

July 13, 2022

Housing Authority Board of Commissioners
Clackamas County

Members of the Board:

**Public Hearing regarding the Housing Authority of Clackamas County
Moving To Work Plan and Application for the Asset Building Cohort.
No County General Funds are involved.**

Purpose/Outcome	Holding of a Public Hearing to gather public and commissioner feedback regarding the posted Housing Authority of Clackamas County (HACC) Moving to Work (MTW) Plan and Application.
Dollar Amount and Fiscal Impact	Approval by the US Department of Housing and Urban Development (HUD) would allow more flexible use of HUD funding but would not add or remove funding from the HACC budget. No County General Funds are involved.
Funding Source	Existing federal grant funds
Duration	If awarded, the MTW status would be established for a term of 20 years through an agreement between HACC and HUD. This specific Asset Building Cohort Program is anticipated to begin January 2023 and will be in place for an initial trial period of 24 months.
Previous Board Action/Review	June 13, 2022 – MTW Plan and Application was presented at Issues and a request to schedule a public hearing was made. Request for a public hearing was approved and hearing scheduled for 9:30am on July 13, 2022. June 12, 2022 – MTW public notice in the Oregonian was provided to begin application process. May 31, 2022 – Application opportunity for MTW status was brought to Issues and the program explained. The Board approved moving forward to prepare the HACC plan and application for Board approval and HUD submission.
Strategic Plan Alignment	How does this item align with your Department's Strategic Plan goals? This MTW program aligns with H3S's strategic priority to increase self-sufficiency for our clients. How does this item align with the County's Performance Clackamas goals? This MTW program aligns with the County's strategic priority to ensure safe, healthy, and secure communities by providing households with greater housing options and pathways to self-sufficiency.
Counsel Review	Not applicable – This is a public hearing
Procurement Review	1. Was the item processed through Procurement? yes <input type="checkbox"/> no <input checked="" type="checkbox"/> 2. If no, provide brief explanation: This is a public hearing.
Contact Person	Toni Karter, HACC Interim Executive Director (503) 650-3139
Contract No.	N/A

The Housing Authority of Clackamas County (HACC), a Division of the Health, Housing and Human Services Department of Clackamas County is holding a public hearing to receive feedback from the community and the Housing Authority Board regarding the proposed Moving to Work (MTW) Plan and Application for the Asset Building Cohort. Acquiring MTW status allows the Housing Authority to use their U.S. Department of Housing and Urban Development (HUD) funding more flexibly and better assist households gaining self-sufficiency and a chance at home ownership.

BACKGROUND:

HACC is in the process of applying for MTW status with HUD. The MTW demonstration program, created by Congress in 1996, provides select public housing authorities with a unique opportunity to design and test innovative, locally designed housing and self-sufficiency strategies for families with low incomes.

In April 2022, HUD began seeking applications for the Asset Building Cohort of the MTW Expansion, which is focused on developing new ways to assist families wanting to improve their credit and savings to become more self-sufficient.

Historically, low-income families are much less likely to establish bank accounts, accumulate savings and have good credit scores compared to higher-earning households. Because of this, these households often find themselves paying high fees to cash their paychecks, utilizing high interest payday loan services, and falling victim to other predatory schemes. An asset building initiative such as this MTW Asset Building Cohort will allow HACC to utilize HUD funding to encourage low-income families to build personal assets and credit.

MTW status would allow HACC the flexibility to administer their public housing and Housing Choice Voucher programs with policies that can better address local needs. HACC could deploy new strategies and uses for their existing HUD funds to help families they serve have increased opportunities to improve their credit scores, build savings/escrow balances and work towards graduation and homeownership as well as reduce administrative burden in administering programs. HACC will be able to shift resources from paper pushing and verifying activities back toward client self-sufficiency activities.

HACC's plan focuses on a uniquely designed program that combines both a savings account component and a credit reporting component for participating households.

1. **Savings Account Component:** HACC will work with households currently served in our programs who are interested in homeownership to establish a savings account and learn about homeownership. As part of this program, HACC will contribute to each savings account monthly, up to 25% of the household's current rent.

2. **Credit Reporting Component:** HACC will expand its existing and successful credit reporting program through outreach and partnerships with property owners and others throughout the community. This program will help renters establish credit by reporting rent and utility payments to the credit bureau.

This Asset Building Cohort is in alignment with HACC's annual plan goals and will test initiatives and activities that encourage self-sufficiency in perfect timing with our disposition of public housing scattered sites. With this new program, it may even be possible for some of our families to be ready to become homebuyers when our scattered site units become available for purchase. In addition, if HACC supported households are able to move into home-purchase of our scattered sites, HACC will also receive replacement vouchers from the disposed public housing unit from HUD in addition to the freed up voucher from the self-sufficient family, thus increasing the overall affordable housing availability in Clackamas County, at no additional cost.

The HACC MTW Plan and Application has been posted for public review since June 13, 2022. The application will remain posted throughout the application process. The feedback from today's public hearing will be recorded into our final draft before submission to HUD.

Further information, application status, program details, and ongoing information on the MTW program can be found at the Housing Authority Website for Moving to Work at <https://www.clackamas.us/housingauthority/moving-to-work>.

RECOMMENDATION:

Staff respectfully recommends the Board move the final MTW Plan and application forward as a Consent Agenda Item at the July 28, 2022, HACC business meeting for approval to submit to HUD.

