FY11	FY21
Initiative 2.11 Community Health Network of CT (CHNCT)	Approved in FY22 and Implemented in FY22. Closed out in FY22	FY22
Initiative 2.2 Incremental Earned Income Exclusion	Approved and Implemented in FY2008	FY22

V. PLANNED APPLICATION OF MTW FUNDS

(V) PLANNED APPLICATION OF MTW FUNDS
ANNUAL MTW REPORT

A. FINANCIAL REPORTING

i. Available MTW Funds in the Plan Year

The MTW PHA shall submit unaudited and audited information in the prescribed Financial Data Schedule (FDS) format through the Financial Assessment System – PHA (FASPHA), or its successor system.

UNAUDITED/SINGLE AUDIT SUBMISSION TO FASS-PH, FY2022		
LINE ITEM #	DESCRIPTION	TOTAL
290	Total Assets and Deferred Outflow of Resources	$54,096,806
600	Total Liabilities, Deferred Inflows of Resources and Equity - Net Assets/Position	$54,096,806
70000	Total Revenue	$118,589,908
96900	Total Operating Expenses	$26,214,884
97000	Excess of Operating Revenue over Operating Expenses	$92,375,024
10000	Excess (Deficiency) of Total Revenue Over (Under) Total Expenses	$7,096,886

** Line 10000 includes $1.6M of depreciation expense. Excluding depreciation expense Line 10000 would show an excess of revenues over expenses of $8.6M. This excess was used to fund our CED program of approximately $3m as well as our development activities.

(1) Includes $1.7M gain on the disposal of Valley Street, which was not planned for. In addition, HUD budget authority for both the LIPH and HCV program had higher inflation factors for 2023 than ECC/HANH had reflected in the original plan.
(2) Primarily due to higher than anticipated operating expenses for the LIPH program due to the delayed closings of both Valley & McConaughy
(3) Primarily the result of higher than anticipated revenue.

ii. Expenditures of MTW Funds in the Plan Year

The MTW PHA shall submit unaudited and audited information in the prescribed FDS format through the FASPHA, or its successor system.

N/A

iii. Describe Application of MTW Funding Flexibility

The MTW PHA shall provide a thorough narrative of actual activities that use only the MTW funding flexibility. Where possible, the MTW PHA may provide metrics to track the outcomes of these programs and/or activities. Activities that use other MTW authorizations in Attachment C and/or D of the Standard MTW Agreement (or analogous section in a successor MTW Agreement) do not need to be described here, as they are already found in Section (IV) of the Annual MTW Report. The MTW PHA shall also provide a thorough description of how it used MTW funding flexibility to direct funding towards specific housing and/or service programs and/or other MTW activity, as included in an approved MTW Plan.

APPLICATION OF "MTW FUNDING" FLEXIBILITY
Single fund flexibility is made possible by the MTW program. It enables ECC/HANH to make improvements at some of its developments, enables vacancy prep which increases occupancy, enables major redevelopment efforts, continually improves the operational conditions of our RAD sites from our project-based vouchers, and enables provision of services to our residents through the self-sufficiency initiatives including SEHOP Capital Improvement program, Resident Owned Business program, and the Prison Community/Reentry Program as well as the Resident Services for Elderly/Disabled. For example, ECC/HANH spent approximately $3M on its CED program and used most of the remaining excess funds on development costs.

Activities Requiring Funding Flexibility Only

Initiative 4.11F Sponsored Based Housing Program (SBHP)
Approved and implemented in FY2023

Description

According to the HUD, 2020 Annual Homeless Assessment Report (AHAR) to Congress, approximately 34,000 people under the age of 25, experienced homelessness on their own as an "unaccompanied youth" and 90% of them were young adults, between the ages of 18 and 24. In Connecticut, on any given day, approximately 150 young adults, between the ages of 18-24 are experiencing homelessness.
(1) United States Interagency Council on Homelessness

In an effort to end homelessness and assist these vulnerable young people, ECC/HANH is seeking to design a program to offer sponsor-based housing models using MTW flexibility and broader use of funds to design a program where ECC/HANH provides the Sponsored Based Housing Program (SBHM) provider (a community-based provider) with funding to support the housing needs of this population outside of the traditional HCV model. The sponsor will provide housing through either housing owned and operated by the sponsor or in properties that are master leased by the sponsor.

Per Notice PIH-2011-45 (HA) this initiative is a Local Non-traditional use of a broader use of HCV funding. This activity will be implemented under the category, Rental Subsidy Programs. ECC/HANH will use MTW funds to provide a rental subsidy to a 3rd party Social Service entity who will manage the intake and administration of the subsidy program.

This program will be a partnership with a Social Service Agency that will provide supportive services to individuals. Funding only will be issued to the Social Service Agency by ECC/HANH to support the housing operating needs. The Social Service Agency is responsible for all aspects of the process to include determining eligibility to the program, obtaining all necessary documentation from the young adults, providing the housing, providing the supportive services and completing an exit strategy. This includes the intake and administration of the program.

ECC/HANH seeks provide up to 20 Local Non-Traditional units for the program.

ECC/HANH will select the sponsor-based housing entities through one of the following means:
- ECC/HANH may issue a public solicitation for sponsor-based providers
- ECC/HANH may piggy-back off of a local or state issued solicitation for housing funds to support housing for this designated population
- ECC/HANH may select a sponsor through a non-competitive process when neither of the first two options yield sufficient potential partners

The target population are 18–24-year-old individuals that experiencing homelessness or fleeing domestic violence (HUD categories 1 and 4). These individuals are "literally homeless" or at risk of becoming homeless, meaning that their housing situation cannot be resolved through referrals to services outside of the crisis response system.
The goal of the program is to prevent and end youth homelessness by building comprehensive systems of care for these young people, aged 18-24 and providing temporary transitional housing.

The Sponsored Based Housing Program (SBHP) is a short-term crisis housing program and will assist the individuals with meeting their basic needs and obtaining permanent housing. The objective is to ensure that youth experiencing homelessness receive the temporary shelter and assistance needed to quickly obtain permanent housing. The average amount of time that the youth will stay in the program is 60 - 90 days. The Social Service Agency will provide appropriate housing for up to 60 – 90 days, unless a situation warrants a longer stay.

The crisis housing settings may range from a congregate shelter, shared apartments, multi-bedroom homes, among other options. The facility must include privacy in showers, bathrooms (including at least one private, gender-neutral bathroom with shower), and sleeping areas. There will also be sufficient lockable storage capacity for personal belongings.

ECC/HANH has identified its first sponsor-based housing program provider. Y2Y New Haven is a program of Youth Continuum, a New Haven based, not-for-profit agency that provides Connecticut's most comprehensive array of resources dedicated to preventing and addressing youth homelessness. Y2Y Network will provide key technical assistance and added capacity to support the student-led components of the Y2Y New Haven program. Y2Y New Haven was selected through the option allowing ECC/HANH to piggy-back off of a local or state issued solicitation for housing funds in order to support this designated population.

Y2Y New Haven's model focuses on providing young adults with a safe, vibrant and welcoming environment with comprehensive pathways out of homelessness and opportunities for leadership development. As part of the youth-to-youth model, guests, Y2Y New Haven student volunteers, and Youth Continuum staff will collaborate to operate a safe and affirming space for all. Y2Y New Haven's service model is broken into three categories: Sanctuary, Pathways out of Homelessness, and Advocacy and Leadership Development.

Sanctuary

- Up to 20 gender-inclusive semi-private sleeping pods
- Gender-inclusive restrooms and showers
- Dinner and breakfast
- Laundry
- Internet and computer access
- Y2Y New Haven will be co-located with Youth Continuum's drop-in and outreach center, which offers a food bank, diaper bank, clothing closet, and lunch

Pathways out of Homelessness

Participants will be provided with the following services. These services will be-tracked by the Sponsor program staff and will be provided on a monthly or quarterly basis to the ECC/HANH CED department.

- Professional case management
- Medical and behavioral health care through a fully integrated onsite clinic
- HIV/AIDS specialist care
- Legal aid

Advocacy and Leadership Development

- Career development programming
- On-site social enterprise business with direct job opportunities and training for youth
- Enrichment based activities

Case management services will be provided by the Sponsor based program provider. The Community and Economic Development department of ECC/HANH will be the lead in communicating with the Y2Y staff regarding case management services.

Impact

During FY2023, the Glendower Group assisted Youth Continuum in the planning and execution of the young adult shelter on Grand Ave. In FY2023, an architect and Construction Manager at Risk were selected by the Youth Continuum with Glendower's assistance. Glendower and Youth Continuum continued to hold ongoing meetings and briefings with the State of Connecticut Department of Housing (DOH), the primary funder. Based on the Montagno pricing, Glendower c identified a $800,000 project shortfall or the uses and sources balance.

The Architect worked on the Design Development drawings and ECC/HANH anticipates they will be issued in the first quarter of FY24. ECC/HANH also anticipates that the construction documents will be completed by the second quarter with the ground breaking scheduled in the Spring. Construction is anticipated for FY25.

Outcomes

HUD Metrics

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

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase housing choice (increase).	0	Up to 20	N/A	N/A

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).	0	Up to 20	N/A	N/A

SS #8: Households Transitioned to Self Sufficiency

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self-sufficiency (increase).	0	Up to 20	N/A	N/A

Actual Non-Significant Changes

None

Actual Change to Metrics/Data Collection
None

Actual Non-Significant Changes
None

Actual Changes to Metrics/Data Collection
None

Initiative 1.24 – Robert T. Wolfe Transformation Plan

Plan Year Approved, Implemented, Amended

Approved and implemented in FY2023

Description

ECC/HANH through its instrumentality The Glendower Group, seeks to redevelop Robert T. Wolfe. ECC/HANH applied for the Choice Neighborhoods Initiative Planning Grant and subsequent Choice Neighborhood Implementation Grant in FY2023.

Robert T. Wolfe will be a transit-oriented redevelopment inclusive of commercial and other economic development improvements in the area. The redevelopment of Robert T Wolfe will create a desirable, walkable community, connecting residents to the downtown area and the New Haven train station. It is anticipated that the redevelopment will create approximately ninety (90) units with commercial and community space. The project's parcel is located near Union Station, a transit station.

As part of the transformation plan, ECC/HANH is proposed not only a redevelopment of the housing units at Robert T. Wolfe, but transformation of the surrounding community into a community that supports the long-term economic sustainability of our residents and the long-term economic sustainability of the City of New Haven. The transformation plan will be defined as a transit-oriented development. Through collaboration with other community partners, to include the Economic Development Corporation, the City of New Haven, the Board of Education and many more, ECC/HANH anticipates redesigning the infrastructure to create more traffic flow through the community, redesigning the housing units to be more spacious, removing barriers that individuals and families are facing by providing supportive services, and other critical components as they arise throughout the planning process. The supportive services may include but are not limited to improved access to jobs, high quality early learning programs, public assets, public transportation, and high-quality public schools and education programs.

This initiative will increase housing choice by providing additional affordable housing options in a transit district and the downtown area and will provide direct access to commercial space, retail shops, and job opportunities. The inclusion of new affordable and market rate units where quality affordable housing doesn't currently exist, will also improve housing choice by creating new affordable units.

Due to costs related to the demolition of ancillary buildings and the new construction of a new approximate 90-unit residential building, the redevelopment of Robert T. Wolfe will be feasible through a mixed finance deal which includes the inclusion of Low-Income Tax Credit (LIHTC) equity, private financing, and Choice Neighborhood Implementation funding.

Impact

ECC/HANH is still in the planning stages.

ECC/HANH was awarded the Choice Neighborhoods Initiative Planning Grant (CNI) in FY2023. This CNI planning grant will allow for a comprehensive approach to neighborhood transformation. This grant will provide $500,000 in funding to develop a transformation plan to revitalize Robert T. Wolfe and the surrounding neighborhood. As one of the older, blighted developments in our portfolio, Robert T. Wolfe is an ideal center, focused towards initiating a transformation plan. Shortly after, we acquired the former Church Street South site that is adjacent to the development and this expanded our scope for planning. This planning grant represents a unique, resident-driven initiative aimed at fostering community-led transformation. Over the past year, we engaged in a series of collaborative task force meetings, each focusing on essential elements of community planning, including people, housing, and neighborhood revitalization. These meetings served as a platform for deepening understanding, sharing ideas, and setting the groundwork for a shared vision of the future.

A key highlight of our year was a bus tour to the Norwalk Housing Authority, which had successfully navigated a Choice Neighborhood Initiative (CNI) grant in previous years. This visit provided valuable insights into how federal investment can drive meaningful change in housing and neighborhood development, sparking new ideas and approaches for our own community.

In addition, we completed resident and neighborhood assessments, where residents had the opportunity to take on leadership roles as "floor captains." This approach allowed residents to actively participate in gathering feedback, identifying key priorities, and ensuring that diverse voices were heard throughout the assessment process. The insights gathered from these assessments have been instrumental in guiding the planning and decision-making process.

Capacity building has been a central focus of our work, ensuring that both community members and local partners are equipped with the tools, knowledge, and support needed to contribute to this process effectively. We continue to strengthen our partnerships with local organizations, non-profits, and stakeholders to collaboratively develop a comprehensive transformation plan that is responsive to the needs and aspirations of residents.

One of the most significant events of the year was our four-day charrette, held from September 9th to 12th. This immersive planning workshop brought together residents, community leaders, and design professionals to focus on community visioning and the future of Union Square. Participants had the opportunity to engage in hands-on activities, contribute ideas, and collaborate on initial design sketches, laying the foundation for the next phase of planning and development.

Through these ongoing efforts, we are building momentum toward a unified vision for Union Square, one that is driven by community input and centered on equitable, sustainable development. We anticipate a completed transformation plan by the end of 1^{st} quarter 2025.

The financial closings are anticipated for the third quarter of FY2025. It is anticipated that construction will take 18 months to assure that all required relocation activities will comply with the Uniform Relocation Act. Under this scenario the redevelopment will be complete, and all units occupied by the first quarter of calendar year 2026.

Outcomes

HUD Standard Metrics

HC #1: Additional Units of Housing Made Available

Unit of Measurement	Baseline	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	90	N/A	N/A

CE #4: Increase in Resources Leveraged				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Amount of funds leveraged in dollars (increase).	$0	$31M	N/A	N/A

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

None

Initiative 1.25 – Real Estate Development Acquisition

Approved in F2023

Description

Raising a family is expensive, especially in Connecticut. ECC/HANH sees the impact firsthand with the families that we serve. Connecticut is facing an affordable housing crisis leaving far too many families struggling to make ends meet. Estimates suggest that over 40% of CT families are rent-burdened. Furthermore, the New Haven market has an older housing stock with non-local ownership. ECC/HANH reimagines communities comprehensively and brings federal subsidies that will be leveraged to allow for a reinvestment in our local housing stock.

ECC/HANH is through its instrumentality The Glendower Group, seeks to increase affordable housing opportunities through the purchase of housing portfolios from local owners. ECC/HANH and its real estate development instrumentality, The Glendower Group, Inc.'s strategy is to purchase real estate portfolios when they become available. This will allow ECC/HANH and Glendower to create affordable rental and homeownership opportunities throughout the city of New Haven. Further, ECC/HANH and Glendower will leverage dollars, which we've demonstrated in past development efforts of at least 3:1, and to make capital improvements to provide for quality affordable housing.

The parcels may be located in various neighborhoods throughout the City of New Haven. The purchases can be made by ECC/HANH, Glendower, an affiliate of Glendower, or a combination thereof. ECC/HANH and Glendower will seek to utilize its capital to leverage other investments such as tax credits, grants and private debt for the purchase and rehabilitation of said units. Further, ECC/HANH and Glendower seek to partner with the City of New Haven and the State of Connecticut to effectuate the acquisitions.

The Glendower Group (Glendower), a nonprofit 501(c)(3) corporation, established in November 2001, is an instrumentality to the Elm City Communities/Housing Authority of the City of New Haven (ECC/HANH). Glendower is at the forefront of those leading the private sector market in affordable housing. Glendower provides comprehensive and integrated real estate development services specializing in affordable housing. Glendower's vision has always been high-quality, innovative, and fiscally sound housing for families.

The acquisitions will contribute to promote healthy lives, a strong community and robust economy. Residents will have access to high quality housing with access to ECC/HANH's social service activities.

To assist in with the acquisition and stabilizing the affordable housing local market, ECC/HANH will provide project-based vouchers utilizing flexibilities previously approved under MTW Plans. The project-based vouchers will be issued, consistent with all other ECC/HANH project-based vouchers activities and will be issued in accordance with the HUD regulations and ECC/HANH redevelopment efforts. The Glendower Group will act as co-developer and will assist in the planning and implementation. ECC/HANH's property management instrumentality, 360 Management Group, will manage the acquired properties.

Impact
ECC/HANH is still in the planning stage and has not complete the purchase of any occupied units to date.

Outcomes

HUD Required Metrics

HC #1: Additional Units of Housing Made Available

Unit of Measurement	Baseline	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	75 new units annually	N/A	N/A

HC #4: Displacement Prevention

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	Households losing assistance/moving prior to implementation of the activity (number). 0	300+	N/A	N/A

CE #4: Increase in Resources Leveraged

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Amount of funds leveraged in dollars (increase).	Amount leveraged prior to implementation of the activity (in dollars).	).	N/A	N/A

Actual Non-Significant Changes
None

Actual Changes to Metrics/Data Collection
None

Actual Significant Changes
None

Challenges in Achieving Benchmarks and Possible Strategies
None

Initiative 1.25F - Vacancy Reduction

Implemented in FY08.

Description

ECC/HANH currently uses the funding flexibility to reduce vacancy by performing more unit turnover. To reduce vacancy, ECC/HANH has set a standard time period for unit turns by bedroom size. Typically, a 0- or 1-bedroom unit turn should occur within a 1-week period. A larger 3 to 5-bedroom unit may take up to 30-45 days depending on the condition of the unit, particularly if hazardous materials such as asbestos or lead have been found in the unit. MTW funding allows ECC/HANH to bulk, abate hazardous materials, renovate the unit, and manage all administrative functions supporting vacancy reduction.

Impact

During FY2024 a total of 107 LIPH unit vacancy turnovers were completed ending the year with an occupancy rate of 96%.

Elm City Communities is undergoing redevelopment and modernization of significant numbers of units which requires a major scale resident relocation. In FY2024 ECC/HANH continued to utilize the funding flexibility to effectuate its redevelopment efforts in which parts of the portfolio needed significant rehabilitation. As we will not house relocation residents in units that are substandard, some vacancy dollars were used to prepare the vacant unit for the relocated residents. Turning a unit that is scheduled for redevelopment is an inefficient use of limited federal dollars. As such, we are balancing our redevelopment plan with our agency-wide vacancy reduction efforts. $580,856.00 in MTW funds were spent for Vacancy reduction.

Elm City Communities is committed to reducing its vacancies and increasing its occupancy percentage.

ECC/HANH LIPH portfolio continued to include some developments slated for redevelopment so although our vacancy turn work was helpful for overall building inspection scores, the inclusion in the portfolio of these developments in need of investment depressed the average scores.

Outcomes*

HUD-Required Metrics

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	1,970 units (frozen 2001 base)	No more than a decrease of 5% from previous year	2023: 2,788 units and 107 units turned 2022: 2,246 units and 179 units turned 2021: 2,246 units and 95 units turned	Yes

Internal Metrics

Internal Metric #2: REAC Scores				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
REAC scores	REAC score of 80 for ECC/HANH's developments (those not reflecting local or increased TDCs)	10% increase. REAC scores would reach 88.	Refer to Appendix 8: ECC/HANH Development REAC Scores for specific data points. FY2024 Average – 76%	No

Internal Metric #3: Average work order				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Work orders per property	Average portfolio wide: 671 work orders per property	reduce volume by 50% or more over baseline	Average portfolio wide: 2238 work orders per property Refer to Appendix 9: Work Orders, FY09 to FY23 for specific data points.	No

Internal Metric #8: Occupancy				
Occupancy	FY02 93%	95%	Refer to Appendix 11: LIPH Occupancy for specific data points.	Yes. The overall occupancy for all ECC/HANH properties was 99% in FY23.

** Metrics will be re-evaluated and updated in FY19, per the FY19 plan. The metrics will be re-evaluated in FY24.*

Actual non-significant changes

None.

Actual changes to metrics and data collection

None.

Actual significant changes

None.

Challenges and Changes

The remaining developments in the LIPH portfolio are older stock and have a lot of deferred maintenance issues. A majority of the capital needs in these developments are not repaired, due to the anticipated redevelopment of certain developments. Vacant units are turned over for occupancy and any emergency maintenance repairs are addressed. This also leads to a high amount of work orders, as repairs are often done as temporary repairs.

Initiative 2.6F - Resident-Owned Business Development Program

This initiative was approved and implemented in FY09. (Previously Initiative 4.1F Resident Owned Business Development)

Description

Implemented in FY09, ECC/HANH continues to strengthen the Resident-Owned Business (ROB) Development program by providing educational, financial management and other business growth training and technical services. Under this program, ECC/HANH serves residents that start their own businesses by providing technical assistance services. It was originally expected that ROBs will operate primarily in construction trades. However, over time this focus was broadened to include more business types. ECC/HANH continues to provide a revolving loan fund to which ROBs may apply for loans up to $25,000 by submitting a bona fide business plan and a letter of intent for a pending contract award option. ECC/HANH anticipates an increase in the economic well-being of those residents who successfully start and sustain their own businesses.

Impact

The ROB program has increased the economic well-being of residents who have successfully started and sustained their own businesses. In FY24, the average income of ROB households was $47,557 compared to $45,174 compared in FY23, an increase of 5%percent.

In FY24, the Resident Owned Business (ROB) program served 15participants from 14 households, all of whom received individual assessments and entrepreneurship consultation and/or ongoing training and all in varying levels on the road to entrepreneurship. To date, the ROB program has launched 35 businesses. The businesses launched range in interests and currently include a landscaping service, nail salon services, community-based non-profit, catering service, cleaning services, livery service and relocation service.

Resident S.F.CEO of Back on Track Moving showed an 86% increase in household income. She has been focused on establishing and growing her business and ad has increased her household income from $57,208 to $106,395.

In FY23, ECC contracted with the contractor “Can I Live”. “Can I Live” has a Resident Owned Business Incubator (ROBI) to cultivate, support, and provide entrepreneurial education, administrative and technical assistance to under-resourced entrepreneurs that result in the facilitation and access to economic independence. They also provide training to a team of Coordinators with a focus on promoting the program and motivating the participants. As a result of this effort, twenty-one (21) residents showed interest in the Business Accelerator Program and 6 joined and attend frequently.

There were six (6) active participants who continued to receive individualized training and business development, which included Saturday coaching, where each participant would meet with the Business Coach to focus on their Business Plan. The participants also met with the ROBI Legal Coach who discussed business law, Start Up and Legal Formations, Compliance, Contracts, and Intellectual property. Participants determined their Business Legal Structure.

Additionally, participants focused on their Sales and Marketing Plan to determine the Target Market, Direct and Indirect Competitors, and learned how to communicate value to their customers.

Resident Highlight:
S.F. has officially launched her business, Back on Track Moving with an onsite office and a plan to bid a contract with ECC/HANH to provide moving services. With the support of the CED department, she hosted a luncheon to present her business pitch to the ECC staff where she shared her vision for what it means to do business with her company. The ROBI team is actively training Shanda and her team on the necessary technology solutions to support and grow her business. While she is prepared to begin residential moving services for direct customers, she recognizes that the housing authority sales model is a longer process. Additionally, Shanda is awaiting approval on a $25,000 interest-free loan from ECC, which will play a key role in further developing her business.

SS #1: Increase in Household Income				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Average earned income of households or individuals affected by this policy in dollars	$38,785 (2014)	$24,850* $34,400 (updated for FY2023)	2024: $47,557 2023: $45,174 2022: $34,232 2021: $23,436 2020: $24,403 Prior years' average: $21,262	Yes
SS #5: Households Assisted by Services that Increase Self Sufficiency				
Number of households receiving consultation and/or technical assistance	7 (2012)	10	2024: 15 (2 participants represented in 1 household) 2023: 11 (2 participants represented in 1 household) 2022: 1 2021: 15 2020: 36 Prior years' average: 27	Yes
Number of households receiving training**	7 (2012)	10	2024: 6 (2 participants represented in 1 household) 2023: 11 (2 participants represented in 1 household) 2022: 5 2021: 27 2020: 31 Prior years' average: 13	No

** The benchmark represents a 30% AMI published by HUD for a household of 4 individuals living in New Haven, CT.*
*** Training includes topics such as cost estimating, owning a business, business planning, financial management, contracts and proposals, etc.*

Internal Metrics

	New loans issued	Dollar value of new loans	Amount outstanding	Amount under contract with ECC/HANH
2011		$ 33,093		]
2012		$ -		
2013	2	$ 74,423	$ 29,959	$ 800,000
2014	1	$ -	$ 10,541	
2015	1	$ -	$ 7,382	
2016	1	$ 7,382	$ 6,700	
2017	1	$ 22,000	$ 16,400	
2018	1	$ 12,000		
2019	1	$ -	$ 8,000	
2020	1	$ -	$ 5,222	
2021	0	$ -	$ -	$ 3,392
2022	0	$ -	$ -	$
2023	0	$ -	$	$
2024	0	$ -	$ -	$
Total	9	$ 148,898	$ 84,204	$ $803,392

Actual non-significant changes

None.

Actual changes to metrics and data collection

None.

Actual significant changes

None.

Challenges and Changes

Historically, residents with business have been reluctant to report business information to ECC/HANH for fear disclosing financial information that could impact their housing subsidy, although the temporary exclusion is explained in detail when we explain the benefits of participating in the Resident Owned Business Program.

Attendance remains a challenge for many of the entrepreneurs. Students have reported many personal barriers to consistently working on their business ideas and business. Many have shared that it is challenging committing after working all day and family obligations. ECC/HANH will continue to accept new participants into the program and continue to work with those residents who are serious about starting and or growing their business. ECC/HANH will also implement a workshop to include the new ECC Section 3 Administrator to engage participants and to continue to motivate those that are seeking entrepreneurship and create a larger sense of community.

Initiative 2.7F. **SEHOP CAPITAL IMPROVEMENT PROGRAM (PREVIOUSLY INITIATIVE 4.2F)**

SEHOP CAPITAL IMPROVEMENT PROGRAM

Approved and implemented in FY10

Description

Implemented in FY10, this program supports SEHOP homeowners with necessary capital improvements that arise after being in the home for a minimum of three years. The program was created to increase the livability and value of recently purchased homes. This program supports new homeowners with necessary capital improvements costing $500.00 or more that arise after being in the home for a minimum of three years. On a monthly basis, from the time of a SEHOP homeowner purchase, 1% of the purchase price of the home is deposited into the account to be available for capital improvements. Homeowners can access the funds after owning the home for three years.

Only those SEHOP homeowners with a current contract will have access to the program until the contract expires, or program participation ends.

Following an evaluation of the program in FY19, it was recommended that ECC/HANH would phase out and close the SEHOP capital improvement and program and MTW Initiative, with 27 eligible homeowners grandfathered into the benefit at that time. In reviewing this initiative, ECC/HANH has determined that the need for this service is low. ECC/HANH is closing and phasing out this initiative as the program is underutilized and is not directly related to the achievement of any resident self-sufficiency goal or outcome.

Since the review of this initiative, the SEHOP contract has expired for ten 10 households and 17 household remain eligible. In FY24, of the 178 eligible households remaining, one homeowner requested and received a disbursement for capital improvements.

In FY24, the capital improvement allowance account balance was $254,591.30 and reflects disbursements to a homeowner who utilized the benefit to cover a water heater replacement in their home.

Since the inception of the program, eleven (11) households received disbursement for various capital improvements such as HVAC, plumbing, foundation, tree removal, demolition, ADA compliance, deck and stair replacement with the total cost of improvements at $94,914.73.

FY24 SEHOP Capital Improvement

Number of Households	Amount Disbursed	Capital Improvement Balance
1	$3,450 to one household	$254,591.30

In FY24, the CED Department hosted an annual meeting to discuss the program and the ways homeowners can utilize the funds. As a result of this meeting, one household received a disbursement of $3,450 to take care of a water heater replacement in the home. The improvements made allowed for the resident to regain hot water and heat in her home.

Overall SEHOP Capital Improvement

Number of Households	Total Amount Disbursed Since Program Started to Date	Times Utilized

11	$94,914.73	6 households utilized once 3 households twice 1 household utilized three times 1 household utilized four times

Actual non-significant changes

None.

