

**MEDFORD HOUSING AUTHORITY
MEDFORD, MA (MA015)**

**MOVING TO WORK (MTW):
COHORT # 4: ASSET BUILDING
DRAFT PLAN**

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MEDFORD HOUSING AUTHORITY

Moving to Work, Cohort # 4:

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MEDFORD HOUSING AUTHORITY

Moving to Work (MTW) Cohort # 4: Asset Building

EXECUTIVE SUMMARY

The Medford Housing Authority (MHA) is applying for MTW Cohort # 4: Asset Building Status. The MHA is remarkably well qualified to apply for MTW Cohort # 4: Asset Building. The MHA has invested heavily in its relationship with its residents over the years, including Family Self-Sufficiency (FSS), the ROSS Service Coordinator Program, and many other initiatives in support of residents.

MTW Cohort # 4: Asset Building provides the Medford Housing Authority the opportunity to further build on its relationship with residents and support them in achieving financial independence. This Asset Building Cohort allows the MHA to benefit residents in two specific ways: Selected residents from both Housing Choice Vouchers Program (Section 8) and from the Federal Conventional Public Housing Program (Section 9) will have bank savings accounts established in their names, with regular funds deposited every month over a period of two years, unless they opt out of the Program. In addition, selected residents living in Federal Conventional Public Housing Program (Section 9) will have the opportunity to have their monthly rent payments reported to between one and three of the National Credit Bureaus, unless they opt out, to build their credit profile for such things as home and car purchases.

In applying for MTW, Cohort # 4: Asset Building Status, the MHA is simultaneously seeking the opportunity to participate in HUD's MTW Program. There are about 3,500 PHA's in the country. By the end of this round of selections, there will be about 140 PHA's officially designated as MTW agencies. These agencies are national leaders in using the Status to foment change and new opportunities. MTW agencies are freed up from many regulatory restrictions within the Section 8 and Section 9 Program, and they are provided flexibility in merging their financial accounts, such that they can do new and creative things locally, such as resident services and housing development. In return, HUD hopes to learn new ideas and efficiencies that it can then apply to other Housing Authorities operating in the country.

The Medford Housing Authority is very excited to be applying for this opportunity and for the possibility of further benefiting its residents while being a leader in housing.

INTRODUCTION

a. MTW Opportunity

In April of 2022, HUD published PIH Notice 2022-11 seeking applications for the Asset Building Cohort of the MTW Expansion. This cohort will test asset building initiatives, which for this cohort are defined as activities that encourage the growth of savings accounts and/or aim to build credit for assisted households. PHAs must submit completed applications by July 28, 2022.

b. Background Information: Medford Housing Authority (MHA)

Agency Overview

The Medford Housing Authority is a leader in the development, management, and administration of subsidized affordable housing for low-income elderly, family, and disabled households. The Mission of the Medford Housing Authority is to assist low, very low and extremely low-income families, elderly and disabled to obtain affordable housing that is safe, decent, and sanitary. In doing so, the Medford Housing Authority will advocate for and serve the needs of our resident by encouraging and assisting all those who can achieve maximum independence to do so. When possible, we will create and expand affordable housing

opportunities for the diverse population of Medford, Massachusetts. We will create and encourage resident self-sufficiency and independence. We will efficiently allocate our resources to achieve our mission in a manner that promotes citizenship, community, self-reliance and the principles of fair housing and equal opportunity.

Located 6.7 miles northwest of downtown Boston, Massachusetts the Medford Housing Authority (MHA) provides quality affordable housing to over 1,800 households. The MHA provides services to the most vulnerable members of our community.

The Medford Housing Authority portfolio consists of 840 public housing units city-wide and among 8 developments, 987 Housing Choice Vouchers, and 15 Massachusetts Rental Vouchers. The MHA also owns a Special Needs Housing development.

The units that could be affected by this MTW Application are the 927 active Housing Choice Vouchers, (Section 8) and 499 Public Housing Units (Section 9).

Board Of Commissioners

The MHA is governed by a Board of Commissioners. The Members of the Board of Commissioners are:

Chairperson	Commissioner Lossa Julia Janvier
Vice-Chairperson	Commissioner Caileen Foley
Treasurer	Commissioner James R. Lister, Sr.
Assistant Treasurer	Commissioner Paul Hollien, Jr.
Member	Commissioner Michael Luongo

Our administrative staff, through a team-oriented approach, work to make our community a better place in which to live. As a result of the work of this dedicated staff the MHA has been designated by HUD as a High Performer.