ATTACHMENTS:

- MTW Plan and Application Posted Draft

Respectfully submitted,



Rodney A. Cook, Director
Health, Housing and Human Services

7/28/2022

MTW Plan and Application



DRAFT



Housing Authority of Clackamas County

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a) MTW PLAN

(1) VISION FOR PHA'S LOCAL MTW PROGRAM

The three Statutory Objectives of the Moving to Work (MTW) program are to: 1) reduce cost and increase cost-effectiveness, 2) increase self-sufficiency, and 3) increase housing choice. Coupled with the goals of the asset building cohort, these objectives closely mirror the Housing Authority of Clackamas County (HACC)'s goals, as stated in the FY2022 Annual Plan:

- **Agency Goal 1:** Develop new housing units with long-term affordability for a broad range of low-income households with an emphasis on dispersal of affordable housing (*increase housing choice*)
- **Agency Goal 2:** Improve access and housing choice for everyone with a focus on protected classes and single-parent households (*increase housing choice*)
- **Agency Goal 3:** Enforce fair housing laws and increase public understanding of fair housing laws (*increase housing choice*)
- **Agency Goal 4:** Improve the quality of housing authority assisted housing and customer service (*reduce cost and increase cost-effectiveness*)
- **Agency Goal 5:** Improve community quality of life and economic vitality (*increase self-sufficiency*)
- **Agency Goal 6:** Promote self-sufficiency and asset development of families and individuals (*increase self-sufficiency*)

As part of its Annual Planning process, HACC developed the following Fair Housing goals, all of which align with the County's goals listed above

- **Fair Housing Goal 1:** Increase and preserve affordable, accessible housing options throughout Clackamas County
- **Fair Housing Goal 2:** Expand fair housing outreach, education, and enforcement
- **Fair Housing Goal 3:** Review internal policies and practices with a trauma-informed, accessibility, and racial equity lens to increase fair housing for all protected classes

HACC partnered with the County's Community Development Division to write a five-year Assessment of Fair Housing Report, which includes extensive outreach and detailed implementation strategies for the goals listed above. A draft of this plan is available on HACC's website.

In addition to the traditional Housing Choice Voucher and Public Housing programs, HACC administers a number of other affordable housing programs using state and local funds. These programs include homeless programs, emergency shelters, housing navigation and placement services, supportive housing case management, credit building services for Public Housing residents, and non-HUD rental assistance programs. HACC believes that the MTW program will give the agency the flexibility it needs to manage all its programs more efficiently and effectively. In addition, MTW will give HACC the ability to define agency strategies, develop programs to address local community needs, and design affordable housing development funding approaches without the confines of traditional funding and regulatory silos.

HACC's current funding streams are diverse and include \$43 million of non-HUD grants, \$116 million in bonds, and \$24 million in annual HUD funding for the County's Housing Choice Voucher and Public Housing programs. These funds have been and will continue to be leveraged with other private resources and tax credit equity. This leveraging will enable HACC to develop bond-financed affordable housing in the County, preserve affordable housing through acquisition, reposition its Public Housing portfolio, fund necessary redevelopment projects throughout the County, and provide resident services, supportive housing services, and other robust supportive services to ensure resident stability and positive outcomes. Administering these funds and related programs has resulted in a staff well-versed in the needs of the community and the experience needed to design programs to meet those needs. The Resident Services team is made up of a group of individuals committed to the

residents, passionate about the work, with diverse expertise and lived experience, equipped to serve residents from diverse backgrounds. The team is made up of resident service specialists, housing case managers, peer support specialists, AmeriCorp members, a Portland State University intern, an FSS coordinator, and a ROSS coordinator.

(2) PLAN FOR FUTURE COMMUNITY/RESIDENT ENGAGEMENT

HACC believes that resident and community engagement is imperative to successful program implementation and is committed to engaging the community, soliciting feedback, and incorporating the views of its residents, applicants, and the community at large throughout its MTW planning and implementation activities. Current engagement efforts include meeting bi-annually with the agency's Resident Advisory Board, sending HACC's quarterly All Tenant Newsletter, sending the monthly Supportive Housing Services Newsletter, and the Annual Plan and public hearing process. In addition, HACC will solicit public feedback on the design of its housing and services programs, especially those requiring MTW waivers.

HACC will continue resident engagement and outreach as it works through the repositioning of its Public Housing portfolio. For Hillside Park, this includes resident meetings and quarterly newsletters to provide updates on the repositioning and redevelopment process.

(3) PHA OPERATING AND INVENTORY INFORMATION

HACC currently has 445 Public Housing units and 2,101 Housing Choice Vouchers, of which 70 are RAD and 122 are project-based. The housing authority also operates 509 non-Federal bond-funded affordable housing units and 67 Local Project Fund affordable housing units. Most of the affordable housing units were acquired through the County's Affordable Housing Preservation Program in order to preserve affordability. Thirty-one (31%) percent of HACC's population is elderly

and 56% is disabled. The average annual household income is \$19,584 for Public Housing and \$15,975 for the Housing Choice Voucher (HCV) program. For households with earned income, which includes wages and business income, average household income is \$27,977. In addition, 93% of the households served are Extremely Low Income (ELI), 8% are Hispanic, 8% are African American, and 89% are white (stats for Head of Households). HACC does not anticipate any major shifts in the population it serves due to MTW program changes; however, the agency does anticipate potential demographic changes due to a more diverse applicants following a wait list opening in 2020, and strong equity focus of the Metro-funded Supportive Housing Services (SHS) program.

HACC anticipates the following adjustments to its housing inventory in the near future:

Type	Impact	Comments
Mix	+ 812 bond-financed units	\$116M in regional affordable housing bond funds will provide additional units through acquisition, development, or other means
Acquisition & grand opening of Tukwila Springs	+ 48 PBV units	Permanent Supportive Housing targeted toward extremely low-income households with a history of homelessness
Section 18 Disposition and Redevelopment of Hillside Park	Neutral 100 replacement units + Up to 400 new affordable housing units	HACC will use Section 18 paired with other funding sources to convert Hillside Park from 100 units of PH into up to 500 units of affordable housing, including at least 100 PBV supported units
RAD and/or Section 18 Disposition	Neutral 345 units	HACC will use a combination of RAD and Section 18 demo/disposition to convert its Public Housing portfolio to RAD and PBV

Note the following about HACC’s current operating environment and the challenges faced:

- HACC spends nearly 100% of its voucher allocation annually but is only able to utilize roughly 93% of its voucher allocation due to underfunding of the Housing Choice Voucher program. HACC hopes that it can increase the number of households it serves by applying MTW flexibilities.