Actual changes to metrics and data collection

None.

Actual significant changes

None.

Challenges and Changes

None

Initiative 2.8F - Prison Community Reentry (Previously Initiative 4.3F)

Approved in FY09, implemented in FY10 and updated in FY21.

Description

ECC/HANH serves individuals who have reentered society following incarceration by offering mentoring, training, and housing. ECC/HANH Reentry program candidates are referred by the City of New Haven and partner organizations. Participants are assessed and work to develop an action plan. ECC/HANH provides case management services to assist in meeting goals. Additionally, ECC/HANH's returning residents who join an existing household as part of our reunification reentry program may access the case management services also.

When the Reentry Program was initiated in June 2010, ECC/HANH established a preference for a maximum of 12 Low-Income Public Housing (LIPH) units. Subsequently, the program's maximum capacity was increased to 16 LIPH housing units.

In FY21 ECC/HANH updated the way families can access the program by expanding entry opportunities. In prior years, there were a set number of units set aside in the LIPH program, and a set number of vouchers set aside in the HCV program. Beginning October 2021, in LIPH and HCV, ten percent (10%) of the new admissions each fiscal year were allocated to the applicants on the Re-Entry waiting lists.

ECC/HANH expects to enable participants to begin a journey toward self-sufficiency through remaining stably housed, gaining employment, and avoiding recidivism. This is hugely beneficial to the individual and his/her family, and to the community through gaining a productive member and reducing criminal behavior and prison-related expenses.

Given the significant need for housing for this population, ECC/HANH has transitioned to a waitlist management process where a percentage of all new admissions are targeted for re-entry applicants. This enables us to house more families without reliance on freeing an existing slot.

Impact

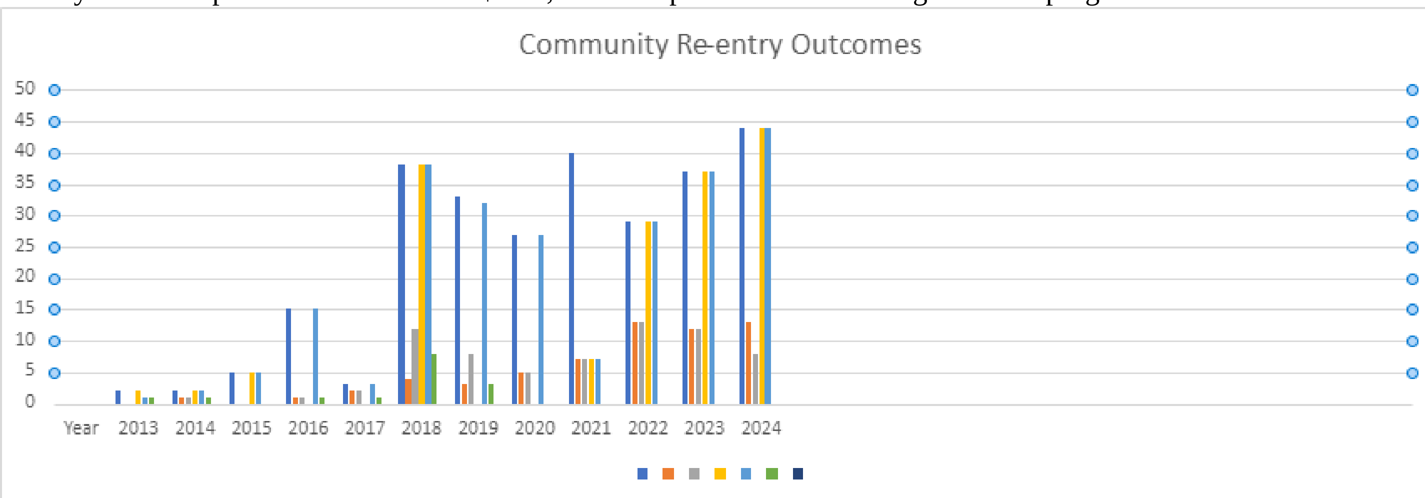
During FY 2024, there was 1 new admission in the LIPH program and there were 7 new admissions in the HCV program. At the end of FY24, 44 families were enrolled in the Prison Community Reentry program. 43 participants (98%) in the HCV program and 1 participant in the LIPH program (2%).

During the fiscal year, of the 43 HCV participants 13 (30%) had earned income with an average earned income of $21,667.

The 1 LIPH resident family is a 1-person household with disabilities and receives SSI as the sole income source.

In FY24, ECC/HANH saw a significant increase in the number of re-entry residents who obtained and sustained employment. (22%) of the participating HCV families have employment income and have held a job for more than 6 months.

Since 2015 there were 34 LIPH families assisted by this initiative. In the HCV segment 46 families have received rental subsidy since inception of this initiative. $ 570,391 was spent in MTW funding for HCV program in FY24.



SS #3: Increase in Positive Outcomes in Employment Status*				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Percentage of families with employment income as of 9/30/2024	0 (2010)	50% would be employed	2024: 13/44 (30%) 2023: 12/37 (32%) 2022 13/29 (45%) 2021: 7/40 (18%) 2020: 5/27 (19%)	No
Percentage of individuals remained employed for more than six months	0 (2010)	50% will be employed for more than six months	2024: 8/44 (18%) 2023: 12/37 (32% 2022 13/29 (45%) 2021: 7/40 (18%) 2020: 5/27 (19%)	No
SS #5: Households Assisted by Services that Increase Self Sufficiency				
Percentage of individuals referred for services**	0 (2010)	All individuals will be enrolled in Family Support	2024: 44/44 (100%) 2023: 37/37 (100%) 2022 29/29 (100%) 2021: 07/40 (18%) 2020:0/27 (0%)	No

		Service or FSS Program		

SS #5: Households Assisted by Services that Increase Self Sufficiency (continued)				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Percentage of individuals compliant with plan	0 (2010)	50% will be compliant with Service Plan***	2024: 44/44 (100%) 2023: 34/34 (100%) 2022 29/29 (100%) 2021: 7/40 (18%) 2020: 27/27 (100%)	No
SS #8: Households Transitioned to Self Sufficiency******				
Participant program graduation during fiscal year (LIPH segment)	0 (2010)	50% will Graduate the program	2024: 0/44 (0%) 2023: 0/34 (0%) 2022 0/29 (0%) 2021: 0/40 (0%) 2020: 0/27 (0%)	No

** Employed is defined as "living directly from an individual's profession or business." ECC/HANH includes part-time work in this definition.*

*** ECC/HANH includes in "referred for services" services such as compResident Services for Elderly/Disabled*

Actual non-significant changes

None.

Actual changes to metrics and data collection

None.

Actual significant changes

None.

Challenges and Changes

A significant percentage of our re-entry population are people living with disabilities causing a reevaluation of the goals around employment and self-sufficiency. The participants do not utilize the full program initiatives such as job readiness and higher education. However, participants are achieving the goals of stable housing and are remaining lease compliant.

Changes in waitlist management which are geared toward housing more families under this initiative may also prove to house more work able families. The goals for these families will be to work with case management, remove any barriers and achieve self-sufficiency.

Also due to redevelopment efforts in the LIPH program and the number of units held for relocation efforts, there was a shortage of available 0- and 1-bedroom units, The majority if the participants in this program were applicants in need of this bedroom size.

Initiative 2.9F - Resident Services for Elderly/Disabled (Previously Initiative 4.4F)

Implemented in FY2003, Updated in FY2007

In FY2003, ECC/HANH implemented its Resident Services for Elderly/Disabled initiative in one of the buildings elderly/disabled buildings. The initiative was then extended to three additional sites in 2007. As of FY19, resident services have been expanded to all Elderly/Disabled Developments.

Description

The initiative began with the goal of supporting the quality of life for residents who are elderly, at age 62 and older, or living with a disability, and ensuring that residents can live independently and maintain self-sufficiency.
The goals of this initiative are:

- connecting elderly and disabled residents with the support needed to ensure a sense of community and companionship,
- decreasing isolation for those living alone,
- helping residents to access public benefits and supplemental income,
- making connections to medical and behavioral health services, and
- providing general support with access to basic needs, such as food, transportation, or housekeeping.

Impact

The RSC role is funded in part through the Resident Opportunities and Self-sufficiency (ROSS) Grant, a HUD funded program that provides funding to hire and maintain service coordinators who work with residents living in public housing. Additional funding for RSCs and program services is from MTW flexible funding. Currently, there are two RSCs, that work with the elderly/disabled residents.

In FY2024, ECC/HANH spent at total of $375,846 on direct Resident Servies for Elderly/Disabled. Salary and benefits for two Resident Services Coordinators was a total of $ 266,932. ECC/HANH has an agreement to provide intensive supportive services to some of our Elderly/Disabled buildings. Additionally, another $119,914 was spent on Supportive Services contracts with RAD Group 3 (McQueeney and Celentano) coming from Operational Funds. We were awarded the HUD ROSS Grant to serve for the two LIPH properties (Crawford and Wolfe) for the amount of $240,941 any remaining funds will be deducted from MTW Funds.

Each RSC manages a case load of an average 382 residents. The process begins with an assessment with residents. This assessment helps to identify overarching needs, specify goals for future development, and identify any barriers that may prevent residents from achieving self-sufficiency.

The case management services received, continues to help residents to live independently in ECC/HANH communities, avoid eviction, and delay or prevent a move to a higher level of care. To carry out Elderly/Disabled programming, the Resident Services Coordinators (RSCs) take on several responsibilities to ensure a high quality of life for Elderly/Disabled.
Support for residents typically falls into two categories:

1. Intensive support, for those with substance abuse disorders or those who require regular medical care, eviction prevention, nuisance.
2. Minimal support, for those who have infrequent medical care such as occupational therapy or require a one-time service such as nutrition education, assistance in filling out redeterminations, linking to meals on wheels, agency on aging etc.,

Below are the areas that the coordinators provided programming to connect the residents to resources to age in place and maintain self-sufficiency:

1. **Health and Wellness:**
- COPES Group (Community Opioid Prevention Education Support Groups)
- Health - High Blood Pressure Event
- EAT this Not That**:** Education around nutrition offered
  - G.R.A.CE. (Gathering resources to achieve connections and Empowerment) program through Community Action Agency
  - Care forth – are you caring for a loved one 65 or older and can be paid to take care of them at Mill River and Chatham
- Caregiver Overview
- Cornell Scott Hill Health: Programming on overall health, workshops
  - Educational groups to educate residents on the current Medicare and Medicaid benefit plans provided by Anthem, Aetna etc.
- Arts and Crafts groups
- Oak Health: Health and nutrition Programming
  - Worked with the Mobile Crisis team to assist the residents in seeking intensive mental health supports

2. **Overall Safety**
   - Safety and security training offered by the Fire Department or the Police Department.
   - Working with OIR and property managers to address crisis during violence in the community
   - Working with Yale Child Study for referrals

3. **Financial Wellbeing:**
   - The Rent rebate program started in April ended this month between the 6 Resident Services Coordinators they processed over 1000 rent rebates. The residents will receive a payment from $400 to $800.
   - Energy Assistance: Community Action agency provide energy assistance information to the residents. Residents received a total return in the amount of $ 52,400**.**
   - Building Attendant Stipend Program
   - UI – Gave information on low-income program for residents who receive Social Security benefits TANF or Husky may qualify for 50% rate off kilowatt.

4. **Community Wellbeing enhancements**:
- TRC/ Community meetings every month.
- RAB meetings
- Outing trips to Holiday Hill.,
- Coordinated rides coordination to the senior centers.

5Food Insecurities:
- 800 residents received food from the food bank every month.
- 380 elderly residents receive elderly boxes.
- Turkey distribution at all the elderly sites
- Farmers Market coupons distribution and hosting markets.

Eviction Prevention

- A total of 181 referrals received for a year, the RSC's worked with residents individually with 1:1 budgeting, housekeeping and nuisance issues.

7. Computer Literacy and GED classes:

- The department is paying a partner to provide computer literacy to our adult residents. The focus of these classes is to learn basics of computer use, lean Microsoft office (word, excel and power point), gain valuable workplace skills.
- Residents interested in GED and ESL were referred to Adult Education.

ECC/HANH has consistently seen growth in the number of individuals served through this initiative. This year our attention was focused on increasing programming that is offered at every site. The Resident Services Coordinator have also come up with creative ways to offer programming such as the Art and crafts groups, couponing groups, housekeeping and walking groups. We partnered with Clifford Beers who provided a series of groups at each development to address Community Opioid Prevention and Education. In fiscal year 2023 the average number of monthly group meetings was 85 a month

We worked extensively to increase our group meetings and participation. In fiscal year 2024 there was a significant increase of 178% in group meetings, from having 85 meetings monthly to having 237 meetings monthly.

In fiscal year 2023 the number of residents who increase serf-sufficiency was 58 residents in FY 2024 we had 64 residents who increased self-sufficiency. There was an increase of 10%. The supportive services partners worked intensively with the residents to maintain independent living.

Outcomes

HUD-Required Metrics

SS #5: Households Assisted by Services that Increase Self Sufficiency				
Number of individuals enrolled	102 (2012)	570*	2024: 765 2023: 769 2022: 726 2021: 579 2020: 608	Yes
Average number of outreach efforts conducted per month	62 (2013)	85	2024: 795 2023: 785 2022: 762 2021: 783 2020: 770	Yes.

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average number of group meetings held per month	128 (2013)	85	2024: 237 2023: 85 2022: 58 2021: 46 2020: 30	Yes
SS #8: Households Transitioned to Self Sufficiency				
Number of households transitioned to self-sufficiency*	0 (2012)	20	2024: 64 2023: 58 2022: 47 2021: 41 2020: 52	Yes

** ECC/HANH defines self-sufficiency in the context of the Elderly/Disabled program as an individual's ability to live independently and be lease compliant without case management services.*

Group Meetings	Times a month
Wolfe CNI Meetings	4 meetings monthly 9X4: 36
TRC/RAB/community meetings	Once a month: 11 meetings 11X3= 33 meetings
Programming per site	2 times a month per site = 66
Community cookouts and other meetings	38
COPES groups	1weekly at 7 sites for 6 weeks: 42
Building attendant meeting	2 monthly meeting with BA's/lead BA meeting and mangers = 11 meetings, 2X11=22

Internal Metrics

Compliant with Action Plan				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Number of individuals compliant with Action Plan*	83 (2013)	80	2024: 751 2023: 753 2022: 709 2021: 564 2020: 589	Yes
Non-compliant with Action Plan				
Number of individuals non-compliant with Action Plan	22 (2013)	< 25	2024: 14 2023: 16 2022:17 2021:15 2020:19	Yes

**Action Plan is a document that contains goals - it is prepared by a case manager after interviewing a resident. Compliance with the action plan is evaluated by the case manager.*

Actual non-significant changes
None.
Actual changes to metrics and data collection
None.
Actual significant changes
None.
Challenges in Achieving Benchmarks and Possible Strategies
No challenges in Achieving benchmarks.
Possible strategies: We are developing ways to get more data from the supportive services contractors through the HMIS system, which will give us data on the intensive case management services.

Initiative 4.10F Jumpstart Initiative – incentivizing higher income families to exit subsidized program

Approved and implemented in FY20

Description

This initiative has been created to assist higher income residents and participants to exit subsidized programs in advance of required program termination for over-income status. This initiative is designed to offer families the incentive and the resources needed to enter the private rental market or obtain unassisted homeownership.

National estimates indicate that 40% of US households cannot manage a $400 emergency expense. This highlights a national issue around families having sufficient savings to create a safety net for themselves. The lack of such savings makes it difficult for otherwise income ready families to exit subsidized housing. In order to rent in the private market in New Haven, landlords often charge one-month security and first and last month's rent. At baseline, typical security deposits held by ECC/HANH were $246. The gap between what a family may get back upon moving out and the amount needed to lease an unassisted unit may prove prohibitive to residents seeking their first apartment.

At baseline, ECC/HANH has an extensive waitlist of over 10,000 families waiting for opportunities to access needed supports through the LIPH and HCV programs and on an annual basis, 150 LIPH families and 100 HCV families end participation in the program. At this rate, it would take almost 40 years to work through the existing families on the waitlist.

At baseline there are 51 LIPH and 130 HCV families reporting an income above the Low-Income Limit. This is the targeted universe for the Jumpstart initiative (181 families). By offering families a one-time incentive payment based upon the average amount needed to rent in the private market, we seek to accelerate the move out/end of participation of higher income families allowing us to house a family off the waitlist.

In order to be eligible for the Jumpstart Program, families must be reporting income above the Low-Income Limit (80%) and:

1. The current unit passes housekeeping inspection with no damage beyond normal wear and tear.
2. The families are currently in good standing with regard to rental payments and other terms of the lease agreement.
3. The family is not under a repayment agreement.
4. The family can document an appropriate exit plan including having obtained new housing – rental or ownership.
5. The family understands that should they wish to return to subsidized housing they will need to go through the standard application process.

6. The family agrees to participate in follow up data collection and evaluation upon their exit to allow us to track the success of the initiative.

At baseline, ECC/HANH anticipated that 25% (45) of the households would enroll in Jumpstart.

Payments will be made to families upon execution of the agreement along the following schedule and in amounts not to exceed the amounts below which are based upon currently Fair Market Rents[17]:

BR Size	Baseline Security Deposit	Security Deposit FY2023	1st month	Last Month	Subtotal	# Families Over Income	Total Exposure	% anticipated to enroll	# Families anticipated to enroll	Total Cost
0	$965	$1,200	$1,200	$1,200	$3,600	72	$259,200	25%	18	$64,800
1	$1,074	$1,334	$1,334	$1,334	$4,002	42	$168,084	25%	11	$42,021
2	$1,299	$1,629	$1,629	$1,629	$4,887	33	$161,271	25%	8	$40,318
3	$1,662	$2,001	$2,001	$2,001	$6,003	20	$120,060	25%	5	$30,015
4	$1,979	$2,258	$ 2,258	$2,258	$6,774	14	$94,836	25%	4	$23,709
					$25,266	181	$803,451	25%	45	$ 200,863

Impact

In FY 2024, There were 45 families who reported household incomes above the Very Low Limit (50%). These families were contacted and ECC provided information about the Jumpstart program. 58% of the families, (26) stated that they were interested in learning more about the program and participating where they would receive supportive services such as 1:1 case management, review of CED programming and referral to external agencies in preparation for increases in household income and potential exit from the program. 100% of the participating families set goals that they would want

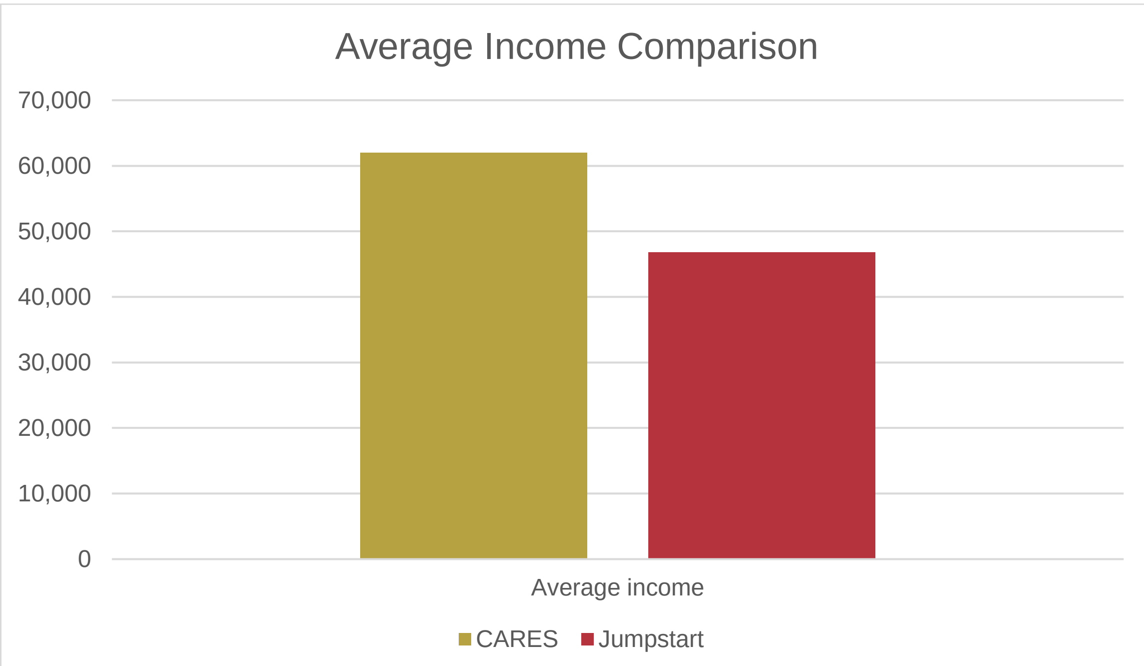
[17] FMRs will be adjusted annually.

to achieve. that include, furthering their education, enhancing their credit score, increasing savings and paying off debt. 53% of the 26 participants are currently enrolled in CED programming and 34% showed hesitancy due to the fact that their income source is solely from Social Security, disability, and/or pension.

17 (38%) of the 45 households had income above 80% and 1 family at 120%. ECC/HANH will specifically work with these families in preparing them for an exit out of the LIPH program.

Of the 45 households, the average HOH income is $46,813. The average income for the household is $74,619, which is a 59% increase from the HOH income. The average income for members not including the HOH is $27,467.

In comparison to graduates from the CARES program, which is a time limited program where subsidy ends after 72months, the average income for the CARES HOH is approximately $62,000 which is 32% higher than Jumpstart participants. This shows that even though the household income is higher than CARES, the HOH income is lower.



It is important to counsel the families about the impact of incomes for each family member, because if a family member leaves the household can be a great financial burden on the HOH.

CED will continue work with the qualified families to reach their goals towards self-sufficiency.

Activity Metrics Information

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). Total number of households receiving services under the jumpstart program per FY.	At baseline 0 of the 180 income eligible families	2021: 45 or 25% of the total number of families with income at or above the 80% AMI.	2024: 17 2023: 17 of 45 or 38% 2022: 9:33 2021: 45	Yes

SS #8: Households Transitioned to Self Sufficiency

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of Families who transitioned to self-sufficiency (graduated from the program). This includes families who transitioned to a market rate unit in the community or purchased a home without subsidized assistance.	At baseline 0 of the 180 income eligible families	2021: 45 or 25% of the total number of families with income at or above the 80% AMI.	2024: 0 2023: 0 or 0 % 2022:0 2021: 0	No

HC #1: Additional Units of Housing Made Available

Unit of Measurement	Baseline	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). Number of units/vouchers made available as a result of families graduating to self-self-sufficiency under the Jumpstart Initiative.	2019: At Baseline we are ending participation for 250 families annually.	45 New Families housed annually as a result of housing made available when families in jumpstart transition to Self Sufficiency.	2014: 0 2023: 0 2022: 0 2021: 0	No

Actual non-significant changes

None

Actual changes to metrics and data collection

None

Actual signficant changes

None

Challenges in Achieving Benchmarks and Possible Strategies

Post COVID, a lot of families lost jobs or hours at their jobs, so the number of families eligible for Jumpstart, dropped significantly. During FY2023, ECC reimplemented the program and began to re-engage families. ECC/HANH will continue to monitor and assess the initiative. The CED team will continue to monitor family income, provide services and engage the families through assessments, 1:1's and supportive service coordination. This FY ECC will review the program, outcomes and adjust as needed.

Initiative 2.12F - ECC Believes!

Approved and implemented in FY2014

Description

In 2014, the City of New Haven and the New Haven Public Schools (NHPS) introduced the School Change Initiative with the goal of closing the achievement gap for public school students from low-income households across the city of New Haven. ECC/HANH supported the reform initiative and recognized the need to supplement the activities of the school district for students living in ECC/HANH housing. To complement the citywide school reform initiative, ECC/HANH created the Elm City Communities Believes! Initiative (ECC Believes!). ECC Believes! programming starts in early childhood and supports student residents throughout high school and beyond by providing resources to prepare them for college and future careers. Throughout the ECC Believes! program, ECC/HANH is committed to creating a culture of achievement and fostering student success. This commitment is articulated in the ECC Believes Theory of Change. ECC provides educational supports not only to NHPS students living in ECC/HANH housing, but also to ECC/HANH residents enrolled in early childhood programs, local charter schools, as well GED and other postsecondary programs.

ECC/HANH believes that all children can achieve excellence. ECC/HANH incorporates youth outcomes among our core goals and invest in the future of our families and in so doing; we build new, vibrant middle class in New Haven. ECC/HANH believes is designed to assist students in achieving academic excellence, to support parents as they engage in their children's education, and to help avail postsecondary opportunities to ECC's young people. This program amplifies a variety of youth programming to residents and has strong partnerships with the New Haven Public Schools and other community partners. The ECC/HANH Believes! program offers robust services that will increase students' academic success and has worked to instill a culture of high academic expectations for ECC/HANH students, parents, and staff.

Impact

In FY 24, ECC Believes! has expanded and provides a range of valuable services to student residents and their families. ECC Believes! is structured in a "cradle to career" pipeline model that starts with access to education supports for prenatal care such as referrals to Hill Health, Yale and MOMs group and continues throughout secondary school and into

postsecondary education and employment preparation. The cradle to career pipeline includes five program focus areas that each include different partnerships and opportunities for residents:
1. Early childhood (Prenatal to 5 years old);
2. Family engagement (all ages);
3. Attendance and school engagement (Students grades K-12);
4. Academic supports and afterschool programming (Students grades K-12);
5. Postsecondary preparation (Students grades 9-12).

During FY23 ECC/HANH spent $434,618 on the ECC Believes! Initiative.

In FY24, ECC/HANH Believes served 1,850 youth (34.22%) out of 5,406 youth (0-18 years old) who live in ECC/HANH developments. Youth engagement also increased by 28.5% (1850) from FY23. As the ECC Believes! initiative grows, ECC/HANH will continue to broaden community partnerships and identify new areas where they can support residents from cradle to career.

Early Childhood
(Prenatal to 5 years old).

During FY24, agency wide there were 244 children up to age 5.

ECC/HANH has also established a partnership with the New Haven Early Childhood Council and United Way who assist Early Head Start programs, literacy resources to name a few, CARE for Kids tuition assistance resources and to increase family engagement and impact early childhood outcomes through resident training programs, on site workshops and quarterly Early Childhood Information Sessions (Prenatal to 5 years old).

Additionally, ECC/HANH partnered with Parents, Partners and Peers (PPP) Program with the Comer School Development Program (SDP) at the Yale Child Study Center to offer a program to train six Parent Leaders around child growth, development, and effective parenting strategies. Through hands-on learning and guidance on best practices, families build stronger bonds and create supportive, nurturing environments for children to thrive. Following the program, participants reported feeling less tense and anxious about being a parent (75% pre and 25% post). Additionally, of parents who attended, 5% reported at the start, they felt familiar with the role of motherhood compared to 45% at the end of the program.

Through a partnership with Connecticut Diaper Bank, ECC/HANH has provided diapers monthly to 54 families. **Family Engagement**
In FY23, ECC/HANH celebrated National Summer Learning Week with a number of community events to engage families. EC/HANH partnered hosted Family Fun Day events at Eastview Terrace and the West Rock Community Center. 607 residents, from various developments participated. This includes youth and adults.

The week also included a number of field trips on a variety of topics -

STEM (Science, Technology, Engineering, and Math): Youth and families embarked on a bus trip to the Discovery Science Center and Planetarium. This broadened participants' understanding of science, offering hands-on learning that inspired youth to consider future careers in STEM and fostered family bonding through shared educational experiences.

“I wanted to attend to Discover and learn new things at a place we've never been. Meet neighbors with similar interests and children of similar age.” - J.F.

Love of Literacy: ECC/HANH organized a "Wild About Books" day at Beardsley Zoo, by combining literacy with nature, this event sparked a love for reading and provided resources for continued learning at home, promoting literacy as an enjoyable, lifelong habit.

"I want to attend for the Learning Experience for the babies I never been personally myself" - P.M.

Community & Leadership: A community conversation group for families with children under five facilitated open dialogue around resources and support within ECC/HANH communities. This event strengthened community ties and empowered our parents of children ages 5 and under by connecting them to valuable resources, reinforcing the importance of community-led support systems.

Other engagement events included: Black Barbie Private Screening with Shonda Rhimes, Drug Prevention, Harvest Parades, Harvest Parades, FAFSA Application Workshop. All of these events, creating a vibrant sense of community.

