



The Housing Authority of Clackamas County

**Moving to Work
Plan and Application**

Agenda



Moving to Work Background



MTW Application Process



HACC's Moving to Work Vision



Initial HUD Requirements

Moving to Work Background

What is Moving to Work?

- Moving to Work (MTW) is a HUD program that was created by Congress in 1996
- There were thirty-nine (39) MTW agencies prior to Congress authorizing the addition of 100 more MTW agencies in 2016
- The additional 100 agencies will be added in four (4) cohorts, each focused on a specific HUD priority
- The first three (3) cohorts have been selected and applications for Cohort 4 are due July 28; this is the cohort Clackamas County intends to apply for
- MTW gives housing authorities the ability to waive certain policies, design local programs, and spend HUD money more flexibly



Moving to Work Background (cont.)

Benefits of Moving to Work

- Clackamas County has seen major cost increases for the Housing Choice Voucher program
- Due to significant increases in housing cost, HACCC faces the prospect of reducing the number of households it serves
- MTW will give HACCC additional tools to reduce cost and shift resources



Moving to Work Background (cont.)

Benefits of Moving to Work (cont.)

- For example, with MTW, HACC will be able to change the review cycle for fixed income households from every year to every three years
- ...or HACC can adopt a streamlined rent reasonableness process
- ...or HACC can eliminate the selection process for project-based vouchers in HACC-owned properties



MTW Application Process

Below is the timeline for completing the public process and submitting the MTW Application to HUD. If HUD receives more applications than available slots, a lottery will be performed, and HACC will be notified of the results.

Date	Action	Comments
6/12/2022	DRAFT MTW Application posted to website	Complete
6/14/2022	Issues presentation to request public hearing date	Complete
6/13/22 – 7/13/22	30-Day public review of MTW Application	Underway; this is a HUD requirement
7/13/2022	Public Hearing	Must allow 15 days between hearing and Board approval
7/28/2022	Board Meeting to approve the MTW Application	Application must be submitted to HUD by 9 PM PST on 7/28

HACC's Vision for MTW

MTW Statutory Objectives

The statutory objectives of the MTW program were established by Congress in 1996 when the program was created. They are used to guide the activities that MTW agencies undertake using MTW flexibility.

The statutory objectives are:

1. Increase cost effectiveness
2. Increase opportunities for self-sufficiency
3. Increase housing choice



HACC's Vision for MTW (cont.)

Benefits of Moving to Work

- The changes brought about using MTW flexibility will help HACC reduce the administrative burden that it takes to administer its programs
- HACC will be able to shift its resources from paper pushing and verifying to activities that will help its clients improve their skills, find employment, and work toward self-sufficiency
- MTW flexibility will also allow HACC use its funds in ways that will help it serve more families



Initial HUD MTW Requirements

Asset Building Cohort

- HACC's MTW Application is for the fourth cohort of the MTW Expansion: the Asset Building Cohort
- All applicants to this cohort will be required to implement one of three different asset building initiatives
- An asset building initiative is an initiative designed to encourage low-income families to build personal assets and credit
- Historically, low-income families are much less likely to be banked or have credit than 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



Initial HUD MTW Requirements (cont.)

Asset Building Cohort (cont.)

- In completing HACC's Plan and Application for MTW status, HACC selected OPTION 3 from three program options provided by HUD:
 1. Opt-Out Savings Account
 2. Credit Building
 3. **Public Housing Authority (PHA)-
Designed Asset-Building Program**
- With this OPTION 3, HACC can design a MTW plan with both savings and credit building elements to best meet the needs of our residents.



Initial HUD MTW Requirements (cont.)

Asset Building Cohort (cont.)

- The 2 components of HACC's proposed MTW Program:

- 1. Savings Account Component:**

HACC will work with households currently on program who are interested in homeownership to establish a savings account and learn about homeownership. As part of this program, HAWC will contribute to each savings account on a monthly basis, 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 landlords and others throughout the community. This program will help renters establish credit by reporting rent and utility payments to the credit bureau.

Next Steps

1. Incorporate public comments and feedback into the MTW Application
2. Board Approval of HACC's application
3. Submit HACC's application to HUD



Questions and comments

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