- HACC’s waitlist has approximately 992 households on it, with an average wait time of four (4) years. Using MTW flexibility, HACC hopes to design programs focused on graduating more work able households off program in order to make room for the households who have been waiting with no assistance.
- Currently, HACC’s focus has been to help the most vulnerable and homeless households, who are often extremely low income or zero income families. Given the recent influx of local funding dollars focused on ending homelessness and helping the most disadvantaged, HACC sees a potential to shift its federal sources of funding to creating a preference for work ready families or working families that are in low wage jobs that make it impossible to maintain quality housing. This focus could decrease the average Housing Assistance Payment (HAP) expenditure as households contribute more towards rent. This population would also benefit from credit and asset building strategies with a goal of eventual homeownership.
- The County has an extremely low inventory of studio and one-bedroom units given its urban and rural mix. This often leads to many single member households having to rent larger 2-bedroom units. HACC sees an extreme need to build more affordable housing to meet the needs of the County. MTW would allow HACC to consider a PBV Cap and development proceeds to meet the strategic goal of increasing affordable housing inventory in all parts of the County and offering more SRO, studio and one-bedroom options. Additionally, if the County pays its staff a living wage, HACC’s Administrative Fee funding will not cover the personnel costs of operating HACC’s programs.

(4) PLAN FOR LOCAL MTW PROGRAM

HACC believes that becoming MTW gives the agency the opportunity to fundamentally change its operations. Using MTW flexibility, HACC will align the needs of the community and residents with the three (3) MTW statutory objectives in ways that help transform operations, encourage self-sufficiency, and better utilize the funding it receives.

Cost Effectiveness: by implementing triennial reviews and making other changes to how HACC administers the HCV and PH programs, HACC will be able to redirect the staff time and

resources toward activities that have a higher value for the participant and/or the community. Additional activities related to cost-effectiveness that HACC may consider include adopting a streamlined process for performing rent reasonableness and eliminating the selection process for project-based vouchers.

Self-Sufficiency: The MTW program will give HACC the ability to redesign its FSS program in order to increase capacity and program effectiveness. In addition, as part of the asset building cohort, HACC will focus on activities that help households build equity and learn strategies to save and build credit.

Housing Choice: there are several MTW waivers related to housing choice that HACC may consider, including the ability to offer incentives to landlords with units in higher opportunity areas (Waiver 4) and the ability to develop non-Public Housing using MTW funds (Waiver 17). HACC has already begun to develop landlord incentive programs and is well-positioned to explore the potential expansion of these programs using MTW flexibility. In addition, the County is project to receive around \$42 million dollars in local funds every year for the next ten years to decrease homelessness. This local taxpayer funded program will be a tool that the housing authority will look to combine with MTW flexibilities and partnerships to increase the overall number of affordable housing units in the community.

(5) PROPOSED USE OF MTW FUNDS

As part of this MTW application package, HACC formally requests authorization to use Public Housing and Housing Choice Voucher HAP and Admin funds flexibly. HACC plans to use funds flexibly across the Section 8 and Section 9 programs. This flexibility will help ensure the overall viability of the programs that HACC manages by providing additional subsidy for historically under-

funded programs. While no concrete plans currently exist to do so, HACC may use its MTW funds to purchase, rehabilitate, or develop affordable housing. Some specific waivers related to funding flexibility that HACC may utilize, include:

- Landlord incentives (Waivers 4a – 4c)
- Increase the PBV cap (Waivers 9a – 9b)
- Limit portability for PBV units (Waiver 9h)
- Use HUD funding to develop affordable housing (Waiver 17c)

(6) EVIDENCE OF SIGNIFICANT PARTNERSHIPS

HACC believes strongly in the importance of developing effective partnerships throughout the County and understands the correlation between housing, services, education, and health. Each year, HACC continues to grow its list of partnerships and strengthen existing partnerships by increasing funding and resources and incorporating partner services into new programs that serve low-income households in the County.

One of the main areas where HACC is actively working to increase partnership involvement is in the implementation of the Metro Region's Supportive Housing Services (SHS) program. If HACC's MTW application is successful, one of the goals will be to use MTW flexibilities to leverage these partnerships across programs and find common ground between HACC's services and programs, increasing administrative efficiency and program effectiveness. Listed below are some of the activities currently underway that will lead to partnership expansion within the SHS program:

- **Landlord Partnership Agreements:** HACC is in the process of developing a standard partnership agreement that will be used to secure one or more units within a property for SHS households. The agreement will include landlord leasing incentives and other favorable terms in exchange for reserving units for households coming out of homelessness.

- **Project Master Leasing:** HACC intends to develop a master leasing agreement that will be used to secure a block of units within a property for SHS households coming out of homelessness. This is different than the partnership agreement in that HACC will be the lease holder on each of the units and will sublease the units to households on the SHS program.
- **Supportive Services:** In March 2022, HACC issued six (6) RFP's for supportive housing services. Contracts totaling approximately \$6.2 million are currently being drafted with the selected providers. Once on board, the service providers will provide housing stability services to Clackamas County residents.
- **Data Collection and Reporting:** As part of its participation in the SHS program, HACC has partnered with Washington and Multnomah Counties to develop metrics and reporting systems that will be used to measure program outcomes across the region.