Post-Secondary Preparation (Grades 9-12)

In FY24, students were employed in the ECC/HANH Student Training Employment Program (STEP), Youth@Work, Solar Youth, Youth Entrepreneurs and the Resident Service Youth Volunteer Program (RSYVP). These programs offered after-school and summer employment, job shadowing and apprenticeships.

In FY24, ECC/HANH 132 youth were employed with these programs, which a 34% increase from FY22 (88). ECC/HANH spent $45,565.91to ensure that 100% of the slots, twenty-four (24) youth participated in the Youth @ Work summer employment program in collaboration with the City of New Haven. The youth were between 14 and 24 years old. Each participant was invited to participate in a work prep workshop where they participated in leadership, goal setting and critical thinking activities to attain skills to use while working. They attended Workshops on work readiness, child safety, time management, agriculture and financial wellness. Eighty percent (80%) of the students who participated in youth prep workshops through ECC/HANH stated that the prep workshops were extremely helpful in adjusting to their summer jobs. The youth were able to work at Friends of Edgewood Park, Connecticut Yankee Council, Boy Scouts of American and Solar Youth.

Post-Secondary Preparation (Grades 9-12)

In FY24, students were employed in the ECC/HANH Student Training Employment Program (STEP), Youth@Work, Solar Youth, Youth Entrepreneur programs and the Resident Service Youth Volunteer Program (RSYVP). These programs offered after-school and summer employment, job shadowing and apprenticeships. In FY24, ECC/HANH 132 youth were employed with these programs, which a 50 % increase. from FY22 (88).

ECC/HANH spent $22,782 to ensure that's 100% of the slots, sixteen (16) youth participated in the Youth @ Work summer employment program in collaboration with the City of New Haven. FY24 a total of 24 youth participated in Youth @ Work leading us to a 50% increase from FY23. The youth were between 14 and 24 years old. Each participant was invited to participate in a work prep workshop where they participated in leadership, goal setting and critical thinking activities to attain skills to use while working. They attended Workshops on work readiness, child safety, time management, agriculture and financial wellness. Seventy-Five percent (75%) of the students who participated in youth prep workshops through ECC/HANH stated that the prep workshops were extremely helpful in adjusting to their summer jobs. The youth were able to work at Friends of Edgewood Park, Connecticut Yankee Council, Boy Scouts of American and Solar Youth.

Fourteen (14) youth participated in the Resident Service Youth Volunteer Program (RSYVP). This was the total number of available slots. The total cost of this program was $30,164. The youth met daily at The Shack, a safe haven for local youth to gather, fellowship, eat, and have fun. They also had access to resources, such as computers to learn and use, job training The Program Coordinator ensured that the youth were well trained and supported throughout the 8-week program.

The youth also worked with local professionals and were trained in areas such as painting, home improvement and landscaping. They also participated in classroom training on money management, workplace conduct and time management. At the end of the program the youth expressed their excitement and eagerness to continue in finding employment and leadership opportunities. 88% of the 14 participants stated that the training program prepared them to accomplish future goals. 70% stated if it wasn't for the RSYVP program they would have been disengaged for the summer by simply just staying in the house. While participating in the RSYVP program, 78% of the youth were able to use the money they earned to buy items they needed and wanted. 85% of the youth reported to have learned a life skill/increase critical thinking. The participants reported a total savings amount of $1,693.

Quotes:
"I learned how to work together, I learned that you need to have patience, and I also learned how to be a leader". - R. H

This year's Youth at Work Summer Employment Program by ECC/HANH engaged 24 (99% capacity) youth in a valuable eight-week employment experience across six diverse worksites. Participants were placed in roles with organizations including the Boy Scouts of America, Kiddie Korner Daycare, New Haven Youth and Recreation and the Connecticut Center for Arts and Technology. This variety allowed each participant to gain unique, hands-on experience across fields like childcare, community recreation, entrepreneurship, and the arts, helping them build a well-rounded skill set. This experience empowered them with real-world skills and strengthened their readiness for future academic and career pursuits, ultimately fostering a positive connection to the community and setting a foundation for long-term success.

"I learned leadership skills, how to deal with younger kids, how to make homemade ice cream ". Z. M.
24/25 slots filled
50% increase from FY22 (16) to (24)
100% participated in onboarding and work prep training
80% continued to seek employment opportunities after end date
"My son really enjoyed his worksite this year and worked well with his team" - *Youth Mom (S. C)*

14 youth participated in the Resident Service Youth Volunteer Program (RSYVP). This was the total number of available slots. The total cost of this program was $18,852.66. The youth met daily at The Shack, a safe haven for local youth to gather, fellowship, eat, and have fun. They also had access to resources, such as computers to learn and use, job training The Program Coordinator ensured that the youth were well trained and supported throughout the 5-week program. The youth also worked with local professionals and were trained in areas such as painting, home improvement and landscaping.

They also participated in classroom training on money management, workplace conduct and time management. At the end of the program the youth expressed their excitement and eagerness to continue in finding employment and leadership opportunities. 88% of the 8 participants stated that the training program prepared them to accomplish future goals. 50% stated if it wasn't for the RSYVP program they would have been disengaged for the summer by simply just staying in the house.

While participating in the RSYVP program, 60% of the youth were able to use the money they earned to buy items they needed and wanted. 30% of the youth opened a bank account for the first time and 50% of those participants saved more than $300. The maximum amount saved was $900. 50% of the students continued to maintain a G.PA. over 3.0 while engaged in this program.

Quotes:

"I learned how to work together, I learned that you need to have patience, and I also learned how to be a leader". - R. Hafford (Participant)

STEP

The Student Training Employment Program (STEP) is a program in which the students are placed in jobs in various departments at ECC/HANH. The students are placed according to their career goals and aspirations or study concentration The students are high school or college students between the ages of 16 –22 years old. For FY23.

The Student Training Employment Program (STEP) aims to offer paid work opportunities to students enrolled in a diverse range of educational institutions, spanning from high school to graduate level. This program's primary objectives are to familiarize student interns with workplace etiquette, enhance their skills in resume writing and interviewing, and impart knowledge in areas such as budgeting and financial management. Students also partake in monthly case management sessions to ensure they are offered support to successfully balance work and education. Additionally, STEP equips participants with valuable tools to navigate the professional career landscape.

STEP students receive training on the following topics.

- Leadership
- Time Management
- Smart Banking
- Stress Management
- Interviewing skills
- Workplace Behavior Conduct
- Goal setting
- Active Listening
- Self-Advocacy
- Financial Literacy

Career-Exploration

The Student Training Employment Program (STEP) is a program in which the students are placed in jobs in various departments at ECC/HANH. The students are placed according to their career goals and aspirations or study concentration The students are high school or college students between the ages of 16 –22 years old. For FY23.The Student Training Employment Program (STEP) aims to offer paid work opportunities to students enrolled in a diverse range of educational institutions, spanning from high school to graduate level. This program's primary objectives are to familiarize student interns with workplace etiquette, enhance their skills in resume writing and interviewing, and impart knowledge in areas such as budgeting and financial management. Students also partake in monthly case management sessions to ensure they are offered support to successfully balance work and education. Additionally, STEP equips participants with valuable tools to navigate the professional career landscape. STEP students receive training on the following topics.
Leadership Time Management

- Smart Banking
- Stress Management
- Interviewing skills
- Workplace Behavior Conduct
- Goal setting
- Active Listening
- Self-Advocacy
- Financial Literacy
- Career-Exploration.

In FY24, 15 of the 20 slots were filled (75%) and the salary costs totaled $119,990. The students were able to work in departments such as Executive, Finance, CED, HCV and Operations. Some of the accomplishments of the STEP Students is listed below.

- 20% obtained additional employment
- 26.667% 2024 Graduated High School
- 20% New Colleges Acceptances (University of Connecticut, Virginia State University, Gateway Community college)
- 20% - Offered full time employment within EC/HANH (CED, HCV, OPERATIONS)
- 85% met the program GPA requirement (2.5)
- 100 % participate in youth prep workshops through ECC/HANH CED programming and monthly case management SOUND sessions
- 80% have bank accounts and direct deposit

Quotes:

“I want to say thank you for everything and teaching me what you did. All the training you gave me is paying off in my new role”. - A M.

“I am improving at being patient, nothing comes easy in life, and to take advantage of my resources.” - J. T.

ECC/HANH youth attending High School toured Southern Connecticut State University, experiencing campus life firsthand. They toured the university, explored dormitories, and met with faculty and staff who answered questions about academics, student life, and career paths. Over lunch on campus, participants had the opportunity to engage with current students, gaining insights into college experiences and expectations. For many, this visit was their first exposure to a college environment, making it a transformative experience. Being on a real campus helped demystify the college experience, inspiring participants to envision higher education as an achievable goal. Engaging with university staff and students instilled a sense of belonging and confidence, motivating youth to pursue their academic aspirations. This visit not only broadened their understanding of college life but also strengthened their resolve to succeed in their educational journeys.

Over 13 youth in high school attended.

-80% reported first time on campus

-11/17 (64.70 %) reported to be prospective first-generation graduates.

- 100 % reported first official college tour

“I appreciate coming on this college tour, I felt like I had a taste of the college life”. – Lissette B.

High School Graduation Celebration:

ECC/HANH celebrated its graduates with an event that brought together 21 families and over 58 residents. Students were recognized as they prepared to attend schools like the University of New Haven, Southern Connecticut State University, and Quinnipiac University, with majors in fields from Neurobiology to Cybersecurity This celebration highlighted academic achievements, encouraging younger students to pursue higher education and demonstrating the community's support for youth aspirations. 75% reported attending College following High School.

Academic Supports and Afterschool Programming

On site programming offerings for youth are varied and held at numerous developments across the portfolio.

Programming such as:

Academic Tutoring at Wintergreen Magnet & Common Ground Schools

Bridges of Hope mentoring program

LIVEGIRL Confidence Clubs

Solar Youth afterschool program

Teacher in Residence afterschool tutoring

Youth Entrepreneurs Youth Money School asset building program

Youth Without Limits mentoring and employment program

These programs offer additional assistance to students with their schoolwork and provides mentoring for youth as well.

Wintergreen School and Common Ground HS Academic Tutoring Programs Under this partnership, both schools provide academic tutoring services at thirty (30) weeks for a total of six (6) hours weekly from October through June. The tutoring is also an opportunity for students to be introduced to a positive role model for each student being tutored and encourage and respect the individuality of each student’s unique learning style. The total cost of this program is $16,000 ($8,000) per school. The tutoring program at Wintergreen Magnet school included five (5) students who attended regularly with 100% of the participants noting marked improvement in both math and reading. Each of the students achieved a minimum of “on grade level” in both subject areas at the end of the academic year.

The tutoring program at Common Ground High School included 27 high school students during the academic year. This year, ECC funding helped Common Ground provide (1) Saturday, after-school, and summer academic support sessions, as well as 2 (7.407%) received intensive support for transitions to college and careers, including senior case management and connections to career and college readiness opportunities.

Over the year, 18/27 (66.67% of youth) ECC students were regular participants in out-of-school academic support sessions, and 15/27 (55.556% of youth) ECC students accessed additional college and career readiness support made possible with ECC support. Saturday academic support was particularly successful in reaching the students that Common Ground and ECC share. This support was particularly critical in 2023-24, when longstanding grant support for out-of-school programs was not available.

These wraparound supports made a difference. Four seniors (14.815% of participants) who were not on track to graduate were able to access additional supports that allowed them to graduate on time

Four juniors were able to access Early College courses (14.815% youth).

One junior (3.704% youth) is the first of our students to access a new partnership with Job Corps that allows students to dual enroll in career certification opportunities.

Among participating students, the percentage of students earning Ds and Fs dropped from 35% in the fall to 38% in the Spring. The absenteeism rate for participating students was nearly half that of those who did not access these supports.

Parent Testimonial – Wintergreen Tutoring

"The Math Interventionist teacher has been tutoring, my daughter since November 2022, two days of each week on Zoom for one hour, in my home. His tutoring has helped her maintain her Honor Student status with improvement from A to A+ which would be considered High Honors. She is more confident in the class to answer questions or ask questions. Her teacher even mentioned that she helps other kids in the class. The teacher has been a great resource for my daughter academically. I only hope that she can continue to work with him while she is at Wintergreen." L.M.

Bridges of Hope Bridges of Hope is a dedicated organization providing a range of valuable services, including summer camp programs, after-school tutoring, mentorship programs, and facilitating connections between youth and families with essential community resources at Mill River Crossing Now expanding its reach to Mill River, Bridges of Hope has grown its programming from once a week to three times a week.

In FY24, Bridges of Hope successfully ran two summer camps and organized six community events where youth received Giving Day, Gift giveaway, Free haircuts, and backpacks. They also established regular community meetings, further enhancing engagement and support.

The growth of Bridges of Hope has been remarkable, and they are currently operating at full capacity. Notably, there is a waiting list for their services at the Mill River location, underscoring the high demand for their programs and the positive impact they have in the community.

Bridges of Hope runs the program at no cost to us in exchange for a use of space out lines in a formal agreement.

Outcomes:
- 46 slots filled for Summer Programming 2:1
- Tutor time for Homework Help and mentorship
- Participants 6-12 years of ages
- 85% perfect program attendance
- 2:1 Tutor time for Homework Help and mentorship
- 100% Participation in Reading comprehension
- Computer Literacy Courses added to programming

Youth Money Club Also, in FY24 ECC/HANH partnered with Connecticut Association of Human Services to offer asset building programming for young people via monthly workshops focusing on savings, credit, SMART goals, real world expenses, education after high school and employment benefits.

The Youth Money Club consists of virtual monthly workshops tailored to youth aged 14-22, covering a range of essential subjects and skills:

Healthy Banking: Equipping youth with knowledge on responsible banking practices.
Money Values and Smart Goals: Encouraging financial responsibility by helping participants set smart financial goals.
Money Matters: Making Money Work for You: Providing insights into managing and optimizing personal finances.
The ABCs of Credit and Borrowing: Educating on the fundamentals of credit and responsible borrowing.
Real-World Expenses: Preparing youth to navigate real-life financial challenges and expenses.
Education after High School: Guiding participants on financial considerations related to post-secondary education.
Employment Benefits: Offering insights into understanding and maximizing employment benefits.

Through the Youth Money Club, CAHS aims to empower youth with crucial financial knowledge and skills, enabling them to make informed financial decisions and build a secure financial future.

CAHS runs the program at no cost to us in exchange for a use of space out lines in a formal agreement.
Outcomes:
- 20 slots filled (same cohort as FY23)
- Participants 14-22 years of ages
- 70% have opened accounts due to ECC/HANH programming
- 100 % are interested in youth employment
- 80% participants have bank accounts
- 1 Participant Purchased 2010 Nissan Versa
- Most saved $721.00

Participant Quotes:
"I learned to be smart with my money, I saved $100. There are so many things that I want". - K.R (Youth)

Youth Without Limits
Youth Without Limits is a mentoring program that convenes weekly at Eastview Terrace. With dedicating over five years, this program is wholeheartedly committed to fostering education and nurturing leadership skills among the youth within

the ECC/HANH community. Youth Without Limits comprises a dedicated team of volunteers, all of whom are esteemed community leaders.
Youth Without Limits runs the program at no cost to us in exchange for a use of space out lines in a formal agreement.

The following trainings were held:
Healthy Friendships
Team work skills
Fitness Exercises
Art Therapy Activities

Outcomes:25 slots filled Participants 5-11 years of ages70% perfect attendance 100% are participating mentoring and tutoring assistance

Solar Youth

Solar Youth has historically served ECC/HANH youth residents with on site programming that provides supports and opportunities to succeed by building on youth experiences, gaining critical developmental assets and serving as stewards in the community. In FY24, they served 188 youth with daily afterschool and summer programming in the West Rock Community with 86% of participating youth reporting, "I believe I matter to others in my life and my community." The total cost of this program is $80,000.

Outcomes:
52 paid interns (ECC/HANH youth)
11 programs
28 field trips
31 hours of literacy (reading and writing) support

Quote:

"Solar Youth changed my perspective on the environment around me and it gave me more patience." -J.Y.

Youth Entrepreneur Program

Youth Entrepreneurs is dedicated to equipping ECC/HANH Youth ages 14-21 with the tools, skills, and opportunities to become successful entrepreneurs and future leaders. The mission is to foster generational wealth and financial independence through innovative and accessible education.
In Summer FY24, in collaboration with ECC/HANH, a pilot program was launched at the University of New Haven which showcased the effectiveness of a peer-to-peer model, particularly in engaging Black males, and highlighted the importance of creating opportunities for youth to build generational wealth.

Topics Included:

- Introduction to Entrepreneurship
- Understanding Entrepreneurship
- Identifying Business Opportunities
- Business Planning and Development
- Crafting a Business Plan

- Market Research and Analysis
- Peer Review: Business Plan Feedback
- Financial Literacy and Management
- Budgeting and Financial Planning
- Understanding Loans and Investments
- Interactive Activity: Creating a Budget -Marketing and Pitch Preparation –
- Developing a Marketing Strategy
- Pitching Your Business Idea

Outcomes:

- Ages 12-14 and 18-21 reported the highest levels of enjoyment, both averaging 4.50.
- Overall, the program received a solid enjoyment rating of 4.27 across all age groups.
- Ages 12-14 felt they learned the most, with an average learning score of 4.75.
- Ages 18-21 age group followed closely with an average of 4.50.
- The overall learning average is 4.33, indicating a positive educational impact.
- Both the 12-14 and 18-21 age groups rated leadership development very highly, each giving a score of 5.00.
- The 18-21 age group felt the most supported and mentored, giving a score of 5.00.
- Both the 12-14 and 15-17 age groups rated support and mentorship highly at 4.67.
- The overall average is an impressive 4.71, indicating excellent support and mentorship throughout the program.

Outcomes

Internal Metrics

Engagement				
Unit of Measurement	**Baseline**	**Benchmark**	**Outcome**	**Benchmark Achieved?**
Youth Engagement	1,263	Steady Annual Increase	2024:1,830 - 28.5% increase 2023:1,662–17% increase 2022: 1,424 – 5% increase 2021: 1,351 -7 % increase 2020: 1263	Yes
Academics				
School Attendance	N/A	Steady annual increase	2024: Cannot report; schools did not provide data 2023: Cannot report; schools did not provide data 2022: Cannot report; schools did not provide data	N/A

			2021: Cannot report; schools did not provide usable grades 2020: Cannot report; schools did not provide usable grades	
Academic Achievement GPA/ D&F's	N/A	Students will increase GPA	2024: Cannot report; schools did not provide data 2023: Cannot report; schools did not provide data 2022: Cannot report; schools did not provide data 2021: Cannot report; schools did not provide usable grades 2020: Cannot report; schools did not provide usable grades	N/A
Employment				
Youth Employment	65	Steady Annual Increase	2024: 132 (50% increase) 2023: 88 2022: 88 (27.5% increase) 2021: 69 (6% increase) 2020: 65	Yes

Actual non-significant changes

None.

Actual changes to metrics and data collection

None.

Actual significant changes

None.

Challenges and Changes

One of the main challenges within ECC Believes! is tracking student academic progress with quantitative metrics. This was especially difficult in FY24 when district schools have had a number of internal changes effecting data reporting. Even when a data sharing MOU is in place, it has been a challenge to acquire data. ECC/HANH continues to work with local schools and organizations to develop and manage data tools and resources, in a way that balances family preferences, student privacy, and useful data metrics.

Initiative 3.11F: Creation of new instrumentality entities to support ECC/HANH goals and strategic planning activities (Previously 4.6F)

Approved and implemented in FY17

Description

ECC/HANH initiated the planning and formation of new affiliate-instrumentality entities to support the Agency's short term and long-term plans to establish a new corporate structure, better align revenues, and provide more coordinated and effective services to residents. These new instrumentality entities were envisioned to be vehicles for ECC/HANH to partner with financial institutions and other investors to continue to redevelop and modernize the ECC/HANH portfolio of properties and support the agency's mission of creating and preserving affordable housing opportunities and supportive services for low income and working families, the elderly and persons with disabilities. The business activities of these instrumentality entities included:

- Property management and consultant services
- Development of mixed-use and mixed-income real estate projects
- Social services and program activities for ECC/HANH owned and non-owned developments.

Through the establishment of the new affiliate entities, ECC/HANH sought to achieve the following:

- Reduce costs and achieve greater cost effectiveness of federal expenditures.
- Give incentives to families with children whose heads of household are working, seeking work, or are participating in job training or other programming that assists in obtaining employment and becoming economically self-sufficient.
- Increase housing choices for low-income families.

Since proposing this initiative, ECC/HANH launched 360 Management Group Company, a non-profit property management company. The ECC Board of Commissioners, on January 17, 2017, adopted a resolution authorizing the creation of 360 Management Group, a property management instrumentality entity. The purpose of this instrumentality is to:

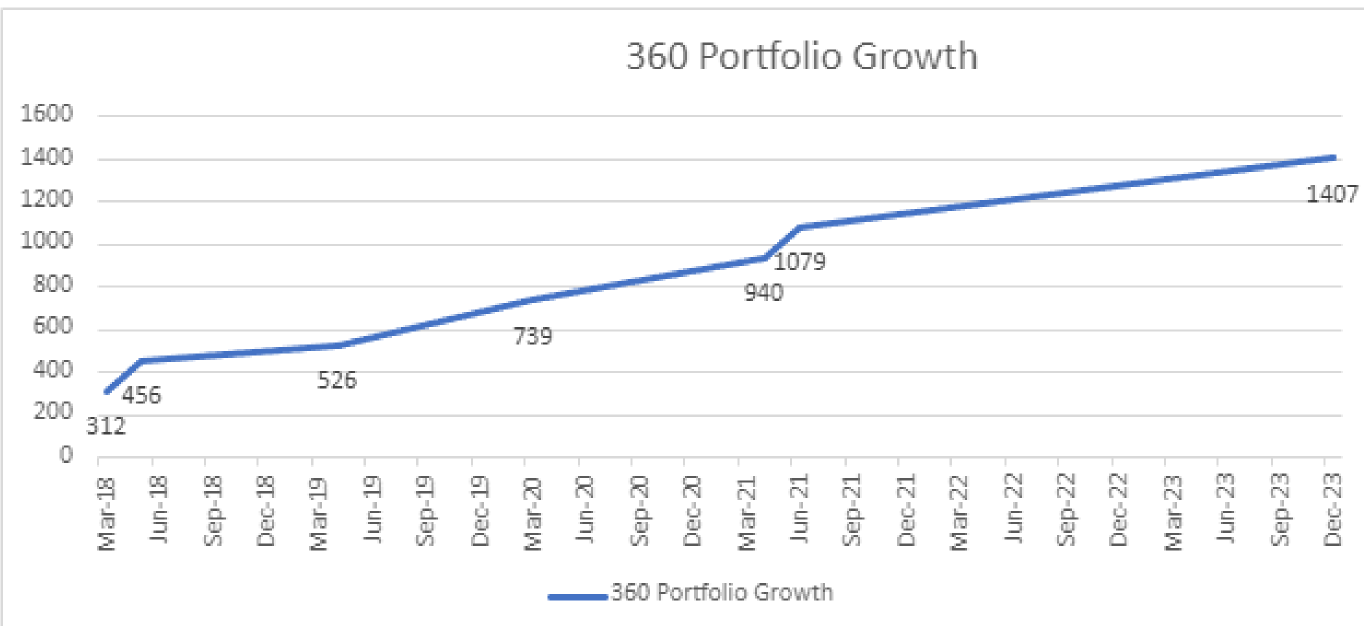
1) Act as a third-party property management agent for former LIPH units being converted to RAD-HCV units, PBV-HCV units, LIHTC and market rate units.
2) Support the preservation of affordable housing within the City of New Haven and within other municipalities or jurisdictions that have adopted a similar mission or have similar needs.

The property management instrumentality received its 501 (c) (3) status in March 2018, and it assumed the property operations and compliance management of 312 units. Since then, 360 Management has increased its staff to 59 employees and expanded its reach to providing property management services to 1,407 units in 22 developments.

There are 605 units designated as Elderly/Disabled and 802 units designated as Family.

Development	Community	Designation	Units
RAD 1	New Hall Gardens	Elderly/Disabled	26
RAD 1	Constance B. Motley	Elderly/Disabled	45
RAD 1	Katherine Harvey Terrace	Elderly/Disabled	17
RAD 1	Prescott Bush	Elderly/Disabled	56
RAD III	Winslow-Celentano	Elderly/Disabled	64
RAD III	Charles T. McQueeney	Elderly/Disabled	149
RAD IV	Matthew Ruoppolo Manor	Elderly/Disabled	103
RAD IV	Fairmont Heights	Elderly/Disabled	98
Wilmont	Wilmot Crossing	Elderly/Disabled	47
TOTAL			**605**

Development	Community	Designation	Units
Eastview Terrace	Eastview Terrace I	Family	102
Fairhaven/Chatham	Eastview Terrace II	Family	25
Fairhaven/Chatham	Chatham	Family	32
Mill River Phase I	Mill River Phase I	Family	94
Mill River Phase II	Mill River Phase 2B	Family	66
Mill River Phase III	Mill River Phase 2A	Family	45
RAD II	Waverly Townhouses	Family	51
RAD II	Stanley Justice	Family	7
RAD II	Fulton Park	Family	12
Twinbrooks	Ribicoff 4	Family	51
Twinbrooks	Ribicoff 9 Market	Family	11
Twinbrooks	Ribicoff 9	Family	44
Glendower McConaughy Terrace 9%	McConaughy 9%	Family	130
Glendower McConaughy Terrace 4%	McConaughy 4%	Family	92
ECC Group II A RAD	Valley	Family	40
TOTAL			**802**



Impact

During FY 2024, 360 Management's redevelopment strategic goal was to achieve at least a 10% savings on total operating expenses. Overall, 360 Mgt. continued to achieve savings on total operating expenses. 360 Mgt achieved the goal of 10% savings across all portfolios.

SITE	BASELINE OPERATIN G COST	ADJUSTED BASELINE OPERATIN G COST - 2023	BENCHMARK	ANNUAL COST UNDER 360 MGT	OUTCOME	BENCHMAR K ACHIEVED
RAD GROUP I - (PRESCOTT BUSH; CB MOTLEY; KATHERINE HARVEY; NEWHALL GARDENS)	$1,286,696	$1,551,369	10%	$1622,939	16%	Yes
RAD GROUP II - (FULTON; STANLEY; WAVERLY)	$1,124,435	$1,355,731	10%	$978,494	39%	Yes
RAD GROUP III - MCQUEENEY (RESIDENTIAL); CELENTANO	$3,074,395	$3,641,254	10%	$$2,355,123	45%	Yes
RAD GROUP IV - FAIMONT HEIGHTS; RUOPPOLO MANOR	$2,249,026	$2,663,703	10%	$2,050,311	17%	Yes

Increase Housing Choice

360 Mgt. Is planning on assuming the management of Rockview I, II and Brookside I, II first quarter. With an addition 358 units under management, we hope to work towards the break even point.

Outcomes
Internal Performance Metrics

360 Management Group Company continues to work to reduce costs and increase cost efficiency by improving operations, increasing rent collection rates, and reducing vacancy rates to align with affordable housing industry standards.

In FY 2024 360 Management achieved the following performance metrics.

- Rent collection rate – 79 %
- Certification Rate – 68%
- Occupancy Rate – 91%
- Work Orders – 100%

Actual Non-Significant Changes

None

Actual Changes to Metrics/Data Collection

None

Actual Significant Changes

None

Challenges in Achieving Benchmarks and Possible Strategies

None

The Formation of a Resident Services Instrumentality

Description

ECC/HANH is exploring the creation of a resident services entity to provide services to families with children whose heads of household are working, seeking work, or are participating in job training or other programming that assists in obtaining employment and becoming economically self-sufficient. Currently these services are coordinated by ECC/HANH's Community and Economic Development division that provides educational and workforce training, job placement, after-school youth and teen programs, mentoring, youth employment – all to link community resources to the families to achieve health and wellness, and financial literacy. In addition, ECC/HANH strives to connect Elderly/Disabled residents to resources and supportive services, in the areas of health and wellness, financial literacy, education and socialization to ensure residents remain independently housed, and achieve maximum quality of life through the provision of a variety of supportive care services. Resident services are also integral to improving the performance of ECC/HANH's public housing and affordable housing properties by reducing turnover, evictions, and preserving vibrant and well-maintained communities.

In accordance with Strategic Plan 2016-18, ECC/HANH MTW 2020 goal was to establish a nonprofit 501(c)3 Resident Services instrumentality. The purpose of the instrumentality is to create a social services affiliate organization dedicated to supporting and serving low-income residents of New Haven and surrounding communities, particularly those living in Elm City Communities' affordable housing communities. This organization will provide services to residents directly and will coordinate activities with other community-based partners.

A primary purpose of establishing a Resident Services instrumentality is to pursue revenue-generating opportunities that may not be available to a public housing authority. Using federal MTW funds, ECC/HANH currently supports a wide range of services for residents. However, in light of changes or the expansion of ECC/HANH 's MTW funded initiatives, continued funding for resident services will be limited. The Strategic plan anticipates that the Resident Services instrumentality will ultimately secure funding through non-MTW funds to support at least 50% of residents' services currently funded MTW sources.

Impact

The proposed needs assessment and the creation of a legal entity are postponed.

Outcomes
No outcomes

Actual Non-Significant Changes
The MTW 2022 goal was to complete a due diligence process, which would include details about the need for the instrumentality's services (a needs assessment), the likelihood that certain funding will be available (a feasibility study), and (competitive analysis) describing what other entities may be providing similar services in the instrumentality's service and mission areas. Upon completion of the due diligence process, it would inform ECC to proceed or reconsider the formation of a Resident Services instrumentality.

This process has not been started and is on-hold for the time begin.

Actual Changes to Metrics/Data Collection
None.

Actual Significant Changes
None

Challenges in Achieving Benchmarks and Possible Strategies
None

B. LOCAL ASSET MANAGEMENT PLAN

i. **Did the MTW PHA allocate costs within statute in the Plan Year?** No

ii. **Did the MTW PHA implement a local asset management plan (LAMP) in the Plan Year?** Yes

iii. **Did the MTW PHA provide a LAMP in the appendix?** Yes

iv. **If the MTW PHA has provided a LAMP in the appendix, please provide a brief update on implementation of the LAMP. Please provide any actual changes (which must be detailed in an approved Annual MTW Plan/Plan amendment) or state that the MTW PHA did not make any changes in the Plan Year.**

No changes were made in FY2024.

VI. ADMINISTRATIVE

A. REVIEWS, AUDITS AND INSPECTIONS

All prior CHRO and HUD VCA requirements have been met. The average REAC score in FY2024 was 76%. ECC/HANH has worked closely with HUD Field Office around issues of occupancy and TAR reduction.

B. EVALUATION RESULTS

None

HOTMA Reporting requirements

HOTMA 120%							
	FY19	FY20	FY21	FY22	FY23	FY24	FY25
Number of Families residing in Public Housing Administered by the agency who had incomes exceeding the applicable Income limitation (120% AMI)	3	3	3	1	1		
Number of Families on the LIPH waitlist as of the end of the FY	4461	4461	9466	19,129	22,841		

C. MTW STATUTORY REQUIREMENT CERTIFICATION

Certification that ECC/HANH has met the three Statutory Requirements

(1) 75% of families assisted must be below 50% of AMI at admission

In FY24, 92% of the families receiving ECC/HANH assistance are below 50% AMI at admission. Thus, ECC/HANH has met the requirement that 75% of families assisted be below 50% of AMI at admission. ECC/HANH has met this requirement every year since becoming an MTW organization.

New Admissions Only – FY07 through FY24												
	FY 07	FY 08	FY 09	FY 10	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	FY 18
Total number of newly admitted families assisted	344	329	344	425	433	447	238	402	560	676	947	673
Number of families with incomes below 50% AMI	332	310	322	387	394	410	229	372	522	606	872	650
Percentage of families with incomes below 50% AMI	96.5 %	94.2%	93.6 %	91.0 %	90.9 %	91.7 %	96.2 %	92.5%	93.2 %	90.0 %	92.1 %	96.5 %

	FY 19	FY 20	FY 21	FY 22	FY23	FY24	FY25	FY26	FY27	FY28	FY29	FY30

Total number of newly admitted families assisted	347	609	498	706	405							
Number of families with incomes below 50% AMI	318	580	483	650	386							
Percentage of families with incomes below 50% AMI	91.6 %	95.2 %	96.9 %	92%	95.31%							

(2) Baseline for the Number of Eligible Low-Income Families to Be Served

ECC/HANH has served considerably more families since achieving MTW status, primarily through its modernization and redevelopment efforts made possible by MTW flexibility. During FY22, ECC/HANH served 29% more families than at baseline.

Families Served in FY2023 Compared to Baseline		
Baseline number of families to be served (total number of families)		4827
Total number of families to be served this fiscal year	HCV: 5,322 LIPH: 950	6272
Numerical difference above baseline		1445
Percentage difference above baseline		29.93%

ECC/HANH (CT004)								
	FY01	**FY02**	**FY03**	**FY04**	**FY05**	**FY06**	**FY07**	**FY08**
Families Served through MTW Public Housing	1,970	2,086	1,895	1,737	1,640	1,553	1,531	2,359
Families Served through MTW Vouchers	2,857	2,889	2,994	3,176	3,454	3,312	3,106	3,030
Other Families Served through MTW	0	0	0	0	0	0	0	0
NUMERATOR – Total Families Served	**4,827**	**4,975**	**4,889**	**4,913**	**5,094**	**4,865**	**4,637**	**5,389**
Number of Families (Public Housing)	1,970	1,970	1,852	1,852	1,575	1,432	1,490	1,365
Incremental Increase to Baseline	0	36	0	0	0	58	28	28
Incremental Decrease to Baseline	0	-154	0	-277	-143	0	-153	-90

Number of Families (Vouchers)	2,857	2,857	2,934	2,934	2,934	2,992	3,026	3,026
Incremental Increase to Baseline	0	77	0	0	58	34	0	0
Incremental Decrease to Baseline	0	0	0	0	0	0	0	0
TOTAL FAMILIES SERVED	**4,827**	**4,786**	**4,786**	**4,509**	**4,424**	**4,516**	**4,391**	**4,329**
% TOTAL	**100%**	**104%**	**102%**	**109%**	**115%**	**108%**	**106%**	**124%**

ECC/HANH (CT004)								
	FY09	**FY10**	**FY11**	**FY12**	**FY13**	**FY14**	**FY15**	**FY16**
Families Served through MTW Public Housing	1,898	2,017	2,294	2,310	2,174	2,235	2,241	2,204
Families Served through MTW Vouchers	3,042	3,075	3,089	3,175	3,303	3,408	3,534	3,774
Other Families Served through MTW	0	0	0	0	0	0	0	0
NUMERATOR – Total Families Served	**4,940**	**5,092**	**5,383**	**5,485**	**5,477**	**5,643**	**5,775**	**5,978**
Number of Families (Public Housing)	1,303	1,061	1,061	1,060	1,110	1,194	1,031	911
Incremental Increase to Baseline	53	0	0	50	84	30	0	0
Incremental Decrease to Baseline	-295	0	-1	0	0	-193	-120	-55
Number of Families (Vouchers)	3,026	3,026	3,032	3,041	3,041	3,041	3,041	3,136
Incremental Increase to Baseline	0	6	9	0	0	0	95	321
Incremental Decrease to Baseline	0	0	0	0	0	0	0	0
TOTAL FAMILIES SERVED	**4,087**	**4,093**	**4,101**	**4,151**	**4,235**	**4,072**	**4,047**	**4,313**
% TOTAL	**121%**	**124%**	**131%**	**132%**	**129%**	**139%**	**143%**	**139%**

ECC/HANH (CT004)								
	FY17	**FY18**	FY19	FY20	FY21	FY22	FY23	FY24
Families Served through MTW Public Housing	1882	1,694	1,505	1,310	1106	950		
Families Served through MTW Vouchers	4,279	4,496	4,680	4,674	4914	5,224		
Other Families Served through MTW	0	0	0	0	0	15		
NUMERATOR – Total Families Served	**6,161**	**6,190**	**6,185**	**5,984**	**6,020**	**6,189**		
Number of Families (Public Housing)	856	274	92	21	-232	-562	-562	-562
Incremental Increase to Baseline	0	0	0	0	0	0	0	0
Incremental Decrease to Baseline	-582	-182	-71	-253	-330	0		
Number of Families (Vouchers)	3,457	3,824	4,055	4,125	4,374	4,689	4,689	4,689
Incremental Increase to Baseline	367	231	170	249	315	18		
Incremental Decrease to Baseline	0	0	0	0	0	0	0	0
TOTAL FAMILIES SERVED	**4,098**	**4,147**	**4,146**	**4,142**	**4,127**	**4.145**		
% TOTAL	**150%**	**149%**	**149%**	**144%**	**146%**	**149%**	**0%**	**0%**
Compliance Determination	**C**	**C**	**C**	**C**	**C**	**C**		

Incremental Increases/Decreases to Baseline			
Reason for Change	*Program*	*Year of Change*	*Change Amount*
Voucher Baseline - HANH gives "Section 8 Participant Demographics" on page 184 of their FY2002 Annual MTW Report. This number is given as of the beginning of FY2002 (which would be October of 2001). This is very close to when HANH signed their MTW Agreement. Best number available.	HCV	FY2001	2,857
Public Housing Baseline - HANH gives public housing households served as 1,146 (families) and 824 (elderly) at the beginning of FY2002 (which would be October of 2001). This is very close to when HANH signed their MTW Agreement. Best number found.	PH	FY2001	1,970
Public Housing - 154 actual units demo/dispo in 2002. Pulled from Demo/dispo report on PIC data page, pulled on 04.06.11.	PH	FY2002	-154
Public Housing - 36 HOPE VI public housing units added in 2002. Pulled according to "Production Year" in ACC unit construction spreadsheet.	PH	FY2002	36
Vouchers - 77 Enhanced Vouchers became part of MTW program on 8/1/02.	HCV	FY2002	77
Public Housing - 277 actual units demo/dispo in 2004. Pulled from Demo/dispo report on PIC data page, pulled on 04.06.11.	PH	FY2004	-277
Vouchers - Housing Conversion for Ethan Gardens (28 in 01/05). Housing Conversion for Eastview Terrace (30 in 05/05).	HCV	FY2005	58
Public Housing - 143 actual units demo/dispo in 2005. Pulled from Demo/dispo report on PIC data page, pulled on 04.06.11.	PH	FY2005	-143
Vouchers - Housing Conversion for Canterbury Gardens (34 in 12/05).	HCV	FY2006	34
Public Housing - 58 HOPE VI public housing units added in 2006. Pulled according to "Production Year" in ACC unit construction spreadsheet.	PH	FY2006	58
Public Housing - 153 actual units demo/dispo in 2007. Pulled from Demo/dispo report on PIC data page, pulled on 04.06.11.	PH	FY2007	-153
Public Housing - 28 HOPE VI public housing units added in 2007. Pulled according to "Production Year" in ACC unit construction spreadsheet.	PH	FY2007	28
Public Housing - 90 actual units demo/dispo in 2008. Pulled from Demo/dispo report on PIC data page, pulled on 04.06.11.	PH	FY2008	-90
Public Housing - 28 HOPE VI public housing units added in 2008. Pulled according to "Production Year" in ACC unit construction spreadsheet.	PH	FY2008	28
Public Housing - 53 new units brought online at Eastview Terrace.	PH	FY2009	53

Public Housing - 295 actual units demo/dispo in 2009. Pulled from Demo/dispo report on PIC data page, pulled on 04.06.11.	PH	FY2009	-295
Vouchers - Housing Conversion for 77-79 Orchard Street Apartments (6 in 08/10).	HCV	FY2010	6
Vouchers - Willian T. Rowe Apartments (9 in 7/11).	HCV	FY2011	9
Public Housing - ADJUSTMENT - Demo/dispo report for FY2010 was updated to show one actual unit demolished.	PH	FY2011	-1
Public Housing - 50 new units brought online at Brookside Phase I.	PH	FY2012	50
Public Housing - 34 new units brought online at The Wilmont Crossing at West Rock and 50 new units at Brookside Phase II.	PH	FY2013	84
Public Housing - Pulled from Demo/Dispo Report on PIC data page, pulled on 5.2.17	PH	FY2014	-193
Public Housing - 30 units brought online at Rockview Phase 1 Rental (11/30/13 Actual DOFA Date)	PH	FY2014	30
Public Housing - Pulled from Demo/Dispo Report on PIC data page, pulled on 5.2.17	PH	FY2015	-120
Vouchers - 95 PH units converted to RAD PBV (44 units at Ribicoff Cottages 9%, 51 units at Ribicoff Cottages 4%).	HCV	FY2015	95
Public Housing - Pulled from Demo/Dispo Report on PIC data page, pulled on 5.2.17	PH	FY2016	-55
Vouchers - Termination Opt Out (198 units in 4/16, 15 units in 6/16, 53 units in 8/16)	HCV	FY2016	266
Vouchers - 55 units converted to RAD PBV at Farnum - Fair Haven 9%	HCV	FY2016	55
Vouchers - PH Conv to PBV (86 units at Farnum 4%, 42 units at Monterey 4, 28 units at Monterey Place Phase 2R, 210 units at Monterey 1B)	HCV	FY2017	367
Public Housing - Pulled from Demo/Dispo Report on PIC data page, pulled on 8.31.18	PH	FY2017	-582
Public Housing - Pulled from Demo/Dispo Report on PIC data page, pulled on 10.1.19	PH	FY2018	-182
Vouchers - PH Conv to PBV (53 units at TH of Eastview Terrace, 34 units at Wilmont Crossing, 144 units at Harvey/Newhall/Motley)	HCV	FY2018	231
Public Housing - Pulled from Demo/Dispo Report on PIC data page, pulled on 5.27.20	PH	FY2019	-71
Vouchers - PH Conv to PBV (70 units at Waverly TH/Fulton Park)	HCV	FY2019	70
Vouchers - PH Conv to RAD (213 units at HANH RAD Group 3, 36 units at Farnam)	HCV	FY2020	249
Public Housing - Pulled from Demo/Dispo Report on PIC data page on 6.7.21	PH	FY2020	-253
Public Housing - Pulled from Demo/Dispo Report on PIC data page on 3.2.22	PH	FY2021	-330
Vouchers - PH Conv to RAD (52 units at Farnam, 201 unite at Matthew Ruoppolo Manor, 62 units at Westville Manor)	HCV	FY2021	315

Vouchers - Fair Share (18 units)	HCV	FY2022	18

Data Source Families Served		
Source	***Year***	***Amount***
September 2001 - Vouchers - Pulled from page 184 of HANH's FY2002 Annual MTW Report.	FY2001	2,857
September 2001 - Public Housing - Pulled from last page of HANH's FY2002 Annual MTW Report.	FY2001	1,970
FY2002 - Vouchers - Pulled from HANH FY2009 Annual MTW Report (page 22).	FY2002	2,889
FY2002 - Public Housing - Pulled from HANH FY2009 Annual MTW Report (page 22).	FY2002	2,086
FY2003 - Vouchers - Pulled from September 2003 VMS Report that includes: 2,946 MTW and 48 All Other.	FY2003	2,994
FY2003 - Public Housing - Pulled from HANH FY2009 Annual MTW Report (page 22).	FY2003	1,895
FY2004 - Vouchers - Pulled from September 2004 VMS Report that includes: 3,176 MTW.	FY2004	3,176
FY2004 - Public Housing - Pulled from HANH FY2009 Annual MTW Report (page 22).	FY2004	1,737
FY2005 - Vouchers - Pulled from September 2005 VMS Report that includes: 3,333 MTW and 121 HOPE VI.	FY2005	3,454
FY2005 - Public Housing - Pulled from HANH FY2009 Annual MTW Report (page 22).	FY2005	1,640
FY2006 - Vouchers - Pulled from September 2006 VMS Report that includes: 3,306 MTW, 1 All Other and 5 Tenant Protection.	FY2006	3,312
FY2006 - Public Housing - Pulled from HANH FY2009 Annual MTW Report (page 22).	FY2006	1,553
FY2007 - Vouchers - Pulled from September 2007 VMS Report that includes: 3,106 MTW.	FY2007	3,106
FY2007 - Public Housing - Pulled from HANH FY2009 Annual MTW Report (page 22).	FY2007	1,531
FY2008 - Vouchers - Pulled from September 2008 VMS Report that includes: 3,030 MTW.	FY2008	3,030
FY2008 - Public Housing - Pulled from HANH FY2009 Annual MTW Report (page 22).	FY2008	2,356
FY2009 - Vouchers - Pulled from September 2009 VMS Report that includes: 3,042 MTW.	FY2009	3,042
FY2009 - Public Housing - Pulled from HANH FY2009 Annual MTW Report (page 22).	FY2009	1,898
FY2010 - Vouchers - Pulled from September 2010 VMS Report that includes: 19 Homeownership, 2,873 MTW, 168 Ports and 15 Tenant Protection.	FY2010	3,075
FY2010 - Public Housing - Pulled from HANH FY2010 Annual MTW Report (page 11).	FY2010	2,017
FY2011 - Vouchers - Unit month average pulled from VMS.	FY2011	3,089

FY2011 - Public Housing - Pulled from Development Detail Report for 09.27.11. Includes 178 units approved for demo/dispo. This is out of 2,542 (occupancy rate of 90%).	FY2011	2,294
FY2012 - Vouchers - Unit month average pulled from VMS. See third tab.	FY2012	3,175
FY2012 - Public Housing - Pulled from Development Detail Reports. See third tab.	FY2012	2,310
FY2013 - Vouchers - Unit month average pulled from VMS. See third tab.	FY2013	3,303
FY2013 - Public Housing - Pulled from Unit Universe Reports. See third tab.	FY2013	2,174
FY2014 - Vouchers - Unit month average pulled from VMS. See third tab.	FY2014	3,408
FY2014 - Public Housing - Pulled from Unit Universe Reports. See third tab.	FY2014	2,235
FY2014 - Local, non-traditional - Reported in Annual MTW Report, Section II.	FY2014	0
FY2015 - Vouchers - Unit month average pulled from VMS. See third tab.	FY2015	3,534
FY2015 - Public Housing - Pulled from Unit Universe Reports. See third tab.	FY2015	2,241
FY2015 - Local, non-traditional - Reported in Annual MTW Report, Section II.	FY2015	0
FY2016 - Vouchers - Unit month average pulled from VMS. See third tab.	FY2016	3,774
FY2016 - Public Housing - Pulled from Unit Universe Reports. See third tab.	FY2016	2,204
FY2016 - Local, non-traditional - Reported in Annual MTW Report, Section II.	FY2016	0
FY2017 - Vouchers - Unit month average pulled from VMS. See third tab.	FY2017	4,279
FY2017 - Public Housing - Pulled from Unit Universe Reports. See third tab.	FY2017	1,882
FY2017 - Local, non-traditional - Reported in Annual MTW Report, Section II.	FY2017	0
FY2018 - Vouchers - Unit month average pulled from VMS. See third tab.	FY2018	4,496
FY2018 - Public Housing - Pulled from Unit Universe Reports. See third tab.	FY2018	1,694
FY2018 - Local, non-traditional - Reported in Annual MTW Report, Section II.	FY2018	0
FY2019 - Vouchers - Unit month average pulled from VMS. See third tab.	FY2019	4,680
FY2019 - Public Housing - Pulled from Unit Universe Reports. See third tab.	FY2019	1,505
FY2019 - Local, non-traditional - Pulled from Annual MTW Report, Section II.	FY2019	0
FY2020 - Vouchers - Unit month average pulled from VMS. See third tab.	FY2020	4,674

FY2020 - Public Housing - Pulled from Unit Universe Reports. See third tab.	FY2020	1,310
FY2020 - Local, non-traditional - Pulled from Annual MTW Report, Section II.	FY2020	0
FY2021 - Vouchers - Unit month average pulled from VMS. See third tab.	FY2021	4,914
FY2021 - Public Housing - Pulled from Unit Universe Reports. See third tab.	FY2021	1,106
FY2021 - Local, non-traditional - Pulled from Annual MTW Report, Section II.	FY2021	0
FY2022 - Vouchers - Unit month average pulled from VMS. See third tab.	FY2022	5,224
FY2022 - Public Housing - Pulled from Unit Universe Reports. See third tab.	FY2022	950
FY2022 - Local, non-traditional - Pulled from Annual MTW Report, Section II.	FY2022	15

(3) Baseline for the Mix of Family Sizes to Be Served

Since baseline, ECC/HANH's portfolio has had several changes as a result of redevelopment efforts prior to RAD and more recently as a result of ongoing RAD conversion efforts. As can be seen, depending on the agency's development projects each year, the number of families served per member size can either increase or decrease. During FY23 ECC/HANH saw a 30% increase in the total number of households served.

Baseline Family Sizes Served by ECC/HANH							
Baseline	**1 person**	**2 people**	**3 people**	**4 people**	**5 people**	**6+ people**	**Total**
Ratio of family sizes to be maintained	32%	24%	20%	13%	6%	5%	100%
Number of families served by family size	2719	1424	1042	612	296	179	6272
Ratio of families served by family size	42%	23%	17%	10%	5%	3%	100%
Percentage Difference	10%	-1%	-3%	-3%	-1%	-2%	

D. MTW ENERGY PERFORMANCE CONTRACT FLEXIBILITY (EPC) DATA

N/A

VII. APPENDICES

Appendix 1: Documentation of Public Hearing and Public Comment Period

Board Resolution and Certificate of Compliance

Elm City Communities/Housing Authority of the City of New Haven
Public Hearing: Elm City Communities/Housing Authority of the City of New Haven
Moving to Work (MTW) Report FY2024
Monday November 25, 2024 @ 3:00 p.m.
360 Orange Street, New Haven, CT 06511
(Via RingCentral teleconference)

Those present included:

**NOTICE OF PUBLIC HEARING FOR
THE ELM CITYCOMMUNITIES, HOUSING AUTHORITY OF NEW HAVEN (ECC/HANH)
MOVING TO WORK (MTW) FY2024 ANNUAL REPORT**

Section II and Section VII of the Authority's Moving to Work Agreement {the "Agreement") requires that before the Agency can file its Approved Annual Moving to Work Report and Report to the U.S. Department of Housing and Urban Development (the "HUD") that it must conduct a public hearing, consider comments from the public on the proposed amendments, obtain approval from the Board of Commissioners, and submit the amendments to HUD.

The thirty (30) days comment period begins on Friday, November 1, 2024 to Saturday, November 30, 2024 and copies of the Moving to Work (MTW) FY2024 Report, will be made available on the agency website www.elmcitycommunities.org or via Twitter, www.twitter.com/ECCommunities or via Facebook www.facebook.com/ElmCityCommunities.

You are invited to provide written comments addressed to: ECC/HANH, Moving to Work FY2024 Annual Report, Attn: Evelise Ribeiro, 360 Orange Street, New Haven, CT 06511 or via email to: eribeiro@elmcitycommunities.org.

Pursuant to said Sections II and VII), a public hearing where public comments will be accepted and recorded is scheduled for Monday, November 25, 2024 at 3:00pm via RingCentral: https://v.ringcentral.com/join/185686287?pw=d7db4e4f735df6289ed5adfb24f3f113

Meeting ID: 185686287
Password: yaw6Zk28PK

Or dial:
+12679304000 United States (Philadelphia, PA)

Access Code / Meeting ID: 185686287

Dial-in password: 9296952875

International numbers available: https://v.ringcentral.com/teleconference

Any individual requiring a Reasonable Accommodation to participate in the hearing may call the Reasonable Accommodation Manager (203) 498-8800, ext. 1506 or at the TDD Number (203) 497-8434.

AVISO DE AUDIENCIA PÚBLICA PARA LA AUTORIDAD DE VIVIENDA DE NEW HAVEN (ECC/HANH) INFORME ANUAL DE TRABAJO (MTW) DEL AÑO FISCAL 2024

La Sección II y la Sección VII del Acuerdo de Trabajo de la Autoridad {el "Acuerdo") exige que antes de que la Agencia pueda presentar su Plan y Informe Anual de Trabajo Aprobado al Departamento de Vivienda y Desarrollo Urbano de los EE. UU. (el "HUD"), debe realizar una audiencia pública, considerar los comentarios del público sobre las enmiendas propuestas, obtener la aprobación de la Junta de Comisionados y presentar las enmiendas al HUD.

El período de comentarios de treinta (30) días comienza el viernes 1 de noviembre de 2024 y finaliza el sábado 30 de noviembre de 2024. Se pondrán a disposición copias del Informe Moving to Work (MTW) del año fiscal 2024 en el sitio web de la agencia www.elmcitycommunities.org o a través de Twitter, www.twitter.com/ECCommunities o a través de Facebook www.facebook.com/ElmCityCommunities.

Se le invita a enviar comentarios por escrito dirigidos a: ECC/HANH, Moving to Work FY2024 Annual Report, Attn: Evelise Ribeiro, 360 Orange Street, New Haven, CT 06511 o por correo electrónico a: eribeiro@elmcitycommunities.org.

De conformidad con las Secciones II y VII mencionadas, se ha programado una audiencia pública en la que se aceptarán y registrarán los comentarios públicos para el **lunes 25 de noviembre de 2024 a las 3:00 p. m**. a través de RingCentral:
https://v.ringcentral.com/join/185686287?pw=d7db4e4f735df6289ed5adfb24f3f113
ID de la reunión: 185686287
Contraseña: yaw6Zk28PK

O marque:
+12679304000 Estados Unidos (Filadelfia, PA)
Código de acceso/ID de la reunión: 185686287
Contraseña de acceso telefónico: 9296952875

Números internacionales disponibles: https://v.ringcentral.com/teleconference
Cualquier persona que requiera una adaptación razonable para participar en la audiencia puede llamar al Gerente de adaptaciones razonables (203) 498-8800, ext. 1506 o al número TDD (203) 497-8434.mber (203) 497-8434.

BOARD RESOLUTION

Appendix 2: Alternative TDC and HCC Limits

ECC/HANH's local total development cost (TDC) limits as approved by HUD.
The following pages detail ECC/HANH's Alternate TDCs.

HUD HCC 2013							
	0	**1**	**2**	**3**	**4**	**5**	**6**
Detached	$ 96,195	$ 122,916	$ 144,239	$ 170,801	$ 200,549	$ 219,593	$ 237,542
Row House	$ 78,165	$ 102,750	$ 121,542	$ 148,120	$ 176,091	$ 194,147	$ 211,074
Walk Up	$ 71,663	$ 97,219	$ 123,709	$ 161,949	$ 201,180	$ 226,579	$ 251,643
Elevator	$ 81,545	$ 114,163	$ 146,781	$ 195,708	$ 244,635	$ 277,253	$ 309,871

HUD HCC FACTORS							
	0	**1**	**2**	**3**	**4**	**5**	**6**
Detached	-33.31%	-14.78%	16.60%	18.42%	39.04%	52.24%	64.69%
Row House	-35.69%	-15.46%	-1.75%	21.87%	44.88%	59.74%	73.66%
Walk Up	-42.07%	-21.41%	0.00%	30.91%	62.62%	83.16%	103.42%
Elevator	-44.44%	-22.22%	0%	33.33%	66.67%	88.89%	111.11%

ECC/HANH HCC 2013							
	0	**1**	**2**	**3**	**4**	**5**	**6**
Detached	$ 145,318	$ 185,685	$ 217,896	$ 258,023	$ 302,962	$ 331,731	$ 358,846
Row House	$ 118,081	$ 155,221	$ 183,609	$ 223,759	$ 266,014	$ 293,290	$ 318,861
Walk Up	$ 108,259	$ 146,866	$ 186,882	$ 244,651	$ 303,915	$ 342,285	$ 380,149
Elevator	$ 109,828	$ 153,759	$ 197,690	$ 263,587	$ 329,483	$ 373,414	$ 417,346

HUD TDC 2013							
	0	**1**	**2**	**3**	**4**	**5**	**6**
Detached	$ 168,342	$ 215,103	$ 252,419	$ 298,901	$ 350,961	$ 384,288	$ 415,699
Row House	$ 136,788	$ 179,813	$ 212,699	$ 259,210	$ 308,159	$ 339,757	$ 369,380
Walk Up	$ 125,410	$ 170,134	$ 216,490	$ 283,411	$ 352,064	$ 396,513	$ 440,376
Elevator	$ 130,472	$ 182,661	$ 234,850	$ 313,133	$ 391,416	$ 443,605	$ 495,794

ECC/HANH TDC 2013							
	0	**1**	**2**	**3**	**4**	**5**	**6**
Detached	$228,357	$291,790	$342,408	$405,464	$476,083	$521,291	$563,900

Row House	$185,556	$243,918	$288,528	$351,622	$418,022	$460,885	$501,068
Walk Up	$170,121	$230,789	$293,673	$384,452	$477,581	$537,877	$597,377
Elevator	$178,470	$249,858	$321,246	$428,328	$535,410	$606,798	$678,186

PERCENT CHANGE ECC/HANH TDC 2008-2013							
	0	**1**	**2**	**3**	**4**	**5**	**6**
Detached	15.00%	13.00%	10.73%	9.54%	9.11%	9.20%	8.94%
Row House	1.50%	2.94%	2.73%	5.14%	6.20%	6.94%	7.49%
Walk Up	16.75%	16.65%	17.70%	18.47%	20.73%	21.86%	23.14%
Elevator	10.45%	10.45%	10.45%	10.45%	10.44%	10.45%	10.45%

RECENT CHANGE COMPARISON HUD TO ECC/HANH TDC							
	0	**1**	**2**	**3**	**4**	**5**	**6**
Detached	0.76%	0.74%	0.73%	0.64%	0.72%	0.72%	0.71%
Row House	0.66%	0.67%	0.67%	0.73%	0.69%	0.70%	0.70%
Walk Up	0.76%	0.76%	0.77%	0.79%	0.79%	0.80%	0.80%
Elevator	-0.20%	-0.20%	-0.20%	-0.20%	-0.20%	-0.20%	-0.20%

ECC/HANH HCC 2022							
	0	**1**	**2**	**3**	**4**	**5**	**6**
Detached	121,190	157,040	187,528	223,311	262,697	287,968	312,337
Row House	97,635	125,759	152,092	185,624	219,976	242,265	263,053
Walk Up	93,735,	126,547	160,381	211,534	262,255	295,587	328,536
Elevator	98,169	137,437	176,704	235,606	294,507	333,775	373,042

ECC/HANH TDC 2022							
	0	**1**	**2**	**3**	**4**	**5**	**6**
Detached	212,082	274,821	328,175	390,793	459,720	503,944	546,589
Row House	168,330	220,078	266,161	324,843	384,958	423,964	460,344
Walk Up	162,165	221,457	280,667	370,185	458,945	517,278	574,938
Elevator	157,071	219,899	282,727	376,969	471,212	534,040	596,868

Appendix 3: Local Asset Based Management

Under the First Amendment to the MTW Agreement 10-15-08, ECC/HANH is permitted to design and implement its own Local Asset Based Management Program so long as the ECC/HANH and HUD agree that the principles and understanding outlined in the Amendment are adhered to.