HACC plans to use the MTW program to further increase its ability to partner and leverage funds for other services, rental assistance, and development. The plan will be to think creatively as a team about how to use MTW flexibility to increase the number of affordable housing units and enter into agreements with service providers who will help the County's residents improve their opportunities in education, increasing their earnings and meeting goals for their families. As mentioned earlier, the housing authority is already partnering with others in the community to provide services to the households it serves and is working to increase the pool of providers available, build relationships between providers and landlords, and explore ways to incentivize landlord participation. Receiving the MTW status would further allow the housing authority to leverage these types of opportunities.

Below are some examples of partnerships that HACC will continue to leverage:

- HACC partners with **Esusu** (<https://esusurent.com/>) to provide credit reporting services for Public Housing residents, whose rent payments are not traditionally reported to the credit bureau.

- The Oregon Counties of Clackamas, Multnomah, and Washington are united through the **Tri-County Metro Regional Council**, and the respective housing authorities in each County collaborate on a number of shared programs and resources, such as the Supportive Housing Services measure ([Metro SHS](#)).
- HACC partners with **affordable housing providers** by providing funds for rehabilitation and development and project-based vouchers for the preservation of affordable housing.
- HACC partners with the **Veterans Administration** in administering its VA Supporting Housing Vouchers, funded by HUD.
- HACC hosts free Fair Housing and Landlord Tenant Law trainings to **landlords** throughout the County.
- HACC partners with the **Fair Housing Council of Oregon** to help distribute Fair Housing information throughout the community.
- HACC partners with the **Housing Rights and Resources Center (HRCC)**, who works with tenants and landlords to protect the housing rights of the community and educate the community on housing issues.
- HACC partners with **Youth Service Providers** who provides outdoor community building services to school-aged youth.
- HACC has established partnerships with a number of **food distribution partners** so that they are ready to provide food to HACC families in the case of an emergency or disaster.
- The **Oregon Food Bank** operates a food bank out of a space in one of HACC's buildings.
- HACC partners with the US Department of Human Services to connect youth graduating out of Foster Care to permanent housing through the Foster Youth to Independence (FYI) Program.
- HACC partners with Healthshare of Oregon, Clackamas County Behavioral Health, Mental Health Association of Oregon (MHAOO) and the National Alliance on Mental Illness (NAMI) Oregon to house the most vulnerable facing discharge into homelessness through our Mainstream Voucher Program.
- HACC partners with local nonprofits such as DevNW, NW Housing Services, NW Housing Alternatives, Catholic Charities and others to offer preference placement for those referrals coming out of homelessness that will receive 2 years of case management.

b) ASSET BUILDING INITIATIVES INFORMATION

(1) ASSESSMENT OF EXISTING ASSET BUILDING PROGRAMS

The Housing Authority of Clackamas County (HACC) currently operates five (5) separate asset building programs:

- i) The traditional HUD Family Self-Sufficiency (FSS) program, offered to both Public Housing and Housing Choice Voucher program participants.
- ii) Rent Reporting for Credit building program, which offers credit coaching, credit workshops, and credit reporting for Public Housing rent payments through a third-party credit-reporting agency.
- iii) The traditional HUD Resident Opportunities and Self-Sufficiency (ROSS) Grant Program, offered to Public Housing participants.
- iv) Individual Development Accounts (IDA), match savings account, providing resident the opportunity to build financial skills while they save towards a defined goal. For every dollar they save, the initiative matches three dollars.
- v) Security deposit assistance program operated by HACC provides loans to Housing Choice Voucher participants up to 50% of their monthly income to use as a security deposit. The loan and the payments made toward the loan are reported to the credit bureau, helping participants establish credit.
- vi) Partnerships that support HACC's asset building programs will continue to be strengthened, including but not limited to, workforce programs, financial education, and credit counseling.

The FSS program currently serves 20 Public Housing residents (5% of program total) and 69 Housing Choice Voucher (HCV) participants (4% of program total). While FSS program participation is relatively low, HACC has found that participants have significantly higher incomes than households not participating. Public Housing FSS participants' average incomes are 32% higher than non-FSS

households; likewise in the HCV program, average incomes for FSS participants are 28% higher than non-FSS households.

In 2018, HACC partnered with the Credit Builders Alliance in Washington, DC to design a credit building program for HACC's Public Housing residents. Through this program, HACC partnered with financial capability providers to provide credit coaching and credit workshops for its residents and with Esusu (www.esusurent.com), who reports Public Housing rental payments to all three credit bureaus. While the program has seen a decline in participation over the last two (2) years due to the COVID-19 pandemic, participating households have seen an average credit score increase of 48 points. While 88% of participants saw an improvement in their credit scores, thirty-five participants were able to establish a credit score. The current average credit score is 679, up 48 points from when we initially started the credit building program in February 2019.

HACC will continue to strengthen the programs and partnership in place to help residents become more self-sufficient. For workforce services, HACC partners with Clackamas Workforce Partnership (CWP) and the Employment Investment Program run by Children, Family and Community Connections (with roughly half the caseload of a HACC Employment Specialist serving residents in HACC programs). To support HACC's financial education and homeownership efforts, the agency partners with Catholic Charities, Save\$First, DevNW, and Proud Ground. Being able to connect residents to these workforce and financial services are key to helping residents engaged in HACC's asset building programs.

(2) CHOICE OF ASSET BUILDING INITIATIVES OPTION

If HACC's MTW application is successful, it plans to implement an asset building program under option three (3) of PIH Notice 2022-11, the PHA-Designed Asset Building Option. This option

will give HACC the ability to expand its current credit building program and add in a downpayment assistance component that will provide residents in its Public Housing portfolio the potential to purchase the Scattered Site units that will be sold through its Section 18 Disposition application.