- ECC/HANH developed a program wherein Excess Operating Reserves are funded from the General Fund Account and will be used to cover deficits through a journal voucher once per year to ensure that the transfer of funds from the General Fund to a project to cover any operating deficits are reflected on the income and expense statement of the project.
- ECC/HANH uses project-based accounting and project-based budgeting for direct costs incurred by each property.
- ECC/HANH considers its cost allocation plan for the entire operation of the Agency, rather than a strict focus on only the MTW program. This cost allocation plan addresses the larger ECC/HANH operation as well as the specific information required related to the MTW Program.
- All associated activities funded under the MTW Single Fund authority are deemed as a single cost objective. The MTW Program cost objective includes the Asset Management Projects in the public housing program, housing choice vouchers – both project-based and tenant-based vouchers, development activities funded from MTW, resident services, case management services, capital fund program, and any other activity that is permitted under the Amended and Restated MTW Agreement.
- ECC/HANH's proposed cost allocation system is more comprehensive than HUD's Asset Management System, which is a fee-for-service approach specific to the asset management projects in the public housing program. In consideration of ECC/HANH's other programs such as business activities, ECC/HANH's proposed LAMP addresses much broader than public housing properties and includes the entire ECC/HANH operation.
- ECC/HANH will use a simple fee system of charging up to 10% of the project/program funds to cover the costs of the Central Office Cost Center (COCC). ECC/HANH views the up to 10% fee as reasonable when compared to the fees earned for administering other programs or non-profit affiliates.

Proceeds from the energy performance contracts and other non-federal sources to support project operations are not reflected in the operating statements for each project. The COCC operates on the allowable fees as described above. ECC/HANH systematically reviews information regarding the financial, physical and management performance of each project and identifies non-performing assets. All non-performing assets will have a management plan that includes a set of measurable goals to address. During FY 2009, ECC/HANH conducted an updated Physical Needs Assessment for each project. The work was completed in FY2010 and was fully reported in the FY10 report. Finally, ECC/HANH has implemented a Risk Management Program in accordance with §990.270.

Appendix 4: ECC/HANH MTW Evaluation

Executive Summary
A 2015 evaluation of ECC/HANH's MTW program found the following:

- MTW has been used extensively by ECC/HANH to assist in redeveloping many of its properties. Various MTW flexibilities related to fungibility, income limits, project-based vouchers, and development and construction cost limits have been used to help redevelop over 800 affordable units. Through these projects ECC/HANH was also able to earn nearly $5 million in developer fees.

- ECC/HANH has had success using MTW flexibilities to implement activities that have led to 40K hours of staff time savings and over $500K in cost savings. Key activity drivers of these savings include rent simplification's biennial/triennial reexam schedules, biennial/triennial HQS inspections, mandatory direct deposit for HCV landlords, and limiting HCV landlord rent increases to once per reexam cycle.

- MTW flexibility has also been used to create special programs that serve sub-populations with unique challenges including families facing homelessness and foreclosure and former prisoners who are re-entering the community. ECC/HANH has also aided families seeking to move into lower poverty areas through its Deconcentration initiative.

The evaluation provided the following recommendations:

- Improve core self-sufficiency activities by advancing case management and classes.
- Streamline the number of self-sufficiency programs and review service alternatives.
- Transform MTW data collection and reporting by advancing data management and streamlining processes.
- Enhance staff involvement in setting and meeting MTW goals.
- Continue to streamline administrative processes.
- Evolve MTW rent policy to enhance motivations for work-able families to work.
- Raise awareness for MTW programs with clients and partners.

ECC/HANH has been working toward these recommendations. In 2016, the agency contracted with Enterprise Community Partners to position the agency for future evaluation of its MTW program and each of its initiatives. Enterprise has completed its three-year contract to complete ECC/HANH's MTW Plans and Reports each year and has coordinated with ECC/HANH's data collection software provider for optimal data collection. Enterprise has provided data collection recommendations to ensure ECC/HANH is collecting data for metrics to support proper reporting and to support a future evaluation.

Enterprise Community Partners found the following:

ECC/HANH continues to support housing choice for their residents by redeveloping and repositioning aging low-income public housing developments, replacing demolished units with a variety of affordable housing types, increasing participation in the RAD program, renovating offline units, upgrading units, and making accessibility improvements. These efforts could produce positive ripple effects throughout the city of New Haven, especially near the West Rock Neighborhood where ECC/HANH is working to redevelop all public housing properties. Positive community impacts are being reported at the two ECC/HANH properties for which crime data was analyzed, both of which have had reductions in the number of major crimes. ECC/HANH's efforts to provide housing choice for vulnerable populations continues to increase.

ECC/HANH continues to work toward improving its self-sufficiency programming, especially for particularly vulnerable populations. To assist the most vulnerable, ECC/HANH continues to serve a high proportion of very low-income households.

The self-sufficiency programs saw decreased participation in FY 2021, including FSS, Teacher in Residence, and Resident Owned Business due to COVID19, however ECC/HANH continues to focus on efforts on increasing participation.

ECC/HANH has demonstrated continued cost effectiveness by deriving agency revenue from redevelopment fees, leveraging private investment through the mixed-finance process, and reducing administrative burden. The Rent Simplification initiative has saved an average of nearly 7,000 hours of staff time per year since 2008, while the HCV Rent Simplification/Cost Stabilization Measure initiative saved over 200 hours of staff time in 2015 and 2016. Since 2008, ECC/HANH has saved over $221,000 in printing and mailing costs alone by changing the annual recertification schedule. In 2016, ECC/HANH implemented a new quality assurance process that decreased their average error rate for calculating recertifications to just 1%, reducing administrative burden even further.

Despite efforts to increase the cost effectiveness of its development activities, ECC/HANH still faces challenges due to the high construction costs of the area. To drive down costs, ECC/HANH have improved development design, adhered to competitive bidding procedures, and encouraged competition among contractors. However, according to RS Means cost data for 2014, construction costs in the New Haven metropolitan area were 110.2% of the national average.[1] Comparatively, many much more populous cities experience construction costs lower than the national average: Atlanta (87.5%), Denver (93.3%), Los Angeles (107.3%), Phoenix (88.7%) and Washington, DC (97.7%). The 2014 construction costs in New Haven increased by 0.05% from 2010, suggesting that 2017 costs may be even higher than 110.2% of the national average.[2]

ECC/HANH has also focused on further engaging staff with the MTW reporting process and updating their data collection processes and infrastructure. In 2016, Enterprise Community Partners presented metrics and data collection recommendations to ECC/HANH leadership and held listening sessions with ECC/HANH data stewards, which resulted in better tailored metrics and data collection recommendations.

[1] The costs represented in the RS Means cost data publications are based on national averages for materials and installation.

[2] At time of the submission of this report, ECC/HANH did not have access for the 2017 RS Means data for the New Haven metro area. Because 2010 construction costs increased by .05% from 109.7% of the national average in 2010 to 110.2% of the national average in 2014, so ECC/HANH expects that 2017 construction costs are even higher than 110.2% of the national average.

Appendix 5: Procedures for Rent Simplification for the Public Housing Program

HOUSING AUTHORITY OF THE CITY OF NEW HAVEN

MOVING TO WORK SUFFICIENCY PROGRAM

RENT SIMPLIFICATION PROCEDURES FOR THE PUBLIC HOUSING PROGRAM

Public Housing Program Rent Simplification

ECC/HANH believes there is a better way to administer essential housing programs, one that encourages long-term self-sufficiency for both the program participants as well as the agency.

Rent Simplification: Equity & Efficiency
The proposed system rewards families who increase their incomes and provides them with more opportunities to save while easing ECC/HANH burden of administering these housing programs.

Everyone Should Contribute
ECC/HANH believes that every family should contribute towards their housing. Under Rent Simplification, the criteria under which a family can claim zero income and not pay any rent are not changed. What will change is the amount of time families will be permitted to request an interim adjustment. The minimum rent will remain at $50.00 per month.

Fiscal Equity for ECC/HANH
Rent Simplification is forecast to be revenue neutral. In other words, the implementation of Rent Simplification will not increase the amount of rental revenue to the ECC/HANH

Approvable Method
Rent Simplification allows all stakeholders to easily understand how tenant rents are determined, and armed with some basic income data, anticipate what future rents will be. This will allow families to easily plan for future expenses and savings.

Measurable Reduction in Administrative Time
By simplifying the rent determination and deduction procedures in Federal Public Housing, Rent Simplification makes the job of recertifying tenants significantly easier.

Transition to Avoid Hardships
ECC/HANH has devised a system that is not only revenue neutral for the organization but will not result in any undue hardship to our families. There will be a transition period of one year from the current income-based rent determination process to the new income tiered rent determination process. No family will have an increase in Total Tenant Payment (TTP) during the first year they are subject to the requirements of this Rent Simplification Policy.

Please note that this hold harmless provision does not apply to increases in TTP that result from an increase in family annual income above the amount earned in the reporting period immediately preceding the family being subject to Rent Simplification. No family shall be subject to an increase in TTP of greater than $25.00 a month during the second year that the family is subject to the Rent Simplification Policy. The increase in TTP during the third year the family is subject to Rent Simplification shall not exceed $50; $75 a month during the fourth year; and $100 a month above the monthly TTP in the year immediately following the implementation of Rent Simplification

Asset Exclusion
Asset exclusion is raised to $50,000.00. Increasing the asset exclusion amount allows residents to accumulate more assets before they are calculated as income. Families will self-certify that they do not have assets more than $50,000.00.

Earned Income Disallowance (EID)
This benefit is embedded into the Rent Simplification rule so the provision of EID, of regulation, and annual tracking is eliminated for LIPH Participants. Families will not lose out on the benefit; however, ECC/HANH will help streamline staff responsibility by eliminating the requirement. The Federal Earned Income Disregard (EID) will continue to be implemented in the LIPH program for families who are required to report increase in wages or new job under the LIPH Rent Simplification Rules. The maximum amount of time a family can be enrolled in the Federal EID is 24 months with a start/stop clock of 48 months. At the beginning of the 12 months of 50% EID, an interim will not be conducted; the family will remain at the 100% until the scheduled bi/triennial certification comes up. In many cases the 48-month window will not be used as most families will receive the Rent Simplification benefit throughout the life of the EID; for the most part eliminating the need to stop or re-start the EID clock.

When individuals are up for bi/tri certs, anyone who would have benefited from the EID will have the months checked off in Elite for tracking purposes, however, a reduction from 100 to 50 does not occur, therefore, a family will generally benefit from a minimum of 48 months of discounted wage increases at 100% EID.

Families on Bi-annual updates who would have an income increase at year two; benefiting from a full 2 years at 100% discounted Income, & Families on Tri-annual Updates who would have an income Increase at year three, benefiting from a full 3rd year of 100% discounted income.

It is still required that at time of Bi-annual or Tri annual cert: The specialist enters EID dates in Elite, dating back to the Start of when benefit would have started, as well as end date.

ECC/HANH staff will still utilize the worksheet as needed to determine if a person qualified, in order to check off boxes in Elite for PIC submission purposes, however, annual tracking and tracking at time of interim change would be eliminated in efforts to streamline the interim and certification process, relieving staff of the additional burden and allowing families to benefit from the full extent of Rent Simplification as written. Tracking in Elite will only occur at time of bi/tri certifications.

Other Exclusions
All adoption assistance payments will be excluded from income calculations under Section 5.609(c) (8) (x11) as the $480 dependent deduction is eliminated. All income earned by full-time college students will no longer be included in the determination since there will no longer be the $480 dependent deduction to offset income.

Annualized Income Calculation
Prospective and past income may be used to calculate resident rents, especially for families with irregular or sporadic employment histories. For families with income of up to and including $5,000.00 we will accept a self-certification. For families earning more than $5,000.00 of wages and salaries we want pay stubs covering the most recent four weeks of employment or a W-2 or 1099 within 180 days of the effective date of recertification. We must complete EIV or other UIV as required by HUD.

Annual Reexaminations
Reexaminations are currently conducted every year for non-elderly households and every two years for elderly and disabled households. ECC/HANH spends on average three hours per annual reexamination. ECC/HANH must perform more than 3,200 LIPH reexaminations every year. This is inordinately time consuming and an exceedingly complex process. Under Rent Simplification, annual reexaminations will occur every two years for non-elderly households and every three years for elderly and disabled households. These changes will allow families who experience increases in income to retain all their increased earnings between annual reexaminations. CSSR requirements will be reviewed at time of bi-tri certification for families and individuals who are not exempt and required to complete the

required 96 hours per year. Household members exempt from having to meet the CSSR will be required to certify exemption at time of bi-tri certification. This change relieves staff of the additional burden of annual tracking and allowing families to benefit from the full extent of Rent Simplification as written. Tracking in Elite will only occur at time of bi/tri certifications.

Effective FY15 (October 2014), ECC/HANH updated its definitions of elderly/disabled and work-able families. Under the policy change, an elderly/disabled family will be defined as one in which all adult members (excluding live-in attendants) are elderly and/or disabled. A work-able family will be one that doesn't meet the new elderly/disabled definition. Work-able households under the new definition will have reexaminations every two years (biennial schedule) and elderly/disabled households will have annual reexaminations every three years (triennial schedule).

ECC/HANH believes this new definition more closely matches the spirit of a "work-able" family since all work-able families would have at least one work-able adult. Under the prior definition, an elderly/disabled family only needed a head, co-head, or spouse to be elderly or disabled which led to some families with work-able adults being categories as elderly/disabled. This change will also give ECC/HANH the ability to better track earnings and employment for work-able families; and the better population division will give ECC/HANH the flexibility to implement work-able specific rent policy changes in the future if it so chooses.

Deductions for Exceptional Expenses

Excess resources are dedicated to verifying deductions for childcare, medical and disability allowances. Third party verifications of these amounts are difficult to accomplish, and the agency more often than not relies upon second- and first-party verifications of these deductions. Obtaining verification data also places an undue burden on the resident. To simplify this process, ECC/HANH will eliminate standard deductions for these amounts for elderly, disabled and non-elderly households.

Households with exceptional expenses may request a rent reduction. This includes large families (with more than two (2) dependents). It also includes families with high medical expenses, disability assistance expenses, or childcare expenses.

The amount of expense is set in $2,000.00 tiers. This allows ECC/HANH to move away from verifying every dollar. Tenants are not required to provide documentation of every dollar of expense; rather, tenants need only provide documentation sufficient to meet the appropriate tier.

The amount of monthly rent reduction is established at the mid-range of the tier.

Households with exceptional expenses will receive a direct reduction of the monthly rent. However, no tenant's rent will be reduced below a rent of $50.00 as a result.

Tiered Amount of Expenses	Monthly Rent Reduction
$ 2,000 - $ 3,999	$ 75 (equivalent to $3,000 deduction)
$ 4,000 - $ 5,999	$ 125 (equivalent to $5,000 deduction)
$ 6,000 +	Hardship Review

Changes in Family Composition

Residents are still required to get permission from the Housing Manager and the Director of Housing Management to add anyone to a household and to report changes in family composition. A family's rent is recalculated if the addition or subtraction of a household member results in an income change of $200.00 per month or more, or that causes the family to move from one income tier to another. This increase in rent does not count as an interim reexamination.

Mandatory Interim Reexaminations Policy

- Residents must request an interim reexamination if any of the following conditions occur:
- Change in family composition that affects the voucher size or bedroom size.
- The addition of a family member 18 years of age or older

- Change in family composition that causes the family to move from one income tier to another with a higher rent schedule.
- Addition of a live-in aid
- Income increase following an interim rent reduction

If ECC/HANH grants an exceptional deduction for any family and there is a subsequent change then the family must report that change to ECC/HANH.

Optional Interim Reexaminations Policy
Residents have the option to request three (3) interim reexaminations during every twelve (12) month period. Interims may be granted in the following instances:

Decrease in family income that is expected to last 90 days or more if it will result in a change in the family's income tier (exclude seasonal workers; see below)

Increase in Exceptional Expenses of at least $2,000.00.

Interim rents normally remain in place until the next scheduled reexamination. If a family experiences an increase in income, it is not necessary for the family to report this increase in income until the next scheduled certification date, except when the increase occurs after an interim decrease has been processed.

Households receiving a requested interim rent reduction must report any subsequent income increase to ECC/HANH within thirty (30) days of occurrence. Failure to report the change within thirty (30) days results in retroactive rent changes, and depending on the severity of the circumstances, lease termination.

Rent Simplification Interims:
Rent Simplification in both LIPH and HCV will include a request to adjust rent during COVID19 and any similar pandemic or national, state, or local emergencies that affect many families in the community. In order to prevent staff having to reprocess files when families go back to work during a time like this, ECC/HANH will create a letter which advises the families of the decrease to their rent for 3 months, as a result of loss or decrease in income. At the end of the 3 months, the rent will be adjusted back to what it was before the decrease. Staff would process 2 actions, the decrease, and a second action (effective on the 1st day of the 4th month) which would be an increase back to previous amount. This way, families will not need to report the increase and staff can give 30-day notice of the potential increase change at the same time they are giving the decrease notice.

If families are not yet back to work or the change is permanent, they must report the change to ECC/HANH as soon as they are aware so that the second interim may be cancelled or adjusted. This change does not cancel or supersede the current interim change rule where families are not required to report a new income or increase in income if the previous decrease was associated with an annual certification. In other words, Interim rents normally remain in place until the next scheduled reexamination. If a family experiences an increase in income it is not necessary for the family to report this increase in income until the next scheduled certification date, except when the increase occurs after an interim decrease has been processed.

Seasonal workers who are employed for a period of time less than 12 months annually will have their rent calculated over a 12-month period using the 9 or 10 months of income earned. During the months the worker is not actively working, the family will not be able to request a rent reduction as the rent has already been adjusted over a 12-month period.

Permanent loss of income (i.e., death of an income earner) results in a permanent, rather than interim, rent reduction. This decrease in rent does not count as an interim reexamination. Under this circumstance, the family is not required to report a subsequent increase in income until the next scheduled certification.

Verification of Annual Income from Wages and Salaries and Assets
To reduce the administrative burden associated with the verification of income ECC/HANH has amended its Admission and Continued Occupancy (ACOP) to specify that:

For earnings from wages and salaries where Annual Income for the prior period of up to and including $5,000.00, self-certification from family is all that shall be required as verification of income.

For earnings from and salaries of more than $5,000.00 the most recent pay stubs for recent 4 weeks of employment, or W-2 or 1099 within 180 days of the anniversary date shall be required in addition to the self-certification, but only to the extent that verification of Annual Income is not available from a third-party source of Upfront Income Verification.

Self-certification of all sources of Annual Income shall be required in all cases.

For families with total assets of $50,000.00 or less a self-certification of said assets shall be required.

Income Tiered Rents Calculated within $1,000 Bands
Rents are based on $1,000.00 income bands starting at $2,500.00. Using a band-based rent schedule allows the ECC/HANH and residents to move away from verifying every dollar earned and deducted. (See Exhibit A)

On January 31, 2007, both the median and mode percentage of Total Tenant Payment (TTP) to annual income is 28.5 percent. That is, most families pay 28.5 percent of their family income (before utility allowance) as rent. Fifty-two (52) percent of households pay 28 percent or more of annual income for TTP; six percent pay less than 10 percent; 13 percent pay between 10 and 20 percent; and 26 percent pay between 20 and 27 percent of income as TTP.

Rent will be set at 28.50 percent of income for income tiers of $1000.00 starting at $2,500.00. The rent will be calculated at the lower end of each tier. For example, for the $2,500.00 to $3,499.00 tier, the rent will be calculated at 28.50 percent of $2,500.00. Families with incomes below $2,500.00 will be charged the minimum rent. Families will be permitted to apply for a hardship if verifiable proof is provided that their total expenses exceed $2,000.00.
Minimum Rents and Flat Rents

Families with annual income below $2,500.00 will pay a minimum rent of $50.00. In no event shall any family pay less than 25 percent of its Annual Income for TTP.
All residents at a rent of $50.00, except for the elderly and persons with disabilities, are referred to the Family Self Sufficiency (FSS) Program for job or benefit counseling. Families may still choose the existing Flat Rent option for public housing. The Flat Rent option certification form will only be signed at time of bi-tri certification; however, families will have the opportunity to switch to the Flat rent once a year. Annual notice will go out to families, but signature will not be required except for at time of scheduled bi/tri certification. This change is in line with efforts to streamline the certification process; relieving staff of the additional burden and allowing families to benefit from the full extent of Rent Simplification as written.
Zero Income Households

Families with Annual Income below $2,500 annually shall pay the minimum rent of $50.00 per month.

All families placed on minimum rent except for elderly and disabled families will be referred to the Family Self Sufficiency Program.

If a family is unable to pay the minimum rent because of a financial hardship, the family is eligible for a temporary or long-term hardship exemption from the minimum rent requirements.
All families placed on minimum rent must be informed in writing of the procedures for applying for a hardship exemption from the Minimum Rent Requirement and the ability to have minimum rent waived.
All families who apply for such hardship exemption, apart from elderly persons and persons with disabilities, will be referred to the Family Self Sufficiency Program in order to assist the family in moving towards self-sufficiency.

ECC/HANH will notify all families of their right to request a hardship exemption from the minimum rent requirements. Residents will be notified of their right to request a hardship exemption through the Application for Exemption from Minimum Rent, a copy of which will be provided to tenants at lease-up and at each recertification appointment and mailed to residents at each interim recertification. The policy and procedures for requesting such hardship exemption will also be included in tenant rent change notifications, the form lease agreement and all form documents related to the exemption process.

Criteria for Hardship Exemption from Minimum Rent Requirement

- A family is automatically exempt from the minimum rent requirements for a 90-day period when the family's circumstances fall into any one of the following criteria:
- When a family has lost eligibility or is awaiting eligibility determination from a Federal, State or local assistance program.
- When the family would be evicted because it is unable to pay the minimum rent.
- When the income of the family has decreased because of changed circumstances, including loss of employment.
- When a death in the family has occurred; or
- Other circumstances determined by ECC/HANH to be reasons to waive the minimum rent requirement (collectively, the "Criteria for Minimum Rent Exemption").

If a family is unable to pay the minimum rent because of a financial hardship, the family is eligible for a temporary or long-term hardship exemption from the minimum rent requirement.

- A temporary hardship exemption exists when none of the above criteria is expected to last for more than 90 days.
- A long-term hardship exemption exists when at least one of the above criteria is expected to last for more than 90 days.

A family may only receive one hardship exemption from the minimum rent requirement during a twelve-month period, unless a tenant is elderly, disabled, or is enrolled in ECC/HANH's Family Self Sufficiency Program. The minimum rent requirement may be waived more than once during a twelve-month period if at least one adult member of the household enrolls in the Family Self Sufficiency Program (the "FSS Program"). Elderly and disabled families are not required to enroll in the FSS Program.

Once the Authority identifies a resident's need for a hardship exemption from the minimum rent requirement or the family requests such exemption, the minimum rent shall be suspended immediately for a period of 90 days.

Hardship Review Committee

All "Applications for Exemption from Minimum Rent" shall be forwarded to the Hardship Review Committee.

The Hardship Review Committee shall consist of the Executive Director or his/her designee, the Chief Operations Officer or his/her designee, the Service Center Director or his/her designee, and the Assistant Executive Director of Community and Economic Development or his/her designee. At the family's option, the Hardship Review Committee may include one (1) resident of ECC/HANH who is in good standing.

The Application for Exemption from Minimum Rent shall originate from the family or from an ECC/HANH employee whenever evidence exists that the family falls into any one of the Criteria for Minimum Rent Exemption.

When a resident submits an application or an ECC/HANH employee submits an application on behalf of a resident, ECC/HANH will suspend the minimum rent requirement commencing on the first of the month following the date of the application for a period of 90 days.

The resident cannot be evicted for nonpayment of minimum rent while resident's Application for Exemption from Minimum Rent is pending or during the 90-day period of suspension, whichever is longer.

The Hardship Review Committee shall send a letter to all resident families who have applied for hardship exemption from minimum rent stating:

- that ECC/HANH has received an Application for Exemption from Minimum Rent,
- that ECC/HANH will suspend the minimum rent requirement for 90 days effective as of the first of the next month and the effective dates of the 90-day suspension,
- that there can be no eviction for non-payment of rent during the suspension period.
- the date for a meeting with the resident to discuss the hardship exemption request, giving the resident family at least ten days advance notice of such meeting and informing the resident that he or she may have one opportunity to reschedule the meeting; and
- that, except for elderly and disabled families, the resident family has been referred to the FSS program and will not be able to receive a hardship exemption in excess of 90 days without enrolling in the program.

The Hardship Review Committee will review the circumstances surrounding the request and determine if the request is temporary, long term or nonexistent.

If the Committee determines that ***the hardship is of a temporary nature (the hardship is expected to last less than 90 days)***, at the end of the 90-day period, the resident's rent will be reinstated to the minimum rent retroactively to the initial date of suspension. The resident will have an opportunity to enter into a reasonable repayment agreement with ECC/HANH for any back rent that is due and owing to ECC/HANH.

If the Committee determines that the ***hardship is of a long-term nature (the hardship is expected to last more than 90 days),*** the tenant shall be exempt from the minimum rent requirement from the first of the month following the date of the application for exemption from the minimum rent until such time that the hardship no longer exists.
ECC/HANH may deny a resident a long-term exemption from the minimum rent requirement if the resident fails to attend the scheduled meeting with the Hardship Review Committee. ECC/HANH will provide each resident one opportunity to reschedule the meeting. If the resident fails to attend the scheduled meetings, ECC/HANH may deny the long-term exemption from the minimum rent requirement. The letter scheduling the meeting shall inform residents that persons with disabilities are entitled to reasonable accommodation about this requirement.
Except for Elderly or Disabled families, no tenant shall be exempt from the minimum rent requirement for more than 90 days during a one-year period unless at least one member of the family who is 18 years of age or older enrolls and actively participates in ECC/HANH's FSS Program for job or benefit counseling. Such family member(s) shall enroll in the FSS Program within 30 days from the date of the Application for Exemption from Minimum Rent.

If the ***hardship is determined to be non-existent,*** the resident will be responsible for paying rent to ECC/HANH for any rent that was suspended while tenant's Application for Exemption from Minimum Rent was pending. The minimum rent shall be re-instated retroactively to the initial date of the suspension. The resident will have an opportunity to enter into a reasonable repayment agreement with ECC/HANH for any back rent that is due and owing to ECC/HANH.
Upon completion of the review process, the Hardship Review Committee shall render a written recommendation to the Executive Director, who shall then adopt or reject the recommendation and shall issue a written decision that states as follows:

If the hardship exemption is determined to be temporary:

- that a temporary hardship exemption was granted.

- the effective dates of the exemption.

- the basis for the decision to grant a temporary hardship exemption, including that a long-term exemption was denied and the reason that such long-term exemption was denied; and

- that the resident has a right to enter into a reasonable repayment agreement with ECC/HANH for the minimum rent that was suspended and is now owing to ECC/HANH.

If the hardship exemption is determined to be long-term:

- that a long-term hardship exemption was granted.
- whether the long-term exemption is permanent or subject to periodic review and, if subject to periodic review, when such review will take place.
- that all non-elderly, non-disabled residents are required to comply with FSS requirements as a condition of the receipt of a long-term exemption; and
- that the resident must notify ECC/HANH within 10 days if the hardship ceases to exist because the resident has obtained a source of income sufficient to pay (at least) the minimum rent.

Minimum Rent Hardship during COVID19 and any similar pandemic or national, state, or local emergencies that affect many families in the community:
The three-month hardship timeframe will be increased to four months during COVID19 and any similar pandemic or national, state or local emergencies that affect a large number of families in the community.
Additionally, families who fall under the hardship repayment requirement will not be required to repay hardship. Referrals to FSS are not required because of this type of decrease.

If the hardship is determined to be non-existent:

- that a hardship exemption was denied.
- the reason for such determination; and
- the terms and conditions on which the resident family must pay back the minimum rent that was suspended and is now owing to ECC/HANH.

All letters concerning Hardship Review Committee determinations shall state that any resident who disagrees with the decision may request a grievance in accordance with ECC/HANH's grievance procedures, a copy of which will be included with the written decision. In cases where a grievance is sought, no action shall be taken by ECC/HANH until the grievance process is completed.

Mixed Families
For mixed families, where some households include members with citizenship or eligible immigration status as well as those without, rents are calculated using the simplification model; subsidy is then prorated using current methods.

Fraud Prevention
After two or more instances of job loss or income drop within ninety (90) days of a scheduled reexamination (based on current and prior reexamination history), ECC/HANH sets a rent based on the past year's W-2 or other information available for income verification. Households are advised that this is a potential fraud issue and that they have the right to grieve through the normal process to explain the reasons more fully for the pattern of income loss. ECC/HANH will set the rent after the Conference Panel review.

Households with two or more instances of job loss or income drop within ninety (90) days of a scheduled certification do not have access to the Hardship Review Committee.

Rent Simplification Implementation - Public Housing
Residents will receive notice of the new policy on July 1, 2007 and the policy will take effect on January 1, 2008 for all reexaminations with an anniversary effective date on or after January 1, 2008 and for all new lease-ups and residents requesting interim reexaminations after January 1, 2008.
A staggered approach is used to integrate the two-year and three-year reexamination cycles.
Initially in fiscal year 2008, all families will be re-examined during the first year.
In the second year of the program (2009), two thirds of the elderly/disabled families will be re-examined and one half of the non-elderly/non-disabled families.
In the third year of the program (2010), one third on the elderly/disabled families will be re-examined and one-half of the remaining non-elderly/non-disabled families.
Rent Simplification is expected to be fully implemented by December 31, 2010.

Low Income Public Housing (LIPH) Program
Rent Simplification Rent Tier Schedule

Rent Tier						
Income Range						
$0	$2,499	$50		$36,500	$37,499	$867
$2,500	$3,499	$59		$37,500	$38,499	$891
$3,500	$4,499	$83		$38,500	$39,499	$914
$4,500	$5,499	$107		$39,500	$40,499	$938
$5,500	$6,499	$131		$40,500	$41,499	$962
$6,500	$7,499	$154		$41,500	$42,499	$986
$7,500	$8,499	$178		$42,500	$43,499	$1,009
$8,500	$9,499	$202		$43,500	$44,499	$1,033
$9,500	$10,499	$226		$44,500	$45,499	$1,057
$10,500	$11,499	$249		$45,500	$46,499	$1,081
$11,500	$12,499	$273		$46,500	$47,499	$1,104
$12,500	$13,499	$297		$47,500	$48,499	$1,128
$13,500	$14,499	$321		$48,500	$49,449	$1,152
$14,500	$15,499	$344		$49,500	Above	$1,176
$15,500	$16,499	$368				
$16,500	$17,499	$392				
$17,500	$18,499	$416				
$18,500	$19,499	$439				
$19,500	$20,499	$463				
$20,500	$21,499	$487				
$21,500	$22,499	$511				
$22,500	$23,499	$534				
$23,500	$24,499	$558				
$24,500	$25,499	$582				
$25,500	$26,499	$606				
$26,500	$27,499	$629				

$27,500	$28,499	$653				
$28,500	$29,499	$677				
$29,500	$30,499	$701				
$30,500	$31,499	$724				
$31,500	$32,499	$748				
$32,500	$33,499	$772				
$33,500	$34,499	$796				
$34,500	$35,499	$819				
$35,500	$36,499	$843				

Hardship Waiver Policy and Guidelines

Families with Annual Income below $2,500 annually shall pay the minimum rent of $50.00 per month.

All families placed on minimum rent except for elderly and disabled families will be referred to the Family Self Sufficiency Program.

If a family is unable to pay the minimum rent because of a financial hardship, the family is eligible for a temporary or long-term hardship exemption from the minimum rent requirements.
All families placed on minimum rent must be informed in writing of the procedures for applying for a hardship exemption from the Minimum Rent Requirement and the ability to have minimum rent waived.
All families who apply for such hardship exemption, except for elderly persons and persons with disabilities, will be referred to the Family Self Sufficiency Program in order to assist the family in moving towards self-sufficiency.
ECC/HANH will notify all families of their right to request a hardship exemption from the minimum rent requirements and in accordance with the provisions set forth herein. Residents will be notified of their right to request a hardship exemption through the Application for Exemption from Minimum Rent, a copy of which will be provided to tenants at lease-up and at each recertification appointment and mailed to residents at each interim recertification. The policy and procedures for requesting such hardship exemption will also be included in tenant rent change notifications, the form lease agreement and all form documents related to the exemption process.

1. Criteria for Hardship Exemption from Minimum Rent Requirement

A family is automatically exempt from the minimum rent requirements for a 90-day period when the family's circumstances fall into any one of the following criteria:

When a family has lost eligibility or is awaiting eligibility determination from a Federal, State or local assistance program.
When the family would be evicted because it is unable to pay the minimum rent.
When the income of the family has decreased because of changed circumstances, including loss of employment.
When a death in the family has occurred; or
Other circumstances determined by ECC/HANH to be reasons to waive the minimum rent requirement (collectively, the "Criteria for Minimum Rent Exemption").

If a family is unable to pay the minimum rent because of a financial hardship, the family is eligible for a temporary or long-term hardship exemption from the minimum rent requirement.

A temporary hardship exemption exists when none of the above criteria is expected to last for more than 90 days.

A long-term hardship exemption exists when at least one of the above criteria is expected to last for more than 90 days.

A family may only receive one hardship exemption from the minimum rent requirement during a twelve-month period, unless a tenant is elderly, disabled, or is enrolled in ECC/HANH's Family Self Sufficiency Program. The minimum rent requirement may be waived more than once during a twelve-month period if at least one adult member of the household enrolls in the Family Self Sufficiency Program (the "FSS Program"). Elderly and disabled families are not required to enroll in the FSS Program.

Once the Authority identifies a resident's need for a hardship exemption from the minimum rent requirement or the family requests such exemption, the minimum rent shall be suspended immediately for a period of 90 days.

2. Initiation of Hardship Exemption Review

An Application for Exemption from Minimum Rent may originate from either an ECC/HANH employee or the resident family.

ECC/HANH employees must complete and submit an Application for Exemption from Minimum Rent on behalf of a resident family whenever any evidence exists that the family falls into any one of the Criteria for Minimum Rent Exemption (as set forth above).

A resident family also has the right to request a hardship exemption from minimum rent. Such request must be in writing and must state the family circumstances that qualify the family for a hardship exemption.

3. Notification of the Right to a Hardship Exemption

ECC/HANH will notify all families of the ability to receive a hardship exemption from minimum rent and the procedures for applying for such a hardship exemption in the Application for Exemption from Minimum Rent, a copy of which will be provided to residents at lease up and at each recertification appointment or mailed to residents for interim recertifications.

ECC/HANH will also notify all families in writing of the ability to receive a hardship exemption from minimum rent and the procedures for applying for such a hardship exemption in the following documents: resident rent change notifications when monthly rent is set at the minimum rent, the form lease agreement and all form documents related to the hardship exemption process.

ECC/HANH will also notify all families in all of the above documents that all families that are exempt from the minimum rent requirement will be referred to the Family Self Sufficiency (FSS) Program in order to assist the family in moving toward self-sufficiency. Elderly and disabled families are not required to participate in the FSS program.

4. Hardship Review Committee

All "Applications for Exemption from Minimum Rent" shall be forwarded to the Hardship Review Committee.

The Hardship Review Committee shall consist of the Executive Director or his/her designee, the Chief Operations Officer or his/her designee, the Service Center Director or his/her designee, and the Assistant Executive Director of Community and Economic Development or his/her designee. At the family's option, the Hardship Review Committee may include one (1) resident of ECC/HANH who is in good standing.

The Application for Exemption from Minimum Rent shall originate from the family or from an ECC/HANH employee whenever evidence exists that the family falls into any one of the Criteria for Minimum Rent Exemption.

When a resident submits an application or an ECC/HANH employee submits an application on behalf of a resident, ECC/HANH will suspend the minimum rent requirement commencing on the first of the month following the date of the application for a period of 90 days.

The resident cannot be evicted for nonpayment of minimum rent while resident's Application for Exemption from Minimum Rent is pending or during the 90-day period of suspension, whichever is longer.

The Hardship Review Committee shall send a letter to all resident families who have applied for hardship exemption from minimum rent stating:

that ECC/HANH has received an Application for Exemption from Minimum Rent,

that ECC/HANH will suspend the minimum rent requirement for 90 days effective as of the first of the next month and the effective dates of the 90-day suspension,

that there can be no eviction for non-payment of rent during the suspension period.

the date for a meeting with the resident to discuss the hardship exemption request, giving the resident family at least ten days advance notice of such meeting and informing the resident that he or she may have one opportunity to reschedule the meeting; and

that, with the exception of elderly and disabled families, the resident family has been referred to the FSS program and will not be able to receive a hardship exemption in excess of 90 days without enrolling in the program.

The Hardship Review Committee will review the circumstances surrounding the request and determine if the request is temporary, long term or nonexistent.

If the Committee determines that ***the hardship is of a temporary nature (the hardship is expected to last less than 90 days)***, at the end of the 90-day period, the resident's rent will be reinstated to the minimum rent retroactively to the initial date of suspension. The resident will have an opportunity to enter into a reasonable repayment agreement with ECC/HANH for any back rent that is due and owing to ECC/HANH.

If the Committee determines that the ***hardship is of a long-term nature (the hardship is expected to last more than 90 days),*** the tenant shall be exempt from the minimum rent requirement from the first of the month following the date of the application for exemption from the minimum rent until such time that the hardship no longer exists.
ECC/HANH may deny a resident a long-term exemption from the minimum rent requirement, if the resident fails to attend the scheduled meeting with the Hardship Review Committee. ECC/HANH will provide each resident one opportunity to reschedule the meeting. If the resident fails to attend the scheduled meetings, ECC/HANH may deny the long-term exemption from the minimum rent requirement. The letter scheduling the meeting shall inform residents that persons with disabilities are entitled to reasonable accommodation with regard to this requirement.
Except for Elderly or Disabled families, no tenant shall be exempt from the minimum rent requirement for more than 90 days during a one-year period unless at least one member of the family who is 18 years of age or older enrolls and actively participates in ECC/HANH's FSS Program for job or benefit counseling. Such family member(s) shall enroll in the FSS Program within 30 days from the date of the Application for Exemption from Minimum Rent.

If the ***hardship is determined to be non-existent,*** the resident will be responsible for paying rent to ECC/HANH for any rent that was suspended while tenant's Application for Exemption from Minimum Rent was pending. The minimum rent shall be re-instated retroactively to the initial date of the suspension. The resident will have an opportunity to enter into a reasonable repayment agreement with ECC/HANH for any back rent that is due and owing to ECC/HANH.
Upon completion of the review process, the Hardship Review Committee shall render a written recommendation to the Executive Director, who shall then adopt or reject the recommendation and shall issue a written decision that states as follows:

If the hardship exemption is determined to be temporary:

That a temporary hardship exemption was granted;

the effective dates of the exemption;

the basis for the decision to grant a temporary hardship exemption, including that a long-term exemption was denied and the reason that such long-term exemption was denied; and

that the resident has a right to enter into a reasonable repayment agreement with ECC/HANH for the minimum rent that was suspended and is now owing to ECC/HANH.

If the hardship exemption is determined to be long-term:

that a long-term hardship exemption was granted;

whether the long-term exemption is permanent or subject to periodic review and, if subject to periodic review, when such review will take place;

that all non-elderly, non-disabled residents are required to comply with FSS requirements as a condition of the receipt of a long-term exemption; and

that the resident must notify ECC/HANH within 10 days if the hardship ceases to exist because the resident has obtained a source of income sufficient to pay (at least) the minimum rent.

If the hardship is determined to be non-existent:

that a hardship exemption was denied;

the reason for such determination; and

the terms and conditions on which the resident family must pay back the minimum rent that was suspended and is now owing to ECC/HANH.
All letters concerning Hardship Review Committee determinations shall state that any resident who disagrees with the decision may request a grievance in accordance with ECC/HANH's grievance procedures, a copy of which will be included with the written decision. In cases where a grievance is sought, no action shall be taken by ECC/HANH until the grievance process is completed.

7. Termination of Long-Term Exemptions

ECC/HANH may conduct periodic reviews of all long-term hardship exemptions to determine if the hardship continues to exist and, for non-elderly and non-disabled residents, whether the resident is complying with FSS requirements.
If ECC/HANH determines that a family is no longer eligible for a long-term hardship exemption (because the hardship no longer exists or the non-elderly/non-disabled tenant has not complied with FSS requirements), ECC/HANH shall notify the family of the proposed termination of the long-term hardship exemption, the effective date of the proposed termination, and the reason for such proposed termination. This letter shall be delivered to the resident by first class mail no later than thirty (30) days prior to the effective date of the proposed termination. Any resident who disagrees with the proposed termination may request a grievance in accordance with ECC/HANH's grievance procedures, a copy of which will be included in the notice of termination. In cases where an appeal is sought, no action shall be taken by ECC/HANH until the grievance process is completed.
The Executive Director may waive any or all of these requirements in cases where he/she determines that the hardship conditions are likely to be permanent.

PUBLIC HOUSING RENT SIMPLIFICATION SUMMARY
EXCEPTIONS TO LIPH REGULATIONS

Topic	Regulatory Provision	Current Policy	Alternative MTW Policy for Public Housing Program
Annual Income	24 CFR Part 5.609(a)(4) 5.609(c)(8)(x 11	Any income derived from an asset to which any member of the family has access Adoption assistance payments for any child in excess of $480.00 received.	Excludes asset from the determination of annual income to the extent the amount does not exceed $50,000. All income earned by fulltime student will be excluded who is over18. Students who are HOH or spouse are not excluded. All income earned by a family from adoption assistance will be excluded.
Income Exclusion for Person Enrolled in FSS Program	24 CFR Part 5.609(b)(1)	Incremental earnings and benefits resulting in any family member from participation in a qualifying **State or local employment training** programs (including training programs not affiliated with a local government) and training of a family member as resident management staff.	Exclude 100 percent of any incremental earnings from wages or salaries earned by any family member during the first year of FSS program participation, 75% in 2nd year, 50% in 3rd year, 25% in 4th year and 0% in 5th year, as long as the household is enrolled in the FSS Program. This will not exceed 5 years. A family's eligibility to receive this optional income disallowance is limited to a total of 48 months. In addition, for families that qualify and receive the federal EID, the total number of months that a family may receive the optional income disallowance provided for under this subparagraph and under the Federal Earned Income Disregard (EID) may not exceed 48 months. In no event shall the family receive the exclusion provided for under this subparagraph during the same period said family member is receiving the federal EID as set forth in 24 CFR Part 5.617. Additionally, the current exclusion covering incremental earnings of any family participating in a state or local program will be expanded to include any qualifying **federal** program, whether or not the member is enrolled in the FSS program

Topic	Regulatory Provision	Current Policy	Alternative MTW Policy for Public Housing Program
Business Income for Resident Owned Businesses	24 CFR Part 5.609(b)(2)	The net income from the operation of a business or profession is included in determining annual income.	Exclude 100 Percent of any net income derived from the operation of a businesses; provided the business qualifies as **a resident owned business** under 24 CFR Part 963.5. During the first year of enrollment in FSS program 100 percent; 75 percent in the second year; 50 percent in the third year; 25 percent in the fourth year; 0 percent exclusion thereafter.
Earned Income Disallowance	24 CFR Part 960.255	Incremental income earned by a family member, provided the increase in income is the result (1) of employment of a family member was previously unemployed for one or more years prior to employment; (2) increased earnings by a family member during participation in any economic self-sufficiency or other job training program; or (3) result of new employment or increased earnings of a family member during or within six months after receiving assistance, benefits or services under any state program for temporary assistance for needy families	The Federal EID benefit is embedded into the Rent Simplification rule so the provision of EID by definition of regulation, and annual tracking is eliminated for LIPH Participants. Families will not lose out on the benefit, however, ECC/HANH will help streamline staff responsibility by eliminating the requirement. The Federal Earned Income Disregard (EID) will continue to be implemented in the LIPH program for families who are required to report increase in wages or new job under the LIPH Rent Simplification Rules. The maximum amount of time a family can be enrolled in the Federal EID is 24 months with a start/stop clock of 48 months. At the beginning of the 12 months of 50% EID, an interim will not be conducted; the family will remain at the 100% until the scheduled bi/tri annual certification comes up. Families who do already receive the benefit of no increase in rent with higher wages under the Rent Simplification rule will be tracked in Elite under EID at time of Bi-Tri annual certifications.
Mandatory Deductions	24 CFR Part 5.611	(1) $480 for each dependent; (2) $400 for any elderly family or disabled family; (3) The sum of the following to the extent the sum exceeds three percent of annual income: (I) Un-reimbursed medical	Eliminate the outlined mandatory deductions under this part. These deductions will be considered as Exceptional Expense Deductions

Topic	Regulatory Provision	Current Policy	Alternative MTW Policy for Public Housing Program
		expenses of any elderly family or disabled family; and (ii) reimbursed reasonable attendant care and auxiliary apparatus expenses for each member of the family who is a person with disabilities (4) Any reasonable childcare expenses necessary to enable a member of the family to be employed or to further his or her education.	
Additional (Exception) Expenses Deductions	24 CFR 5.611	A PHA may adopt additional deductions from annual income. ECC/HANH had none	Families with verifiable deductions in excess of $2,000 will be allowed to request that these additional expenses be used in determining TTP. These verifiable deductions must exceed $2,000 and shall be the sum of (1) Mandatory Deductions determined in accordance with Section 5.611 (2), plus non-reimbursed utility expenses (except telephone and cable)
Total Tenant Payment	24 CFR 5.628	(a) Determining total tenant payment (TTP). Total tenant payment is the highest of the following amounts, rounded to the nearest dollar: (1) 30 percent of the family's monthly adjusted income; (2) 10 percent of the family's monthly income; (3) If the family is receiving payments for welfare assistance from a public agency and a part of those payments, adjusted in accordance with the family's actual housing costs, is specifically designated by such agency to meet the family's housing costs, the portion of those	The Total Tenant Payment (TTP) will be based upon (1) income-tiered TTP structure or the minimum TTP $50 for a family with income of up to $2,500 annually.

Topic	Regulatory Provision	Current Policy	Alternative MTW Policy for Public Housing Program
		payments which is so designated; or (4) The minimum rent, as determined in accordance with Sec. 5.630.	
Hardship Provision for Exceptional Expenses	24 CFR 5.611(2))	A PHA may adopt additional deductions from annual income. The PHA must establish a written policy for such deductions.	A family may be exempt from minimum rent as follows; When the family has lost eligibility for or is awaiting an eligibility determination for a Federal, State or local assistance program, including a family that includes a member who is a non-citizen When the family would be evicted because it is unable to pay the minimum rent When the income of the family has decreased because of changed circumstances, including loss of employment. Family whose shelter expenses, plus un-reimbursed medical, childcare and disability expenses exceed 40 percent of annual income or whose medical, childcare or disability expenses of $6,000 or more annually may seek a deduction in rent for exceptional expenses.
Minimum Rent	24 CFR 5.630	A family may be exempt from minimum rent of $50.00 as follows: (I) When the family has lost eligibility for or is awaiting an eligibility determination for a Federal, State, or local assistance program, including a family that includes a member who is a non-citizen; (ii) When the family would be evicted because it is unable to pay the minimum rent; (iii) When the income of the family has decreased because of changed circumstances; (iv) a death has occurred in the family's household; (v) any other circumstances to be considered by the PHA to be reason to waive the minimum rent requirement.	A family may only receive one hardship exemption from the minimum rent requirement during a twelve-month period, unless a tenant is elderly, disabled, or is enrolled in ECC/HANH's Family Self Sufficiency Program. The minimum rent requirement may be waived more than once during a twelve-month period if at least one adult member of the household enrolls in the Family Self Sufficiency Program (the "FSS Program"). Elderly and disabled families are not required to enroll in the FSS Program.
Utility Allowances and	24 CFR 5.632(a) and (b)	Tenant Paid Utilities to be deducted from TTP to determine tenant rent.	No. Change. ECC/HANH will pay all utilities except for electricity at Westville Manor, Fairmont Heights,

Topic	Regulatory Provision	Current Policy	Alternative MTW Policy for Public Housing Program
Reimbursements			McConaughey Terrace and all Scattered Site properties.
Annual Reexamination of Income and Family Composition	24 CFR 960 Part 257	Reexamination of income must occur every year, except every two years for elderly or disabled households.	Reexamination of income will occur every three years for Elderly and Disabled families and every two years for all other families. Annual update of changes in family composition for persons 18 years of age and older that are added or subtracted from the family. ECC/HANH will do UIV and submit a 50058 annually. Additionally, the Community Service requirement will be reviewed annually for all household members who are not disabled, working less than 20 hours per week or enrolled in classes under the FSS program.
Interim Reexamination	24 CFR 960 Part 257	A family may request an interim reexamination of family income because of any changes since the last examination. The owner must make the interim reexamination within a reasonable time after the family request. Currently, family must report any change in income that amounts to $200 or more a month.	A family can request only three interim re-examinations each 12 months with the exceptions of those conditions where they are required to report certain changes in family composition or certain changes in family income. A family, except for elderly or disabled or a family enrolled in FSS may make **one** request for an **interim** for a hardship exemption each 12 months.
Verification of Wages, Salaries and Assets below $5,000 and Assets below $50,000	24 CFR 5.659	The owner must obtain and document in the family's file third party verification of the following factors or must document in the file why third-party verification was not available :(1) Reported family annual income; (2) The value of assets; (3) Expenses related to deductions from annual income; and (4) Other factors that affect the determination of adjusted income.	Only a self-certification will be required for income up to and including $5,000.00. For income above $5,000.00 two most recent pay stubs or a W-2 or 1099 dated within 90 days of effective date of re-examination. ECC/HANH will continue to conduct EIV or UIV. Asset exclusion is raised to $50,000.00 and only self-certification will be required.
Determination of Tenant Total Payment (TTP)	24 CFR 5.628	a) Determining total tenant payment (TTP). Total tenant payment is the highest of the following amounts, rounded to the nearest dollar: (1) 30 percent of the family's monthly adjusted income; (2) 10 percent of the family's monthly income; (3) If the	TTP based upon income-tiered approach. No family shall be subject to an increase in TTP of greater than $25.00 a month during the second year that the family is subject to the Rent Simplification Policy. The increase in TTP during the third year the family is subject

Topic	Regulatory Provision	Current Policy	Alternative MTW Policy for Public Housing Program
		family is receiving payments for welfare assistance from a public agency and a part of those payments, adjusted in accordance with the family's actual housing costs, is specifically designated by such agency to meet the family's housing costs, the portion of those payments which is so designated; or (4) The minimum rent	to Rent Simplification shall not exceed more than $50 during the third year; $75 a month during the fourth year; and $100 a month above the monthly TTP in the year immediately preceding the implementation of Rent Simplification. The families TTP after the fifth year shall be whatever amount is determined under Rent Simplification. These limitations on rent increase shall only apply to increases in TTP that result from the imposition of Rent Simplification and not for increases that result from changes in family composition or changes in family income.

HOUSING AUTHORITY OF THE CITY OF NEW HAVEN

MOVING TO WORK SUFFICIENCY PROGRAM

RENT SIMPLIFICATION PROCEDURES FOR THE SECTION 8 MTW VOUCHER PROGRAM

Housing Choice Voucher Program Rent Simplification

ECC/HANH believes there is a better way to administer essential housing programs, one that encourages long-term self-sufficiency for both the program participants as well as the agency.

The Rent Simplification policies apply only to the Housing Choice Voucher (HCV) Program included under the agency's MTW Program. The Moderate Rehabilitation Program, Mainstream for Elderly, Welfare to Work VASH, RAD, and Enhanced Vouchers are not covered by this policy.

Rent Simplification: Equity & Efficiency
The proposed system rewards families who increase their incomes and provides them with more opportunities to save while easing ECC/HANH's burden of administering these housing programs.

Everyone Should Contribute
ECC/HANH believes that every family should contribute towards their housing. Under Rent Simplification, the criteria under which a family can claim zero income and not pay any rent are not changed. What will change is the amount of time families will be permitted to request an interim adjustment. The minimum rent will be increased from $25.00 per month to $50.00 per month for the HCV Program.

Fiscal Equity for ECC/HANH
Rent Simplification is forecast to be revenue neutral. In other words, the implementation of Rent Simplification will not increase the amount of rental revenue to the ECC/HANH.

Approvable Method
Rent Simplification allows all stakeholders to easily understand how tenant rents are determined, and armed with some basic income data, anticipate what future rents will be. This will allow families to easily plan for future expenses and savings.

Measurable Reduction in Administrative Time
By simplifying the rent determination and deduction procedures in Federal Public Housing, Rent Simplification makes the job of recertifying tenants significantly easier.

Transition to Avoid Hardships
ECC/HANH has devised a system that is not only revenue neutral for the organization but will not result in any undue hardship to our families. There will be a transition period of one year from the current income-based rent determination process to the new income tiered rent determination process. No family will have an increase in Total Tenant Payment (TTP) during the first year they are subject to the requirements of this Rent Simplification Policy. Please note that this hold harmless provision does not apply to increases in TTP that result from an increase in family annual income above the amount earned in the reporting period immediately preceding the family being subject to Rent Simplification. No family shall be subject to an increase in TTP of greater than $25.00 a month during the second year that the family is subject to the Rent Simplification Policy. The increase in TTP during the third year the family is subject to Rent Simplification shall not exceed $50; $75 a month during the fourth year; and $100 a month above the monthly TTP in the year immediately following the implementation of Rent Simplification.

Asset Exclusion
Asset exclusion is raised to $50,000.00. Increasing the asset exclusion amount allows residents to accumulate more assets before they are calculated as income. Families will self-certify that they do not have assets in excess of $50,000.00.

Earned Income Disallowance
The Earned Income Disallowance (EID) under Sec. 5.617 for all HCV participants EID is eliminated.

Other Exclusions
All adoption assistance payments will be excluded from income calculations under Section 5.609(c) (8) (v) as the $480 dependent deduction is eliminated. All income earned by full-time college students will no longer be included in the determination since there will no longer be the $480 dependent deduction to offset income.