(3) INFORMATION SPECIFIC TO ASSET BUILDING INITIATIVES OPTION CHOSEN BY
PHA

Savings Account Component:

The primary goal of the Savings Account Component of the HACC's proposed asset building initiative is to increase the number of households who are "banked" and to partner with local financial institutions willing to provide savings accounts to low-income families, without the restrictions that often lead to low-income households remaining unbanked. Low-income households without bank accounts pay high fees to cash their paychecks or to obtain money orders, which are often required for rent and utility payments when a household does not have access to a bank account. Evidence suggests that when a low-income household is banked, they establish credit, their credit scores increase, their likelihood of default is reduced, and they have lower amounts of delinquent debt ([Urban Institute: Effective Programs and Policies for Promoting Economic Well-Being](#)).

In 2021, HACC started the environmental review process required to dispose of its 145 scattered sites. HACC's scattered site portfolio consists of 2-, 3-, and 4-bedroom units in single-family homes, duplexes, triplexes, and 4-plexes throughout the County. These units can be up to thirty-five (35) miles apart from each other and each unit costs an average of \$2,000 more to operate than other units in the Public Housing portfolio. HACC is looking at the potential to sell the single-family scattered sites as affordable homes to the current occupants. This would be done by giving the current occupants the first right to buy and working with a homeownership partners, such as Let's

Invest for Tomorrow (LIFT). The timeline of the disposition and relocation of the scattered site portfolio will work out well with the 24-month reporting period for the demonstration.

HACC believes that homeownership may be a viable option for some of the households living in the scattered site homes and families living in HACC's other Public Housing properties, as the incomes of these households is higher than in HACC's other Public Housing projects, giving them more opportunity for successful homeownership. The average income for HACC's Public Housing residents is \$19,729, while the average income for those living in scattered sites is \$26,681. In fact, 24% of these households have incomes over \$40,000, 9 households have incomes over 80% AMI, 14 households have incomes between 50% and 80% AMI, and there are currently twenty-five households with annual incomes between \$50,000 and \$135,000.

HACC's vision for the savings account component of the MTW asset-building program is to offer downpayment assistance to households residing in one of the County's scattered site homes. Any household will be able to apply for the program and HACC will develop selection criteria that accounts for the household's aptitude for homeownership. HACC will partner with one or more financial institutions in the County willing to provide savings accounts free of many of the restrictive characteristics of accounts typically offered to lower-income families, such as high annual fees, high penalties, and no over-draft protection. Each household will be required to establish an account and HACC will deposit funds into their account equal to a percentage of their current Public Housing rent payment each month for twenty-four (24) months. The exact percentage will be decided later, but will likely be between 15% and 25%. Many of the details of the program still need to be worked out, but the preliminary analysis shows that even the households with higher incomes rarely report having assets, such as checking or savings accounts. In fact, only four (4) of the 25 households with incomes over \$50,000 reported having any assets at all.

Depending on the decision on the percentage of rent to contribute, HACC estimates that this program will cost between \$130,00 and \$210,000 over two (2) years. These funds will come from HACC's HCV Housing Assistance Payment reserves.

HACC will measure the success of the program using the following factors:

- Difference in credit score between initial baseline and current actual;
- Difference in delinquent debt between initial baseline and current actual;
- Percent of program participants who were successful in a home purchase.

Expanded Credit Reporting Program:

HACC operates the Rent Reporting for Credit Building program. The goal of this program is to educate program participants on the importance of establishing credit and helping them establish credit by regularly reporting rent payments to the credit bureaus. This program closely mirrors Option 2 in PIH Notice 2022-11 and has the following attributes:

- HACC partners with financial capability providers to provide credit coaching and workshops to HACC Public Housing residents;
- HACC has a contract with Esusu, a company that collects rent payment data from property owners and submits the data to the credit bureau, enabling the households to gain credit.

HACC pays for the services provided by Esusu and can only report payments made to HACC, which is why the program is only offered to Public Housing residents. However, HACC proposes using MTW flexibility to expand these services beyond Public Housing by offering incentives and reimbursements to landlords for reporting rent payments to Esusu or a comparable credit reporting company. In addition, HACC proposes expanding its credit counseling services to include Housing Choice Voucher participants and residents in the affordable housing portfolio interested in financial literacy and building credit. HACC anticipates offering the program to all participants initially but

may need to randomly select applicants if the level of interest makes it cost-prohibitive. Many of the details of this program still need to be worked out among HACC's staff and Board.

HACC estimates that 5% of households living in one of its properties will choose to participate in the program. Due to the landlord's required involvement in the HCV program, HACC estimates around 3% of HCV households will choose to participate. This equates to about 80 households, which will cost the agency \$8,000 over the two-year reporting period.

HACC will measure success of the program using the following factors:

- Difference in credit score between initial baseline and current actual
- Correlation between participation in credit counseling services and credit score increase
- Increased enrollment over time
- Regular long-term participation in the program
- Number of credit-invisible households who now have a credit score
- Other factors to be defined

c) APPENDICES

(1) APPENDIX 1: MOVING TO WORK CERTIFICATIONS OF COMPLIANCE

ATTACHMENT I

Moving to Work Certifications of Compliance

CERTIFICATIONS OF COMPLIANCE

**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF
PUBLIC AND INDIAN HOUSING**

**Certifications of Compliance with HUD and Federal Requirements and Regulations: Board
Resolution to Accompany Application to the Moving to Work Demonstration Program**

Acting on behalf of the Board of Commissioners of the applicant public housing agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the application to the Moving to Work (MTW) Demonstration Program for the PHA and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the application and implementation thereof:

- (1) The PHA will adhere to the MTW Operations Notice or successor notice and all requirements therein.
- (2) The PHA will adhere to HUD guidance in the MTW Operations Notice or successor notice in continuing to ensure at least 75% of families assisted are very low-income as defined in Section 3(b)(2) of the 1937 Act throughout the PHA's participation in the MTW Demonstration Program.
- (3) The PHA will adhere to HUD guidance in the MTW Operations Notice or successor notice in establishing a reasonable rent policy that is designed to encourage employment and self-sufficiency.
- (4) The PHA will adhere to HUD guidance in the MTW Operations Notice or successor notice in continuing to assist substantially the same total number of eligible low-income families as would have been served absent MTW throughout the PHA's participation in the MTW Demonstration Program.
- (5) The PHA will adhere to HUD guidance in the MTW Operations Notice or successor notice in continuing to maintain a comparable mix of families (by family size) as would have been provided had the funds not been used under the MTW Demonstration Program throughout the PHA's participation in the MTW Demonstration Program.
- (6) The PHA will adhere to HUD guidance in the MTW Operations Notice or successor notice in continuing to ensure housing assisted under the MTW Demonstration Program meets housing quality standards established or approved by the Secretary throughout the PHA's participation in the MTW Demonstration Program.
- (7) The PHA published a notice that a hearing would be held, that the application and all information relevant to the public hearing was available for public inspection for at least 30 days, that there were no less than 15 days between the public hearing and the approval of the application by the Board of Commissioners, and that the PHA conducted a public hearing to discuss the application and invited public comment.
- (8) The PHA took into consideration public and resident comments (including those of its Resident Advisory Board or Boards) before approval of the application by the Board of Commissioners or Board of Directors in order to incorporate any public comments into the application.

- (9) The PHA certifies that the Board of Commissioners has reviewed and approved the budget for the Capital Fund Program grants contained in the Capital Fund Program Annual Statement/Performance and Evaluation Report, form HUD-50075.1 (or successor form as required by HUD).
- (10) The PHA certifies that it will carry out its application in conformity with: Title VI of the Civil Rights Act of 1964 (42 USC 2000d-2000d-4); the Fair Housing Act (42 USC 3601-19); Section 504 of the Rehabilitation Act of 1973 (29 USC 794); Title II of the Americans with Disabilities Act of 1990 (42 USC 12101 et seq.); all regulations implementing these authorities; other applicable Federal, State, and local civil rights laws; and that it will affirmatively further fair housing by fulfilling the requirements set out in HUD regulations found at Title 24 of the Code of Federal Regulations, including regulations in place at the time of this certification, and any subsequently promulgated regulations governing the obligation to affirmatively further fair housing. The MTW PHA is always responsible for understanding and implementing the requirements of HUD regulations and policies and has a continuing obligation to affirmatively further fair housing in compliance with the 1968 Fair Housing Act, the Housing and Community Development Act of 1974, The Cranston-Gonzalez National Affordable Housing Act, and the Quality Housing and Work Responsibility Act of 1998. (42 U.S.C. 3608, 5304(b)(2), 5306(d)(7)(B), 12705(b)(15), and 1437C-1(d)(16)).
- (11) The PHA will carry out its plan in conformity with HUD's Equal Access Rule at 24 CFR 5.105(a)(2) and will not make a determination of eligibility for housing based on sexual orientation, gender identity, or marital status.
- (12) The application is consistent with the applicable Comprehensive Plan (or any plan incorporating such provisions of the Comprehensive Plan) for the jurisdiction in which the PHA is located.
- (13) The application certifies that according to the appropriate State or local officials that the application is consistent with the applicable Consolidated Plan.
- (14) The PHA complies with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975 and HUD's implementing regulations at 24 C.F.R. Part 146.
- (15) The PHA complies with the Violence Against Women Act and its implementing regulations at 24 C.F.R. Part 5, Subpart L and Parts 960 and 966.
- (16) The PHA complies with the Architectural Barriers Act of 1968 and its implementing regulations at 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
- (17) The PHA complies with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 75.
- (18) The PHA complies with requirements with regard to a drug free workplace required by 24 CFR Part 24, Subpart F.
- (19) The PHA complies with requirements with regard to compliance with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms if required by this Part, and with restrictions on payments to influence Federal Transactions, in accordance with the Byrd Amendment and implementing regulations at 49 CFR Part 24.
- (20) The PHA complies with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.

- (21) The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
- (22) The PHA will provide HUD or the responsible entity any documentation needed to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58. Regardless of who acts as the responsible entity, the PHA will maintain documentation that verifies compliance with environmental requirements pursuant to 24 Part 58 and 24 CFR Part 50 and will make this documentation available to HUD upon its request.
- (23) With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
- (24) The PHA will keep records in accordance with 2 CFR 200.333-200.337 and facilitate an effective audit to determine compliance with program requirements.
- (25) The PHA will comply with the Lead-Based Paint Poisoning Prevention Act and 24 CFR Part 35.
- (26) The PHA will comply with the requirements of the Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Rewards at 2 CFR Part 200.
- (27) The application and all attachments are available at the primary business office of the PHA and at all other times and locations identified by the PHA in its Plan and will continue to be made available at least at the primary business office of the PHA.

Housing Authority of Clackamas County

OR 001

PHA NAME

PHA NUMBER/HA CODE

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.S. §3729, 3802).