Annualized Income Calculation
Prospective and past income may be used to calculate resident rents, especially for families with irregular or sporadic employment histories. For families with income of up to and including $5,000.00 we will accept a self-certification. For families earning more than $5,000.00 of wages and salaries we want pay stubs covering the most recent four weeks of employment or a W-2 or 1099 within 180 days of the effective date of recertification. We must complete EIV or other UIV as required by HUD.

Annual Reexaminations
Reexaminations are currently conducted every year for non-elderly households and every two years for elderly and disabled households. ECC/HANH spends on average three hours per annual reexamination. Under Rent Simplification, annual reexaminations will occur every two years for non-elderly households and every three years for elderly and disabled households. These changes will allow families who experience increases in income to retain all of their increased earnings between annual reexaminations. During the first year all families will be recertified. This process will be phased in over a three-year period.

Effective FY15 (October 2014), ECC/HANH updated its definitions of elderly/disabled and work-able families. Under the policy change, an elderly/disabled family will be defined as one in which all adult members (excluding live-in attendants) are elderly and/or disabled. A work-able family will be one that doesn't meet the new elderly/disabled definition. Work-able households under the new definition will have reexaminations every two years (biennial schedule) and elderly/disabled households will have annual reexaminations every three years (triennial schedule).
ECC/HANH believes this new definition more closely matches the spirit of a "work-able" family since all work-able families would have at least one work-able adult. Under the prior definition, an elderly/disabled family only needed a head, co-head, or spouse to be elderly or disabled which led to some families with work-able adults being categories as elderly/disabled. This change will also give ECC/HANH the ability to better track earnings and employment for work-able families; and the better population division will give ECC/HANH the flexibility to implement work-able specific rent policy changes in the future if it so chooses.

Deductions for Exceptional Expenses
Excess resources are dedicated to verifying deductions for child care, medical and disability allowances. Third party verifications of these amounts are difficult to accomplish, and the agency more often than not relies upon first- and second-party verifications of these deductions. Obtaining verification data also places an undue burden on the resident. To simplify this process, ECC/HANH will eliminate standard deductions for these amounts for elderly, disabled and non-elderly households.

Households with exceptional expenses may request a rent reduction. This includes large families (more than two children). It also includes families with high medical expenses, disability assistance expenses, or childcare expenses. Combined, exceptional expenses must total no less than $2000.00 in order for family to qualify for the additional monthly rent deduction.

The amount of expense is set in $2,000.00 tiers. This allows ECC/HANH to move away from verifying every last dollar. Tenants are not required to provide documentation of every dollar of expense; rather, tenants need only provide documentation sufficient to meet the appropriate tier.

The amount of monthly rent reduction is established at the mid-range of the tier.

Households with exceptional expenses will receive a direct reduction of the monthly rent. However, no tenant's rent will be reduced below a rent of $50.00 as a result.

Tiered Amount of Expenses	Monthly Rent Reduction
$ 2,000 - $ 3,999	$ 75 (equivalent to $3,000 deduction)
$ 4,000 - $ 5,999	$ 125 (equivalent to $5,000 deduction)
$ 6,000 +	Hardship Review

Changes in Family Composition
Residents are still required to get permission from the Housing Manager and the Director of Housing, Management to add anyone to a household and to report changes in family composition. A family's rent is recalculated if the addition or subtraction of a household member results in an income change of $200.00 per month or more, or that causes the family to move from one income tier to another. This increase in rent does not count as an interim reexamination.
Mandatory Interim Reexaminations Policy
Residents must request an interim reexamination if any of the following conditions occur:

Change in family composition that affects the voucher size or bedroom size.

The addition of a family member 18 years of age or older

Change in family composition that causes the family to move from one income tier to another with a higher rent schedule.

Addition of a live-in aid
Income increase following an interim rent reduction

If ECC/HANH grants an exceptional deduction for any family and there is a subsequent change then the family must report that change to ECC/HANH.

Optional Interim Reexaminations Policy
Residents have the option to request three (3) interim reexaminations during every twelve (12) month period. Interims may be granted in the following instances:

Decrease in family income that is expected to last 90 days or more if it will result in a change in the family's income tier (exclude seasonal workers; see below)

Increase in Exceptional Expenses of at least $2,000.00

Interim rents normally remain in place until the next scheduled reexamination. If a family experiences an increase in income it is not necessary for the family to report this increase in income until the next scheduled certification date, except when the increase occurs after an interim decrease has been processed. This rule does not apply to Hardships. See language related to hardships.

Households receiving a requested interim rent reduction must report any subsequent income increase to ECC/HANH within thirty (30) days of occurrence. Failure to report the change within thirty (30) days results in retroactive rent changes, and depending on the severity of the circumstances, lease termination.

Seasonal workers who are employed for a period of time less than 12 months annually will have their rent calculated over a 12-month period using the 9 or 10 months of income earned. During the months the worker is not actively working, the family will not be able to request a rent reduction as the rent has already been adjusted over a 12-month period.

Permanent loss of income (i.e., death of an income earner) results in a permanent, rather than interim, rent reduction. This decrease in rent does not count as an interim reexamination. Under this circumstance, the family is not required to report a subsequent increase in income until the next scheduled certification.
Verification of Annual Income from Wages and Salaries and Assets
To reduce the administrative burden associated with the verification of income ECC/HANH has amended its Admission and Continued Occupancy (ACOP) to specify that:

For earnings from wages and salaries where Annual Income for the prior period of up to and including $5,000.00, self-certification from family is all that shall be required as verification of income.

For earnings from and salaries of more than $5,000.00 the most recent pay stubs for recent 4 weeks of employment, or W-2 or 1099 within 180 days of the anniversary date shall be required in addition to the self-certification, but only to the extent that verification of Annual Income is not available from a third-party source of Upfront Income Verification.

Self-certification of all sources of Annual Income shall be required in all cases.

For families with total assets of $50,000.00 or less a self-certification of said assets shall be required.

Income Tiered Rents Calculated within $1,000 Bands
Rents are based on $1,000.00 income bands starting at $2,500.00. Using a band-based rent schedule allows the ECC/HANH and residents to move away from verifying every last dollar earned and deducted. (See Exhibit A)

On January 31, 2007, both the median and mode percentage of Total Tenant Payment (TTP) to annual income is 28.5 percent. That is, most families pay 28.5 percent of their family income (before utility allowance) as rent. Fifty-two (52) percent of households pay 28 percent or more of annual income for TTP; six percent pay less than 10 percent; 13 percent pay between 10 and 20 percent; and 26 percent pay between 20 and 27 percent of income as TTP.

Rent will be set at 28.50 percent of income for income tiers of $1000.00 starting at $2,500.00. The rent will be calculated at the lower end of each tier. For example, for the $2,500.00 to $3,499.00 tier, the rent will be calculated at 28.50 percent of $2,500.00. Families with incomes below $2,500.00 will be charged the minimum rent. Families will be permitted to apply for a hardship if verifiable proof is provided that their total expenses exceed $2,000.00.
Minimum Rents

Families with annual income below $2,500.00 will pay a minimum rent of $50.00. In no event shall any family pay less than 25 percent of its Annual Income for TTP.
Zero (0) Income Households
A family claiming zero ($0) rent is automatically exempt from the minimum rent requirements for a 90-day period when the family's circumstances fall into any one of the following criteria:

- When a family has lost eligibility or is awaiting eligibility determination from a Federal, State or local assistance program;
- When the family would be evicted because it is unable to pay the minimum rent;
- When the income of the family has decreased because of changed circumstances, including loss of employment;
- When a death in the family has occurred; or
- Other circumstances determined by ECC/HANH to be reasons to waive the minimum rent requirement (collectively, the "Criteria for Minimum Rent Exemption").

If a family is unable to pay the minimum rent because of a financial hardship, the family is eligible for a temporary or long-term exemption from the minimum rent requirement and the HAP will be adjusted accordingly.

A temporary hardship exemption exists when none of the above criteria is expected to last for more than 90 days. At the end of the 90 days, the family will undergo an interim increase.

A long-term hardship exemption exists when at least one of the above criteria is expected to last for more than 90 days. At the end of the long-term hardship, an interim is conducted to adjust the family's income.

A family may only receive one hardship exemption from the minimum rent requirement during a twelve-month period, unless a participant is elderly, disabled or is enrolled in ECC/HANH's Family Self-Sufficiency Program. The minimum rent requirement may be waived more than once during a twelve-month period if at least one adult member of the household enrolls in the Family Self Sufficiency Program (the FSS Program). Elderly and disabled families are not required to enroll in the FSS Program.

Once ECC/HANH identifies a participant's need for a hardship exemption from the minimum rent requirement or the family requests such exemption, the minimum rent shall be suspended immediately for a period of 90 days. At the end of the hardship, an interim will be conducted to bring family up to speed on current household income.

Hardship Review

All "Applications for Exemption from Minimum Rent" shall be forwarded to the Hardship Review Committee.

The Hardship Review Committee shall consist of the Executive Director or his/her designee, the Chief Operations Officer or his/her designee, the Service Center Director or his/her designee, and the Assistant Executive Director of Community and Economic Development or his/her designee. At the family's option, the Hardship Review Committee may include one (1) participant of ECC/HANH who is in good standing.

The Application for Exemption from Minimum Rent shall originate from the family or an ECC/HANH employee if the family experiences any one of the Criteria for Minimum Rent Exemption.

When a participant submits an application or an ECC/HANH employee submits an application on behalf of a participant. ECC/HANH will suspend the minimum rent requirement commencing on the first of the month following the date of the application for a period of 90 days and adjust the HAP payment accordingly.

The participant's assistance cannot be terminated for nonpayment of minimum rent while participant's Application for Exemption from Minimum Rent is pending or during the 90-day period of suspension, whichever is longer.

The Hardship Review Committee shall send a letter to all participant families who have applied for Hardship Exemption from Minimum Rent stating:

- that ECC/HANH has received an Application for Exemption from Minimum Rent,
- that ECC/HANH will suspend the minimum rent requirement for 90 days effective as of the first of the next month and the effective dates of the 90-day suspension,
- that there can be no termination of assistance for non-payment of rent during the suspension period;
- the date for a meeting with the participant to discuss the hardship exemption request, giving the participant family at least ten days advance notice of such meeting and informing the participant that he or she may have one opportunity to reschedule the meeting; and
- that, with the exception of elderly and disabled families, the participant family has been referred to the FSS program and will not be able to receive a hardship exemption in excess of 90 days without enrolling in the program.

The Hardship Review Committee will review the circumstances surrounding the request and determine if the request is temporary, long term or nonexistent.

If the Committee determines that ***the hardship is of a temporary nature (the hardship is expected to last less than 90 days***), at the end of the 90-day period, the participant's rent will be reinstated to the minimum rent retroactively to the initial date of suspension. The participant will have an opportunity to enter into a reasonable repayment agreement with ECC/HANH for any back rent that is due and owing to ECC/HANH.

If the Committee determines that the ***hardship is of a long-term nature (the hardship is expected to last more than 90 days),*** the tenant shall be exempt from the minimum rent requirement from the first of the month following the date of the application for exemption from the minimum rent until such time that the hardship no longer exists.

ECC/HANH may deny a participant a long-term exemption from the minimum rent requirement, if the participant fails to attend the scheduled meetings with the Hardship Review Committee. ECC/HANH will provide each participant one opportunity to reschedule the meeting. If the participant fails to attend the scheduled meetings, ECC/HANH may deny the long-term exemption from the minimum rent requirement. The letter scheduling the meeting, shall inform participants that persons with disabilities are entitled to reasonable accommodation with regard to this requirement.

Except for Elderly or Disabled families, no tenant shall be exempt from the minimum rent requirements for more than 90 days during a one-year period unless at least one member of the family who is 18 years of age or older enrolls and actively participates in ECC/HANH's FSS Program for job or benefit counseling. Such family member(s) shall enroll in the FSS program within 30 days from the date of the Application of Exemption from Minimum Rent.

If the hardship is determined to be nonexistent, the participant will be responsible for paying rent to ECC/HANH for any rent that was suspended while tenant's Application for Exemption from Minimum Rent was pending. The minimum rent shall be re-instated retroactively to the initial date of the suspension. Participant will have an opportunity to enter into a reasonable repayment agreement with ECC/HANH for any back rent that is due and owing to ECC/HANH.
Upon completion of the review process, the Hardship Review Committee shall render a written recommendation to the Executive Director, who shall then adopt or reject the recommendation and shall issue a written decision that states as follows:
If the hardship exemption is determined to be short term:

- that a short-term hardship exemption was granted;
- the effective dates of the exemption;
- the basis for the decision to grant a short-term exemption, including that a long-term exemption was denied and the reason that such long-term exemption was denied; and
- that the participant has a right to enter into a reasonable repayment agreement with ECC/HANH for the minimum rent that was suspended and is now owing to ECC/HANH.

If the hardship exemption is determined to be long term:

- that a long-term hardship exemption was granted;
- whether the long-term exemption is permanent or subject to periodic review and, if subject to periodic review, when such review will take place; and
- that all non-elderly, non-disabled participants are required to comply with FSS requirements as a condition of the receipt of a long-term exemption; and

- that the participant must notify ECC/HANH within 10 days if the hardship ceases to exist because the participant has obtained a source of income sufficient to pay (at least) the minimum rent.

If the hardship is determined to be non-existent:

- that a hardship exemption was denied;
- the reason for such determination; and
- the terms and condition on which the participant family must pay back the minimum rent that was suspended and is now owing to ECC/HANH.

All letters concerning Hardship Review Committee determinations shall state that any participant who disagrees with the decision may request an informal hearing in accordance with ECC/HANH's hearing procedures, a copy of which will be included with the written decision. In cases where a hearing is sought, no action shall be taken by ECC/HANH until the grievance process is completed.

Mixed Families
For mixed families, where some households include members with citizenship or eligible immigration status as well as those without, rents are calculated using the simplification model; subsidy is then prorated using current methods.

Fraud Prevention
After two or more instances of job loss or income drop within ninety (90) days of a scheduled reexamination (based on current and prior reexamination history), ECC/HANH sets a rent based on the past year's W-2 or other information available for income verification. Households are advised that this is a potential fraud issue and that they have the right to grieve through the normal process to more fully explain the reasons for the pattern of income loss. ECC/HANH will set the rent after the Conference Panel review.
Households with two or more instances of job loss or income drop within ninety (90) days of a scheduled certification do not have access to the Hardship Review Committee.

Rent Simplification Implementation – Housing Choice
Residents will receive notice of the new policy on July 1, 2007 and the policy will take effect on January 1, 2008 for all reexaminations with an anniversary effective date on or after January 1, 2008 and for all new lease-ups and residents requesting interim reexaminations after January 1, 2008.
A staggered approach is used to integrate the two-year and three-year reexamination cycles.
Initially in fiscal year 2008, all families will be re-examined during the first year.
In the second year of the program (2009), two thirds of the elderly/disabled families will be re-examined and one half of the non-elderly/non-disabled families.
In the third year of the program (2010), one third on the elderly/disabled families will be re-examined and one-half of the remaining non-elderly/non-disabled families.
Rent Simplification is expected to be fully implemented by December 31, 2010.

SEMAP WAIVERS

The SEMAP verification methods and ratings are set forth under 24 CFR Part 983. As a result of the Rent Simplification Plan many of these indicators will either no longer be relevant or the Authority and/or HUD will be unable to measure ECC/HANH's performance; therefore, ECC/HANH will request a waiver of the following SEMAP indicators beginning October 1, 2007.

Sec. 985.3(c). **Determination of Adjusted Income**.
Beginning October 1, 2007, Total Tenant Payment will be based Annual Income by income tiers. Additional, ECC/HANH will no longer include assets of less than $50,000in the determination of Annual Income. There will no longer be any Mandatory Deductions; therefore, a waiver of this Section is required.

Section 985.3(j) **Annual reexaminations**.
This indicator shows whether the PHA completes a reexamination for each participating family at least every 12 months (24 CFR 5.617). A waiver of this indicator is required since ECC/HANH will no longer reexamine every family each year.

Section 985.3(m) **Annual HQS Inspections**.
This indicator shows whether the PHA inspects each unit under contract at least annually. (24 CFR 982.405(a). ECC/HANH will no longer inspect every unit every year, but will instead inspect units according to the families' biennial or triennial recertification schedule.

Section 985.507(m) **Rent to Owner: Reasonable Rent**

Section 985.3(n) **Lease-Up**.
This indicator shows whether the PHA enters HAP contracts for the number of units reserved under ACC for at least one year. Due to the funding fungibility under MTW, Section 8 funds are used according to the priorities set forth in the MTW Annual Plan.

Alternative Inspection Schedule
ECC/HANH will no longer inspect each unit every year, but will instead inspect units according to the families' biennial or triennial recertification schedule, unless:
The participant or landlord requests a special inspection due to violations noticed by either party.

Hardship Waiver Policy and Guidelines
Families with Annual Income below $2,500 annually shall pay the minimum rent of $50.00 per month.

All families placed on minimum rent with the exception of elderly and disabled families will be referred to the Family Self Sufficiency Program.

If a family is unable to pay the minimum rent because of a financial hardship, the family is eligible for a temporary or long-term hardship exemption from the minimum rent requirements.

All families placed on minimum rent must be informed in writing of the procedures for applying for a hardship exemption from the Minimum Rent Requirement and the ability to have minimum rent waived.

All families who apply for such hardship exemption, with the exception of elderly persons and persons with disabilities, will be referred to the Family Self Sufficiency Program in order to assist the family in moving towards self-sufficiency. ECC/HANH will notify all families of their right to request a hardship exemption from the minimum rent requirement and in accordance with the provisions set forth herein. Participants will be notified of their right to request a hardship exemption through the Application for Exemption from Minimum Rent, a copy of which will be provided to participants at lease-up and at each recertification appointment and mailed to participants at each interim recertification. The policy and procedures for requesting such hardship exemption will also be included in participant rent change notifications, Application for Exemption from Minimum Rent and all form documents related to the exemption process.

Criteria for Hardship Exemption from Minimum Rent Requirement.

- A family is automatically exempt from the minimum rent requirements for a 90-day period when the family's circumstances fall into any one of the following criteria:
- When a family has lost eligibility or is awaiting eligibility determination from a Federal, State or local assistance program;
- When the family would be evicted because it is unable to pay the minimum rent;
- When the income of the family has decreased because of changed circumstances, including loss of employment;
- When a death in the family has occurred; or

- Other circumstances determined by ECC/HANH to be reasons to waive the minimum rent requirement (collectively, the "Criteria for Minimum Rent Exemption").

If a family is unable to pay the minimum rent because of a financial hardship, the family is eligible for a temporary or long-term exemption from the minimum rent requirement and the HAP will be adjusted accordingly.

A temporary hardship exemption exists when none of the above criteria is expected to last for more than 90 days. At the end of the 90 period, an interim will be completed to set the family to rent based on the new current income.

A long tern hardship exemption exists when at least one of the above criteria is expected to last for more than 90 days. At the end of the long-term hardship, an interim will be completed to set the family to rent based on the new current income.

A family may only receive one hardship exemption from the minimum rent requirement during a twelve-month period, unless a participant is elderly, disabled or is enrolled in ECC/HANH's Family Self-Sufficiency Program. The minimum rent requirement may be waived more than once during a twelve-month period if at least one adult member of the household enrolls in the Family Self Sufficiency Program (the FSS Program). Elderly and disabled families are not required to enroll in the FSS Program.
Once ECC/HANH identifies a participant's need for a hardship exemption from the minimum rent requirement or the family requests such exemption, the minimum rent shall be suspended immediately for a period of 90 days.

Initiation of Hardship Exemption Review
An application for Exemption from Minimum Rent may originate from either an ECC/HANH employee or the participant family.

ECC/HANH employees must complete and submit an Application for Exemption from Minimum Rent on behalf of a participant family whenever any evidence exists that the family falls into any one of the Criteria for Minimum Rent Exemption (as set forth above).

A participant family also has the right to request a hardship exemption from minimum rent. Such request must be in writing and must state the family circumstances that qualify the family for a hardship exemption.

Notification of the Right to a Hardship Exemption
ECC/HANH will notify all families of the ability to receive a hardship exemption from minimum rent and the procedures for applying for such a hardship exemption in the Application for Exemption from Minimum Rent, a copy of which will be provided to participants at lease up and at each recertification appointment or mailed to participants for interim recertifications.

ECC/HANH will also notify all families in writing of the ability to receive a hardship exemption from minimum rent and the procedures for applying for such a hardship exemption in the following documents: participant rent change notifications, the Application for Exemption from Minimum Rent and all form documents related to the hardship exemption process.

ECC/HANH will also notify all families in all of the above documents that all families that are exempt from the minimum rent requirements will be referred to the Family Self Sufficiency (FSS) Program in order to assist the family in moving toward self-sufficiency. Elderly and disabled families are not required to participate in the FSS program.
Significant Change to MTW FY20 Plan Amendment #1

Rent Simplification Interims HCV & LIPH:
Rent Simplification in both LIPH and HCV will include a request to adjust rent during COVID19 and any similar pandemic or National, State or Local emergency affecting a large number of families in the community. In order to prevent staff having to reprocess files when families go back to work during a time like this, ECC/HANH will create a letter which advises the families of decrease to their rent for 120 days (4 months), as a result of loss or decrease in income. At the end of the 4 months, the rent will be adjusted back to what it was before the decrease. Staff would process 2

actions, the decrease, and a second action (effective on the 1st day of the 4th month) which would be an increase back to previous amount. This way, families will not need to report the increase and staff can give 30-day notice of the potential increase change at the same time they are giving the decrease notice.

If families are not yet back to work or the change is permanent, they must report the change to ECC/HANH as soon as they are aware so that the second interim may be cancelled or adjusted.

This interim option does not cancel or supersede the current interim change rule where families are not required to report a new income or increase in income if the previous decrease was associated with an annual certification. In other words, Interim rents normally remain in place until the next scheduled reexamination. If a family experiences an increase in income it is not necessary for the family to report this increase in income until the next scheduled certification date, except when the increase occurs after an interim decrease has been processed. With that said, COVID19, or similar pandemic or national, state or local emergency related interim decreases will remain in effect for the full 120 days. Any increases after this time period must be reported to ECC/HANH within 10 days of the change.

During these moments, the start and end date of interim decrease requests will made clear to families of ECC/HANH via current forms of communication with families.

Minimum Rent Hardship LIPH & HCV:
The three-month hardship timeframe will be increased to four months during COVID19 and any similar pandemic or national, state or local emergency affecting a large number of families in the community. Additionally, families who fall under the hardship repayment requirement will not be required to repay hardship.

Housing Choice Voucher HQS Inspections
HQS Inspections may be conducted via video conference on a case by case basis with the Owner or his/her designee present at the inspection site. Inspection appointments will be scheduled as usual and will be attended in person by the landlord or designee. All HQS inspections forms will be mailed to the owner or designee in advance of the scheduled appointment. A certified HQS inspector must participate on the video conference and will guide the homeowner or designee through the inspections process. This process will be allowed for initial inspections of previously inspected units, meaning if a unit was previously occupied by a family receiving HCV subsidy, the unit may qualify for a video inspection for initial inspection for new voucher holder, as well as special inspections and bi/triennial inspections. Failed initial inspections will follow the current inspections protocol and timeline with the added option of proceeding via video conference. A 2nd failed inspection will require that an inspector go out to the site and inspect the corrected deficiencies in person.

The landlord or designee will bring the provided forms to the inspections appt and will sign the landlord portions of all forms while on video conference. The Inspector will serve as the witness to the landlord or designee signature and will sign as such. The inspector must include any notes regarding the process, including any information or areas that were not inspected or discussed during this time.

With the exception of HVAC & other home systems, special inspections may be conducted via video conference. In the same way as the Initial and bi/triennial inspections, a 2nd fail will trigger an in-person inspection by the HQS inspector.

Exceptional Expenses
Applicability- Deductions permitted under 24 CFR Part 5.611(a) shall be permitted only to the extent the sum of anticipated deductions permitted under said Part 5.611(a) for the year are expected to equal or exceed $2,000. Families with Exceptional Expenses that equal or exceed $2,000 may request a rent deduction. The amounts of expenses are set in $2,000 tiers. This allows ECC/HANH to move away from having to verify every dollar of every deduction. Participants will no longer be required to provide documentation for every dollar of expenses, but, instead, participants need only provide documentation sufficient to the expenses of the appropriate tier.

The amount of the rent deduction is established at the mid-range of each tier. Families with Exceptional Expenses will receive a reduction in the rental payment as set forth on the following table:

Families must have more than two qualifying dependents in order to qualify for additional Dependent Deductions
The Elderly/Disabled deductions shall not be used in determining Exceptional Expenses.
Dependent deduction shall only be allowed for families with more than two dependents since the standard amount of this deduction has been included in the determination of the percentage used to calculate tenant rent.

Tiered Amount of Exceptional Expenses	**Monthly Rent Reduction**
$ 2,000 - $ 3,999	$ 75 (equivalent to $3,000 deduction)
$ 4,000 - $ 5,999	$ 125 (equivalent to $5,000 deduction)
$ 6,000 +	Hardship Review

Elderly persons and persons with disabilities always have the right to request a Reasonable Accommodation(s).
Rents are determined in accordance with the methods and income measures set forth in ECC/HANH's Public Housing Rent Simplification Policies.

ATTACHMENT C-1
EXCEPTION TO HCV REGULATIONS

Topic	Exceptions to HCV Program Regulations	Current Policy	Alternative MTW Policy for Housing Choice Voucher Program
Annual Income	24 CFR Part 5.609(a)(4)	Any income derived from an asset, to which any member of the family has access.	Excludes assets, from the determination of annual income to extent the amount is $50,000 or less. All income earned by a fulltime student will be excluded. All income earned by a family from adoption assistance will be excluded.
Income Exclusion for Person Enrolled in FSS Program	24 CFR Part 5.609(b)(1)	Incremental earnings and benefits to any family member, received from participation in a qualifying State or local employment training program, (including training programs not affiliated with a local government); and training of a family member participating as resident management staff.	Exclude 100 percent of any incremental earnings from wages or salaries earned by any family member during the first year of FSS program participation, 75% in 2nd year, 50% in 3rd year, 25% in 4th year and 0% in 5th year, as long as the household is enrolled in the FSS Program. This will not exceed 5 years. Additionally, the current exclusion covering incremental earnings of any family participating in a state or local program will be expanded to include any qualifying federal program, whether or not the member is enrolled in the FSS program.
Business Income for Resident Owned Businesses	24 CFR Part 5.609(b)(2)	The net income from the operation of a business or profession is included in determining annual income.	During the first year of enrollment in the FSS program, exclude 100 percent of any net income derived from the operation of a business; provided the business qualifies as a resident owned business under 24 CFR Part 963.5. 50 percent exclusion during the second year. 25 percent exclusion the third year.

Topic	Exceptions to HCV Program Regulations	Current Policy	Alternative MTW Policy for Housing Choice Voucher Program
Earned Income Disallowance for Persons with Disabilities	24 CFR Part 5.617(a)	Incremental income earned by a previously unemployed disabled person in the 12 months prior to becoming employed, provided the increase in income is the result of; employment of a family member, previously unemployed for one or more years prior to employment; (2) increased earnings by a family member during participation in any economic self-sufficiency or other job training program; or (3) result of new employment or increased earnings of a family member during or within six months after receiving assistance, benefits or services under any state program for temporary assistance for needy families.	Eliminated from HCV program
Mandatory Deductions	24 CFR Part 5.611	(1) $480 for each dependent; (2) $400 for any elderly family or disabled family; (3) The sum of the following, to the extent the sum exceeds three percent of annual income: (i)Un-reimbursed medical expenses of any elderly family or disabled family; and (ii) reimbursed reasonable attendant care and auxiliary apparatus expenses for each member of the family who is a person with disabilities (4) Any reasonable childcare expenses necessary to enable a member of the family to be employed or to further his or her education.	Eliminate all mandatory deductions.