Commissioner Tootie Smith

Housing Authority Board Chair

NAME OF AUTHORIZED OFFICIAL*

TITLE

SIGNATURE

DATE

*** Must be signed by either the Chairperson or Secretary of the Board of the PHA's legislative body. This certification cannot be signed by an employee unless authorized by the PHA Board to do so. If this document is not signed by the Chairman or Secretary, documentation such as the by-laws or authorizing board resolution must accompany this certification.**

(2) APPENDIX 2: PUBLIC PROCESS DOCUMENTATION

Public Process Timeline:

- Memo to the Board regarding MTW application presented at issues on May 31, 2022
- Public Notice in the Oregonian on June 12, 2022, regarding public hearing and draft document available online and at the HACC Admin Office on June 13, 2022.
- Documents available for public comment at minimum June 13, 2022-July 13, 2022 (30 day minimum and will be available up until final is posted), on the HACC website and physical copy in the HACC admin office.
- Moving to Work Website Live June 13, 2022
- Presented to the board at issues June 14, 2022
- Public Hearing July 13, 2022 (time to be determined by the board at issues 6/14/22).
- To Board for final approval and adoption of Resolution #1968 July 28, 2022 (15 days after public hearing)
- Submission to HUD on July 28, 2022

Administrators Issues/Updates Session on May 31, 2022

Agenda, Materials & Video (add links)

Public Notice:

Move to Work (MTW) Application Public Hearing Notice

A public hearing regarding the Housing Authority of Clackamas County's (HACC) Application for Move to Work (MTW) Status under HUD's Asset Building Cohort will be held on Wednesday, July 13, 2022, at a time to be determined by the HACC Board of Commissioners and posted on the Housing Authority and County Website at least two weeks in advance of the meeting. For more information on MTW please visit HUD's website at www.hud.gov/mtw. All residents are welcome to attend in person or via zoom, please refer to Presenting Effective Testimony Page at: <https://www.clackamas.us/bcc/presenting-effective-testimony>. Comments on the MTW proposal can also be provided directly to HACC by emailing EFernald@clackamas.us. The draft application will be posted for public review and comment June 13, 2022-July 13, 2022, at: <https://www.clackamas.us/housingauthority/plansandreports.html>. Additionally, a physical copy of the draft will be available in our Administrative Office, 13930 S. Gain Street, Oregon City, OR, Mon through Thurs, 8AM to 5PM.

Documents Posted for Public Review for a minimum of 30 days

- Draft posted on HACC website in the Plans and Reports Page as advertised in the Oregonian. [Plans and Reports | Clackamas County](#)

- MTW specific website page added to the HACC website - Draft posted along with additional information regarding the application process and general information regarding MTW. [Moving to Work | Clackamas County](#)

Administrators Issues/Updates Session on June 14, 2022

Agenda, Materials, & Video (add links)

Public Hearing on July 13, 2022, at TBD

Agenda, Materials, & Video, (add links)

Record of Comments Received

Add comments here and record action if any taken

1. Todd Craven June 13, 2022, via email to change” Move to Work” to “Moving to Work” – Adjustments made in documentation and website where possible June 14, 2022.

Board Approval Meeting on July 28, 2022, at 10am

Agenda, Materials, Video (links)

Resolution Adopting the application and authorizing submission to HUD

ADD Copy of Resolution

(3) APPENDIX 3: REQUIRED STANDARD FORMS

a) HUD-2991, Certification of Consistency with the Consolidated Plan

**U.S. Department of Housing
and Urban Development**

**Certification of Consistency Plan
with the Consolidated Plan
for the Continuum of Care
Program Competition**

I certify the proposed activities included in the Continuum of Care (CoC) project application(s) is consistent with the jurisdiction's currently approved Consolidated Plan.

Applicant Name: Housing Authority of Clackamas County

Project Name: MTW - Asset Building Cohort

Location of the Project: Clackamas County, Oregon

Name of
Certifying Jurisdiction: Clackamas County

Certifying Official
of the Jurisdiction Name: Commissioner Tootie Smith

Title: Chair of the Board of County Commissioners

Signature: _____

Date: _____

Public reporting burden for this collection of information is estimated to average 3.0 hours per response, including the time for reviewing instructions, completing the form, attaching a list of projects if submitting one form per jurisdiction, obtaining local jurisdiction's signature, and uploading to the electronic e-snaps CoC Consolidated Application. This agency may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number.

Privacy Act Statement. This form does not collect SSN information. The Department of Housing and Urban Development (HUD) is authorized to collect all the information required by this form under 24 CFR part 91, 24 CFR Part 578, and is authorized by the McKinney-Vento Act, as amended by S. 896 The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 (42 U.S.C. 11371 et seq.).

HUD considers the completion of this form, including the local jurisdiction(s) authorizing official's signature, as confirmation the project application(s) proposed activities submitted to HUD in the CoC Program Competition are consistent with the jurisdiction's Consolidated Plan and, if the project applicant is a state or unit of local government, that the jurisdiction is following its Consolidated Plan per the requirement of 24 CFR part 91. Failure to either submit one form per project or one form with a listing of project information for each field (i.e., name of applicant, name of project, location of project) will result in a technical deficiency notification that must be corrected within the number of days designated by HUD, and further failure to provide missing or incomplete information will result in project application removal from the review process and rejection in the competitive process.

OMB Approval No. 2506-0112 (Exp. 7/31/2022)

Instructions for completing the HUD-2991, Certification of Consistency with the Consolidated Plan

The following information must be completed by the Continuum of Care's designated Collaborative Applicant. If the CoC has multiple projects, it may complete a single HUD-2991 for the jurisdiction provided the Collaborative Applicant includes a list of all projects with applicant names, project names, and locations that will be submitted to HUD with the form when forwarding to the jurisdiction for signature. If there are multiple jurisdictions located within a CoC's geographic area, it must obtain a signed HUD-2991 for each jurisdiction where projects are located.

Completed by the CoC's Collaborative Applicant:

Applicant Name. Enter the name of the project applicant's organization.

Project Name. Enter the name of the project application that will be submitted to HUD in the Continuum of Care Program Competition.

Location of the Project. Enter the physical address of the project; however, if the project is designated as a domestic violence project, enter a P.O. Box or address of the main administrative office provided it is not the same address as the project.