Topic	Exceptions to HCV Program Regulations	Current Policy	Alternative MTW Policy for Housing Choice Voucher Program
Additional (Exception) Expenses Deductions	24 CFR 5.611	None	Families with verifiable deductions at or exceed of $2,000 will be allowed to request that these additional expenses be used in determining TTP. These verifiable deductions must equal or exceed $2,000 and shall be the sum of: Mandatory Deductions determined in accordance with Section 5.611 (a), plus non-reimbursed utility expenses (except telephone).
Total Tenant Payment	24 CFR 5.628	Determining total tenant payment (TTP). Total tenant payment is the highest of the following amounts, rounded to the nearest dollar: (a) 30 percent of the family's monthly adjusted income; (b) 10 percent of the family's monthly income; (c) If the family is receiving payments for welfare assistance from a public agency and a part of those payments, adjusted in accordance with the family's actual housing costs, is specifically designated by such agency to meet the family's housing costs, the portion of those payments which is so designated; or (d) The minimum rent, as determined in accordance with Sec. 5.630.	TTP to be based upon (1) income-tiered TTP structure or the minimum TTP $50 for a family with income of up to $2,500 annually re

Topic	Exceptions to HCV Program Regulations	Current Policy	Alternative MTW Policy for Housing Choice Voucher Program
Hardship Provision	24 CFR 5.630(b)	A family may be exempt from minimum rent as follows: (i) When the family has lost eligibility or is waiting an eligibility determination for a Federal, State, or local assistance program, including a family that includes a member who is a non-citizen; (ii) When the family would be evicted because it is unable to pay the minimum rent; (iii) When the income of the family has decreased because of changed circumstances, including loss of employment.	A family whose shelter expenses, plus un-reimbursed medical, childcare and disability expenses exceed 40 % of annual income or whose medical, childcare or disability expenses of $6,000 or more annually may seek hardship.
Minimum Rent	24 CFR 5.630	$25.00 for HCV. $50.00 for LIPH	HCV increased from $25.00 a month to $50.00 a month so that LIPH and HCV have same minimum rent amount.
Utility Allowances and Reimbursements	24 CFR 5.632(a) and (b)	Tenant Paid Utilities to be deducted from TTP to determine tenant rent.	No change. Tenant paid utilities to be deducted from TTP to determine tenant rent.
Medical Deductions	24 CFR 5.611(c)		No longer applicable unless they exceed applicable threshold.
Annual Reexamination of Income and Family Composition	24 CFR 982.516	Reexamination of income must occur every year, except every two years for elderly or disabled households.	Reexamination of family income will occur every three years for Elderly or Disabled families and every two years for all other families, instead of every year. Reexamination of family composition will only occur if a family notifies ECC/HANH of a change in family composition since this will affect the determination of appropriate size unit. Annual update of changes in family composition for persons 18 years of age and older that are added or subtracted from the family. ECC/HANH will do UIV and submit a 50058 annually.

Topic	Exceptions to HCV Program Regulations	Current Policy	Alternative MTW Policy for Housing Choice Voucher Program
Interim Reexamination	24 CFR 982.516	A family may request an interim reexamination of family income for any changes since the last annual reexamination. ECC/HANH must conduct the interim reexamination within a reasonable time period after the family request. Currently, family must report any change in income that exceeds $200 or more a month.	A family may request a maximum of three interim re-examinations within a 12-month period, with the exception of those conditions where they are required to report certain changes in family composition or certain changes in family income. A family, except for elderly or disabled, may only make one request for an interim for a hardship exemption each 12 months, unless one (1) household member is enrolled in the FSS program.
Verification of Wages, Salaries and Assets below $5,000 and Assets below $50,000	24 CFR 5.659	ECC/HANH must obtain and document in the family's file third party verification of the following factors, or must document in the file why third party verification was not available: (1) Reported family annual income; (2) The value of assets; (3) Expenses related to deductions from annual income; and (4) Other factors that affect the determination of adjusted income.	Only a self-certification will be required for income up to and including $5,000. For income above $5,000 two most recent pay stubs or a W-2 or 1099 dated within 90 days of effective date of re-examination. ECC/HANH will continue to conduct EIV or UIV.
Determination of Tenant Total Payment (TTP)	24 CFR 5.628	Determining total tenant payment (TTP). Total tenant payment is the highest of the following amounts, rounded to the nearest dollar: (1) 30 percent of the family's monthly adjusted income; (2) 10 percent of the family's monthly income; (3) if the family is receiving payments for welfare assistance from a public agency and a part of those payments, adjusted in accordance with the family's actual housing costs, is specifically designated by such agency to meet the family's housing costs, the	TTP based upon income-tiered approach. No family shall be subject to an increase in TTP greater than $25.00 a month during the second year family is of the Rent Simplification Policy. The increase in TTP during the third year of the Rent Simplification Policy shall not exceed $50 a month. The increase in TTP during the fourth year of the Rent

Topic	Exceptions to HCV Program Regulations	Current Policy	Alternative MTW Policy for Housing Choice Voucher Program
		portion of those payments which is so designated; or (4) The minimum rent	Simplification Policy shall not $75 a month. The increase in TTP during the fifth year shall not exceed $100 a month above the monthly TTP in the year immediately preceding the implementation of Rent Simplification Policy. These limitations on rent increase shall only apply to increases in TTP that result from the implementation of the Rent Simplification Policy and not rent increases that result from changes in family composition or changes in family income.
Annual Inspections	24 CFR Part 982.405(a)	ECC/HANH must inspect each unit annually during Section 8 assisted occupancy. 24 CFRP Part 982.405 (a) states that: The PHA must inspect the unit leased to a family prior to the initial term of the lease, at least annually during assisted occupancy, and at other times as needed, to determine if the unit meets the HQS. (See §982.305(b)(2) concerning timing of initial inspection by the PHA.)	ECC/HANH will no longer inspect every unit every year, but will instead inspect units every two years, unless the first unit inspection conducted after the implementation of the Rent Simplification Policy shows that the unit; (1) failed an inspection, or (2) the unit had a failed inspection in the three
			years prior to the implementation of the Rent Simplification Policy. A unit must have three consecutive years without a failed inspection to qualify for the bi-annual inspection. Units for which landlords are requesting increases in HAP payment will also be inspected prior to

Topic	Exceptions to HCV Program Regulations	Current Policy	Alternative MTW Policy for Housing Choice Voucher Program
			ECC/HANH granting any such increase.
Waiver of SEMAP Indicator	24 CFR Part 985.3(c).		Determination of Adjusted Income. Beginning October 1, 2007, Total Tenant Payment will be based Annual Income by income tiers. Additional, ECC/HANH will no longer include assets of less than $50,000 is the determination of Annual Income. There will no longer be any Mandatory Deductions; therefore, a waiver of this Section is required by HUD.
Waiver of SEMAP Indicator	24 CFR Part 985.3(m)		Annual HQS Inspections. This indicator shows whether the PHA inspects each unit under contract at least annually. CFR 982.405(a). ECC/HANH will no longer inspect every unit every year, but will instead inspect a unit every two years unless the unit's inspection history indicates a need for an annual inspection as set forth above.
Waiver of SEMAP Indicator	24 CFR Part 985.3 (n)		Lease-Up. This indicator shows whether or not ECC/HANH enters HAP contracts for the number of units reserved under ACC for at least one year. ECC/HANH currently has a waiver of this provision and request that it be extended until September 30, 2008
Portability procedures	24 CFR Part 983.355 (c) (1)	ECC/HANH would like to have the ability to re-determine the eligibility of adult household members by performing	

Topic	Exceptions to HCV Program Regulations	Current Policy	Alternative MTW Policy for Housing Choice Voucher Program
		a background check to ensure that family members do not have a criminal background.	

Waiver of Requirement to give 12 month notice to family about Payment Standard decrease	24 CFR 982.505 (3)(iii)	(iii) The PHA must provide the family with at least 12 months' notice that the payment standard is being reduced during the term of the HAP contract before the effective date of the change.	The PHA will notify families at the time of biennial or triennial recertification that the payment standard may increase or decrease at the next reexamination based on the approve FMR at that time.
Waiver to allow a decrease in payment standard the effective date of the family's second regular reexamination following the effective date of the decrease in payment standard.		The initial reduction in payment standard cannot take place before the effective date of the family's second regular reexamination following the effective date of the decrease in payment standard.	The PHA will use the payment standard in effect on the date of reexamination whether it is a decrease or an increase.

Appendix 7: Actual Capital Expenses and Portfolio Capital Needs

Table of General Description of All Actual Capital Expenses During the Plan Year

Description	MTW Goal or Initiative	Capital Expenditures Planned FY 2024	Capital Expenditures 9-30-24	CFP Formula Total	CFP Competitive Awards Total	MTW Total	Other Total	Total Estimated Project Cost	Comments
Crawford Interior & Exterior Upgrade, including Health & Safety Work Items	**Continue modernization and capital investment in current housing portfolio**	$1,000,000	$909,390.62	$906,455.62	$0.00	$2,935	$0	$4,200,000	Completed health & safety improvements (electrical panel, fire pump, fire alarm system etc.) initiated in prior years. Funds were allocated for building repairs needed until future Crawford major redevelopment through RAD conversion.
Wolfe Health-Safety Work: Interior-Exterior Upgrade	**Continue modernization and capital investment in current housing portfolio**	$200,000	$167,432.50	$138,882.50	$0.00	$28,550	$0	$2,250,000	Completed phase 1 common area & phase 2 unit health & safety improvements contracts. Funds were allocated for building repairs needed until future Wolfe major redevelopment through RAD conversion. Glendower awarded CNI Planning Grant.
Essex Health-Safety Work: Interior/Exterior Upgrade	**Continue modernization and capital investment in current housing portfolio**	$500,000	$320,452.98	$10,821.19	$0.00	$309,631.79	$0	$2,300,000	Completed exterior envelope & dwelling unit improvements contract. New project to address replacement of basement access doors and foundations, failing carports, replacement of non-code compliant entry stoops & fire-damage repairs bids received September 2024 for implementation in FY 2025.
Scattered Sites West Interior/Building /Site Upgrades	**Vacancy Reduction-Expand housing choice; Continue modernization and capital investment in current housing portfolio**	$200,000	$52,200.50	$50,654.00	$0.00	$1,546.50	$0	$2,000,000	Non-RAD conversion development. Units need kitchen & bathroom upgrade; interior doors, walls, ceilings, appliances, fences, sidewalks, lighting, bldg. exterior repairs, etc. Backlog of unfunded needs. Work performed in conjunction with lead grant abatement. Work pending in FY 2025.

Scattered Sites East Interior/Building /Site Upgrades	**Vacancy Reduction- Expand housing choice; Continue modernization and capital investment in current housing portfolio**	$400,000	$340,683.08	$311,149.30	$0.00	$29,533.78	$0	$4,000,000	Forty of 52 SS East units being considered for RAD conversion. Units need kitchen & bathroom upgrade; interior doors, walls, ceilings, appliances, fences, sidewalks, lighting, bldg. exterior repairs, etc. Backlog of unfunded needs. Work performed in conjunction with lead grant abatement. Work pending in FY 2025.
Scattered Sites Multifamily Non-RAD Locations Interior/Building /Site Upgrades	**Expand housing choice; Continue modernization and capital investment in current housing portfolio**	$200,000	$1,750.00	$1,750.00	$0.00	$0	$0	$6,000,000	Funds spent on 2 units to supplement fire insurance. There are 8 remaining SS Multifamily LIPH units that are not converting to RAD. Units need kitchen & bathroom upgrade; interior doors, walls, ceilings, appliances, etc. Backlog of unfunded needs. Work pending for FY 2025.
Continuation of Lead-Based Paint Abatement at SS West- SS East (CFP & LBP Grant)	**Expand housing choice; Continue modernization and capital investment in current housing portfolio**	$2,000,000	$1,156,845.85	$0.00	$1,156,845.85	$0	$0	$4,700,000	Lead 2017 grant funds fully expended. With lead 2020 grant funds, continued lead paint abatement and related repairs where identified by inspection-risk assessments. Group D 24 units contract in progress. Nine units completed.
Continuation of Housing-Related Hazards Grant activities	**Expand housing choice; Continue modernization and capital investment in current housing portfolio**	$1,500,000	$821,466.96	$0.00	$821,466.96	$0	$0	$3,999,993	Continued housing-related hazards abatement (mold remediation, carbon monoxide-smoke detector installation) activities initiated in FY 2022.
Emergency Safety & Security Grant: Security Camera & Access Control Upgrades at Wolfe & Crawford	**Expand housing choice; Continue modernization and capital investment in current housing portfolio**	$250,000	$27,183.01	$0.00	$27,183.01	$0	$0	$250,000	Security camera enhancement and access control upgrades at Wolfe and Crawford completed. Funds also were expended in prior fiscal year.
Emergency Safety & Security Grant: Security Camera & Access Control Upgrades at Essex	**Expand housing choice; Continue modernization and capital investment in current housing portfolio**	$0	$250,000.00	$0.00	$250,000.00	$0	$0	$250,000	Funds awarded Sept. 2023 for security camera enhancement and access control upgrades at Essex. Work completed. Close out pending.
Agency Wide Vacancy Reduction/Unit Abatement	**Vacancy Reduction- Expand housing choice; Continue modernization and capital investment in current housing portfolio**	$40,000	$88,798.64	$88,798.64	$0.00	$0	$0	$50,000	Funds were allocated for abatement costs and vacancy reduction efforts during FY 2024. Renovated 2 units at SS Multi, 2 units at SS East, 6 units at McConaughy, 1 unit at Westville, 3 units at Essex. Abated 2 units at McConaughy, 2 units at Westville, 3 units at SS Multi, 1 unit at Wolfe, 4 units at Essex.

IQC A&E	**Continue modernization and capital investment in current housing portfolio**	$250,000	$65,724.55	$65,724.55	$0.00	$0	$0	$500,000	A&E consultant firms assisted with design & construction management needs agency wide.
IQC Environmental	**Continue modernization and capital investment in current housing portfolio**	$250,000	$173,292.83	$155,282.83	$0.00	$0	$18,010	$500,000	Environmental consultant firms assisted with potential hazardous materials testing, preparation of scopes and abatement monitoring needs agency wide.
Administration Salaries-Benefits (CFP & MTW)	**Continue modernization and capital investment in current housing portfolio**	$400,000	$337,616.98	$337,616.98	$0.00	$0	$0	$400,000	Covered portion of 3 staff salaries & benefits to support CFP activities.
RAD Initial Year Funding Tool Costs	**Expand housing choice**	$600,000	$60,314.00	$60,314.00	$0	$0	$0	$600,000	As required by HUD, CFP formula funds are allocated for RAD conversions for the anticipated months of calendar year remaining from the Housing Assistance Payment (HAP) Contract effective dates. Amount paid for McConaughy. Estimated amount for Westville and SS Multi initial year funding for future years.
CFFP Bond Debt	**Expand housing choice**	$368,962.50	$368,962.50	$368,962.50	$0.00	$0	$0	$368,962.50	Post defeasance bond debt FY 2024 in accordance with HUD repayment schedule. Payments were made in March and September.
Total		**$8,158,962.50**	**$5,142,115.00**	**$2,496,412.11**	**$2,255,495.82**	**$372,197.07**	**$18,010.00**	**$32,368,956**	

Appendix 8: ECC/HANH Development REAC Scores, 2009 to Present

Development	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Brookside Phase I*	n/a	n/a	99	n/a	n/a	n/a	n/a	95	n/a	92	n/a	n/a	n/a	n/a	n/a	n/a
Brookside Phase II*	n/a	n/a	99	n/a	n/a	n/a	n/a	91	n/a	95	n/a	n/a	n/a	n/a	n/a	n/a
Constance Motley**	91	81	72	85	n/a	93	n/a	n/a	n/a	90	n/a	n/a	n/a	n/a	n/a	n/a
Crawford Manor*	58	n/a	60	n/a	n/a	n/a	n/a	78	69	n/a	n/a	88	n/a	n/a	n/a	n/a
Edith D Johnson Towers**	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95	n/a	n/a	n/a	n/a	n/a	n/a
Eastview Terrace**	74	73	86	46	n/a	n/a	59	57	n/a	n/a	n/a	n/a	95	n/a	n/a	n/a
Mill River/old Farman	90	83	n/a	n/a	n/a	n/a	36	n/a	56	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Katherine Harvey Terrace**	80	50	96	71	n/a	73	n/a	86	n/a	n/a	95	n/a	n/a	n/a	n/a	n/a
McConaughy Terrace*	na	n/a	38	49	n/a	n/a	n/a	n/a	85	n/a	n/a	n/a	82	78	58	70
McQueeney**	65	93	62	69	n/a	n/a	n/a	63	70	n/a	n/a	n/a	64	59	85	54
Monterey 1***	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	96	n/a	n/a	n/a	n/a	n/a
Monterey 2***	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	92	n/a	n/a	n/a	n/a	n/a
Monterey 4***	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	92	n/a	n/a	n/a	n/a	n/a
Monterey 5***	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	91	n/a	n/a	n/a	n/a	n/a
Newhall Gardens**	93	66	83	n/a	93	n/a	n/a	n/a	96	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Prescott Bush Mall**	**92**	**80**	**98**	**78**	**86**	**n/a**	**n/a**	**n/a**	**n/a**	**97**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**
Quinnipiac Terrace Phase I*	**59**	**n/a**	**84**	**n/a**	**n/a**	**n/a**	**n/a**	**82**	**n/a**	**88**	**n/a**	**98**	**89**	**n/a**	**n/a**	**n/a**
Quinnipiac Terrace Phase II*	**85**	**n/a**	**82**	**n/a**	**n/a**	**n/a**	**n/a**	**93**	**n/a**	**85**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**
Quinnipiac Terrace Phase III*	**78**	**n/a**	**83**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**85**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**
Ribicoff Cottages - EXT (Twin Brook)**	**53**	**74**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**82**	**82**	**68**	**91**
Robert T Wolfe*	**68**	**n/a**	**47**	**n/a**	**n/a**	**n/a**	**n/a**	**71**	**n/a**	**85**	**n/a**	**n/a**	**82**	**49**	**80**	**51**
Rockview Phase I*		**n/a**	**98**	**n/a**	**n/a**	**n/a**	**n/a**	**97**	**n/a**	**96**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**
Ruoppolo/Fairmont**	75	88	n/a	**n/a**	**61**	**n/a**	**n/a**	**n/a**	**87**	**n/a**	**n/a**	**86**	**79**	**65**	**61**	**56**
St. Anthony II*	**45**	**n/a**	**34**	**n/a**	**n/a**	**n/a**	**n/a**	**58**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**
Val Macri*	**82**	**n/a**	**73**	**n/a**	**n/a**	**n/a**	**n/a**		**n/a**	**94**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**
Waverly Townhouses**	**60**	**58**	**89**	**73**	**n/a**	**n/a**	**n/a**	**65**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**
Westville Manor*	**49**	**n/a**	**44**	**n/a**	**n/a**	**n/a**	**n/a**	**58**	**n/a**	**n/a /**	**n/a**	**n/a**	**47**	**51**	**35**	**90**
Wilmot Crossing**	**60**	**82**	**87**	**84**	**69**	**n/a**	**70**	**70**	**n/a**	**n/a**	**93**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**
Winslow-Celentano**	**94**	**88**	**92**	**86**	**70**	**n/a**	**n/a**	**58**	**70**	**n/a**	**n/a**	**84**	**71**	**74**	**72**	**53**
WT Rowe*	**72**	**n/a**	**86**		**n/a**	**n/a**	**n/a**	**90**	**n/a**	**99**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**	**n/a**
Scattered Sites II*	**75**	**n/a**	**64**	**n/a**	**n/a**	**n/a**	**n/a**	**80**	**n/a**							
Scattered Sites III*	**45**	**n/a**	**46**	**n/a**	**n/a**	**n/a**	**58**	**67**	**61**							
Average	76															

*Scores are based on REAC Inspections.
** Scores are based on USIG inspections
*** N/A

Appendix 9: Work Orders, FY09 to Present – Completed Work Orders

Development	FY2024	FY2023	FY2022	FY2021	FY2020	FY 2019	FY 2018	FY 2017	FY 2016	Other Years
Brookside Phase I	314	257	368	274	369	494	No data	No data	461	
Brookside Phase II	274	279	379	287	226	440	No data	No data	472	2013: 1,311
Rockview I	203	181	265	308	200	274	No data	N/A	N/A	2014: 1,562
Charles T. McQueeney	1465	1392	757	527	938	1113	769	1,008	1,312	N/A
Constance B Motley	691		233	63	123	97	197	609	573	N/A
Crawford		2017	1172	412	372	768	907	1,461	No data	N/A
Eastview Terrace	739	279	240	137	169	62	951	1,323	625	N/A
Essex Townhouses		1029	716	239	167	156		220	190	N/A
Fairhaven Chatham	489	353	325	97	71	25	238	92	No data	N/A
Fairhaven Eastview	380	278	325	46	28	14	176	129	No data	N/A
Fairmont Heights	841	174	457	134	385	770	588	756	1024	N/A
Farnam Courts Mill River	1613	419	186		0	94	298	607	1002	N/A
Katherine Harvey Terrace	381	280	203	63	69	43	111	172	132	N/A
Mathew Ruoppolo	768	299	358	135	319	504	440	535	607	N/A
McConaughy Terrace	576	2859	2423	1092	1122	1369	1512	2,981	1,612	N/A
Newhall Gardens	642	91	152	69	128	81	106	312	360	N/A
Prescott Bush	769	287	311	152	235	165	165	734	464	N/A
Quinnipiac I	489	575	627	455	494	488	594	526	531	2013: 204
Quinnipiac II	503	478	514	498	415	481	660	566	608	2013: 273
Quinnipiac III	260	220	259	192	181	238	234	252	277	2013: 289
Ribicoff 4% & 9%	1737	484	523	223	594	705	1222	404	122	N/A
Robert T. Wolfe			1017		399	516	336	978	465	N/A
Scattered Sites (All)		1135	952	956	926	541	1348	1,586	990	N/A
St Anthony		2989	255	No data	No data	175	No data	52	No data	N/A
Valley	23	0	544	112	126	534	775	1,339	1,470	N/A
Waverly	473	239	238		167		No data	No data	No data	N/A
Westville		3401	1531	381	745	563	710	961	1,206	N/A

Wilmot	750	244	274	226	444	1199	1346	338	175	N/A
William T. Rowe	506	627	371	451	500	485	549	464	307	N/A
Winslow Celentano	822	452	440	175	403	341	649	933	765	N/A

Appendix 10: Utility Consumption, FY16 to Present

Electricity Consumption: Electricity Utility Costs Per Unit Per Month

Electricity

Development	FY 2024	FY2023	FY 2022	FY 2021	FY2020	FY2019	FY 2017	FY 2016
EASTVIEW I	55.46	$20.86	$23.46	$ 31.53	$ 56.02	$ 25.71	$ 68.97	$ 75.07
FAIR HAVEN	218.99	$136.55	$157.84	$144.14	$ 263.92	$ 111.83	$124.57	No data
QUINNIPIAC		$28.88	No data	$ 232.04	$43.95	$80.00	No data	No data
RIBICOFF 4%	221.77	$167.65	$169.39	$208.62	$ 180.70	$ 137.43	$ 159.52	No data
RIBICOFF 9%	304.63	$245.25	$218.27	$219.42	$ 207.59	$ 154.61	$183.81	No data
WILMOT	166.35	$149.00	$167.25	$168.25	$ 178.58	$ 133.07	$143.41	No data
WT ROWE	$65.00	$49.51	$68.52	$ 30.76	$ 23.54	$ 22.51	$22.25	$ 21.48
RAD II	149012	$130.19	$114.50	$115.82	$ 135.38	No data	No data	No data
MCQUEENY	158.15	$117.97	$155.74	$163.87	$ 168.65	$ 133.97	No data	No data
MILL RIVER	85.95	$116.46	$142.73	$ 67.02	$ 58.99	No data	No data	No data
Average	**170.05**	**$116.23**	**$135.30**	**$ 150.08**	**$ 131.73**	**$ 99.82**	**$ 117.09**	**$ 48.28**

Gas Consumption: Gas Utility Costs Per Unit Per Month

Development	FY 2024	FY 2023	FY 2022	FY2021	FY 2020	FY2019	FY 2017	FY 2016

Eastview I	NO data	No data	$51.59	$ 11.42	$ 11.26	$ 11.03	$ 11.99	$ 7.00
Fair Haven	$21.46	$24.64	$29.30	$ 18.83	$ 25.70	$ 14.84	$ 31.17	No data
Quinnipiac II	$	$10.53	$161.55	$222.08	$ $53.84	$36.47	$98.02	$57.54
Ribicoff 4%	$26.92	$27.16	$31.70	$ 24.59	$ 23.46	$ 15.55	$ 13.28	No data
Ribicoff 9%	$32.86	$40.36	$30.80	$ 29.43	$ 25.91	$ 21.21	$ 22.21	No data
Wilmot	$18.10	$23.47	$37.07	$ 20.15	$ 26.09	$ 15.14	$ 9.88	No data
WT Rowe	$24.00	$70.63	$35.57	$ 10.98	$ 8.46	$ 30.41	$ 33.06	$ 16.74
RAD II	$47.70	$69.63	$63.48	$ 36.61	$ 85.28	No data	No data	No data
Mill River	$36.19	$37.61	$21.21	$ 23.94	$ 28.02	No data	No data	No data
McQueeney	$6.70	$9.31	$12.76	$ 34.26	$ 6.79	$ 6.79	$ 7.26	No data
Average	**$27.20**	**$34.81**	**$47.50**	**$ 43.33**	**$ 29.48**	**$ 18.93**	**$ 28.36**	**$ 27.09**

Appendix 11: LIPH Occupancy

Dev #	Site	FY24	FY23	FY22	FY21	FY20	FY19
CT004000001	Westville Manor		98%	98%	87%	97%	98%
CT004000004	McConaughy		100%	89%	98%	97%	92%
CT004000005	Valley 2s		n/a	46%	80%	80%	87%
CT004000010	Crawford		99%	87%	84%	94%	94%
CT004000011	McQueeney		n/a	n/a	n/a	n/a	83%

CT004000012	Winslow		n/a	n/a	n/a	n/a	91%
CT004000013	Wolfe		97%	83%	87%	98%	92%
CT004000014	Farnam		n/a	n/a	n/a	0%	1%
CT004000015	Ruoppolo 2s		n/a	n/a	n/a	81%	84%
	Fairmont 4s		n/a	n/a	n/a	82%	84%
CT004000016	QT I		99%	99%	98%	97%	97%
CT004000017	QT II		99%	100%	98%	100%	100%
CT004000018	QT III		100%	100%	100%	100%	100%
CT004000020	Essex		100%	94%	97%	97%	91%
CT004000021	Scattered Site Multi Family - St. Anthony II		97%	98%	98%	98%	96%
CT004000022	Scattered Site III - West		100%	100%	100%	100%	95%
CT004000023	Scattered Site III - East		96%	97%	85%	82%	87%
CT004000075	Rowe		99%	100%	96%	100%	98%
CT004000076	Brookside I		98%	100%	98%	94%	94%
CT004000077	Brookside II		96%	96%	90%	90%	96%
CT004000081	Rockview		94%	97%	93%	94%	97%
CT004000082	Val Macri		100%	95%	94%	99%	100%
Average			**98%**	**93%**	**93%**	**89%**	**89%**

Appendix 12: Number of Major Crimes, FY12 to Present

Development	2024	2023	2022	2021	2020	2019	2018	2017	2016	2014	2012
Eastview I	2	3	4	4	6	3	9	7	1	0	0
Ribicoff 4%	1	1	0	0	0	0	N/A	1	0	N/A	N/A
Ribicoff 9%	0	1	0	0	0	0	N/A	1	0	N/A	N/A
Quinnipiac Terrace		0	N/A	1	N/A	0	7	0	2	4	3
Scattered Sites		2	3	N/A	N/A	N/A	N/A	NA	N/A	N/A	N/A
West Rock (Brookside I and II)		8	0	0	0	0	2	N/A	N/A	7	25
Westville		5	5	3	4	3	8	1	0	0	0
Robert T Wolfe		1	3	7	1	1	0	N/A	N/A	N/A	N/A
Winslow Celentano	0	0	N/A	0	0	0	0	0	0	1	N/A
Crawford Manor		1	2	2	0	0	1	N/A	N/A	N/A	N/A
William T Rowe		1	N/A	0	0	0	4	0	1	0	0
McConaughy	1	4	3	12	4	3	N/A	N/A	N/A	N/A	N/A
Farnam Phase I (Mill River Crossing)	2	2	1	1	0	1	1	N/A	N/A	N/A	N/A
Farnam Phase 2A (Mill River Crossing)	1	1	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Farnam Phase 2B (Mill River Crossing)	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fair Haven	0	2	1	1	0	1	3	N/A	N/A	N/A	N/A
Wilmot		0	0	0	0	0	2	1	0	0	N/A
Average	**1.9**	**1.9**	**1.6**	**2.2**	**1.2**	**0.9**	**3.4**	**1.4**	**0.4**	**1.7**	**5.6**

[i] Escalated to 2023 dollars, this represents a baseline income of $16, 991