Name of Certifying Jurisdiction. Enter the name of jurisdiction that will review the project information and certify consistency with the Consolidated Plan (e.g., City of..., County, State).

Must be completed by the certifying jurisdiction.

Certifying Official of the Jurisdiction. Enter the name of the official who will sign the form.

Title. Enter the official title of the certifying official (e.g., mayor, county judge, state official).

Signature. The certifying official is to sign the form.

Date. Enter the date the certifying official signs the form.

b) HUD-50071, Certification of Payments to Influence Federal Transaction

OMB Approval No. 2577-0157 (Exp. 11/30/2023)

Certification of Payments to Influence Federal Transactions

**U.S. Department of Housing and Urban Development
Office of Public and Indian Housing**

Public reporting burden for this information collection is estimated to average 30 minutes. This includes the time for collecting, reviewing, and reporting data. The information requested is required to obtain a benefit. This form is used to ensure federal funds are not used to influence members of Congress. There are no assurances of confidentiality. HUD may not conduct or sponsor, and an applicant is not required to respond to a collection of information unless it displays a currently valid OMB control number.

Applicant Name

Housing Authority of Clackamas County

Program/Activity Receiving Federal Grant Funding

MTW- Asset Building Cohort

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all sub recipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official

Commissioner Tootie Smith

Title

Housing Authority Board Chair

Signature

Date (mm/dd/yyyy)

Previous edition is obsolete

form HUD 50071 (01/14)

c) SF-LLL – Disclosure of Lobbying Activities (if applicable)

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

Approved by OMB
0348-0046

1. Type of Federal Action: <input type="checkbox"/> a. contract <input type="checkbox"/> b. grant <input type="checkbox"/> c. cooperative agreement <input type="checkbox"/> d. loan <input type="checkbox"/> e. loan guarantee <input type="checkbox"/> f. loan insurance	2. Status of Federal Action: <input type="checkbox"/> a. bid/offer/application <input type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award	3. Report Type: <input type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change For Material Change Only: year _____ quarter _____ date of last report _____
4. Name and Address of Reporting Entity: <input type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known: Congressional District, if known: 4c	5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime: Congressional District, if known:	
6. Federal Department/Agency:	7. Federal Program Name/Description: CFDA Number, if applicable: _____	
8. Federal Action Number, if known:	9. Award Amount, if known: \$ _____	
10. a. Name and Address of Lobbying Registrant (if individual, last name, first name, MI):	b. Individuals Performing Services (including address if different from No. 10a) (last name, first name, MI):	
11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.	Signature: _____ Print Name: _____ Title: _____ Telephone No.: _____ Date: _____	
Federal Use Only:		Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)



INSTRUCTIONS FOR COMPLETION OF SF-LLL, DISCLOSURE OF LOBBYING ACTIVITIES

This disclosure form shall be completed by the reporting entity, whether subawardee or prime Federal recipient, at the initiation or receipt of a covered Federal action, or a material change to a previous filing, pursuant to title 31 U.S.C. section 1352. The filing of a form is required for each payment or agreement to make payment to any lobbying entity for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with a covered Federal action. Complete all items that apply for both the initial filing and material change report. Refer to the implementing guidance published by the Office of Management and Budget for additional information.

1. Identify the type of covered Federal action for which lobbying activity is and/or has been secured to influence the outcome of a covered Federal action.
2. Identify the status of the covered Federal action.
3. Identify the appropriate classification of this report. If this is a followup report caused by a material change to the information previously reported, enter the year and quarter in which the change occurred. Enter the date of the last previously submitted report by this reporting entity for this covered Federal action.
4. Enter the full name, address, city, State and zip code of the reporting entity. Include Congressional District, if known. Check the appropriate classification of the reporting entity that designates if it is, or expects to be, a prime or subaward recipient. Identify the tier of the subawardee, e.g., the first subawardee of the prime is the 1st tier. Subawards include but are not limited to subcontracts, subgrants and contract awards under grants.
5. If the organization filing the report in item 4 checks "Subawardee," then enter the full name, address, city, State and zip code of the prime Federal recipient. Include Congressional District, if known.
6. Enter the name of the Federal agency making the award or loan commitment. Include at least one organizational level below agency name, if known. For example, Department of Transportation, United States Coast Guard.
7. Enter the Federal program name or description for the covered Federal action (item 4). If known, enter the full Catalog of Federal Domestic Assistance (CFDA) number for grants, cooperative agreements, loans, and loan commitments.
8. Enter the most appropriate Federal identifying number available for the Federal action identified in item 1 (e.g., Request for Proposal (RFP) number; Invitation for Bid (IFB) number; grant announcement number; the contract, grant, or loan award number; the application/proposal control number assigned by the Federal agency). Include prefixes, e.g., "RFP-DE-90-001."
9. For a covered Federal action where there has been an award or loan commitment by the Federal agency, enter the Federal amount of the award/loan commitment for the prime entity identified in item 4 or 5.
10. (a) Enter the full name, address, city, State and zip code of the lobbying registrant under the Lobbying Disclosure Act of 1995 engaged by the reporting entity identified in item 4 to influence the covered Federal action.

(b) Enter the full names of the individual(s) performing services, and include full address if different from 10 (a). Enter Last Name, First Name, and Middle Initial (MI).
11. The certifying official shall sign and date the form, print his/her name, title, and telephone number.

According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid OMB Control Number. The valid OMB control number for this information collection is OMB No. 0348-0046. Public reporting burden for this collection of information is estimated to average 10 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0046), Washington, DC 20503.

Appendix 4: Other Supporting Documentation

[THIS APPENDIX WILL BE ADDED AS NEEDED WHEN THE PLAN IS
SUBMITTED TO HUD]

DRAFT