In addition, the MHA maintenance personnel are a group of highly skilled individuals who are proficient at and experienced in numerous maintenance and construction related fields. They provide service to MHA residents 24/7/365. Maintenance personnel are responsive to resident concerns and strongly support and assist the MHA's goal of providing our residents with safe, decent, and affordable housing.

Our resident service staff has provided on-going support to assist those individuals and families most in need. MHA supportive services has partnered with community agencies to provide a wide variety of services. MHA also provides supportive services through the HUD funded Family Self-Sufficiency Program (FSS), the Resident Opportunity and Self-Sufficiency Program (ROSS) and the state funded Resident Service Coordinator Program. A description of these programs is as follows.

Family Self Sufficiency Program: The goal of the FSS program is to eliminate or decrease a family's reliance on public assistance and increase their economic stability. All Housing Choice Voucher and Federal Public Housing recipients are invited to join. The FSS program encourages participants to enter and remain in the workforce with a defined path toward self-sufficiency. The FSS Coordinator promotes and facilitates access to community resources for education, childcare, training, financial assistance, and many other needs that arise for individuals. FSS participants design a 5-year contract-based plan for

themselves including achievable goals. As they work towards those goals and increase the family EARNED income, participants become eligible for a FSS escrow account that involves the MHA depositing monthly sums into an account during the 5-year contract period. Families strive toward their individual goals, increase their earned income and ideally their credit score, and upon completion of the program, the full escrow account balance is presented to the participant.

Resident Opportunity for Self-Sufficiency Program: Resident Opportunity for Self-Sufficiency (ROSS) program is available to all residents of federally funded public housing properties. The goal of the program is to enable families to make progress toward achieving economic self-sufficiency through increased knowledge of and access to educational opportunities, English and computer literacy, job training opportunities, childcare and parenting support resources. Our Resident Services Coordinator also works with elders and persons with disabilities, enabling them to maintain independence in their homes and help improve living conditions by providing information and linking residents with available resources and supports.

Resident Service Coordinator: Walking Court: Resident supports, and services are available for our elderly and persons with disabilities who reside in our Walking Court state funded development as well. Through a grant from the Massachusetts Department of Housing and Community Development (DHCD), the Medford Housing Authority in conjunction with Mystic Valley Elder Services (MVES) has an onsite Resident Coordinator who will work with our Walking Court residents to enable them to maintain independence in their homes through MVES and other available resources and supports to meet their personal needs.

c. HUD and the Moving to Work Demonstration Program

Moving to Work (MTW) is a demonstration program for public housing authorities (PHAs) that provides them the opportunity to design and test innovative, locally designed strategies that use Federal dollars more efficiently, help residents find employment and become self-sufficient, and increase housing choices for low-income families. MTW allows PHAs exemptions from many existing public housing and voucher rules and provides funding flexibility with how they use their Federal funds. PHAs in the MTW demonstration have pioneered a number of innovative policy interventions that have been proven to be successful at the local level, and subsequently rolled out to the rest of the country's PHAs. Currently, there are 109 MTW PHAs nationwide and HUD plans to expand the program to an additional 30 PHAs by 2022.

d. MTW Expansion and Cohort #4

Over the past four years, HUD has added Housing Authorities to the MTW Program in the following three Cohorts: 1. MTW Flexibility for Smaller PHAs Cohort # 1; 2. Stepped and Tiered Rent Cohort # 2; and 3. Landlord Incentives Cohort # 3. As indicated previously, in this round, HUD is adding additional Housing Authorities in Cohort # 4: Asset Building. Discussion of the four Cohorts follows:

- [MTW Flexibility for Smaller PHAs Cohort](#)

In October 2018, PHAs were [invited to submit letters of interest for this cohort](#), to evaluate the overall impact of MTW flexibilities on PHAs with less than 1,000 units. On August 28, 2020, HUD invited 33 of the PHAs that submitted letters of interest to submit full applications, after going through a robust public process. These eligible PHAs were selected through a geographic-based lottery. On January 7, 2021, HUD announced the selectees, which will formally be designated as MTW agencies once the agency signs and HUD executes their MTW Amendment to the Annual Contributions Contract (MTW ACC Amendment).

- [Stepped and Tiered Rent Cohort](#)

In March 2019, PHAs were [invited to submit letters of interest for this cohort](#), to study stepped and tiered rent alternatives. On August 28, 2020, HUD published [PIH Notice 2020-21](#) which invited 36 eligible PHAs that submitted letters of interest to work with their residents and communities to submit full applications by January 8, 2021. These applications were competitively reviewed, and in May 2021 HUD announced that 10 PHAs were selected.

- [Landlord Incentives Cohort](#)

In January 2021, HUD published [PIH Notice 2021-03](#) to invite PHAs to submit applications for this cohort, to evaluate landlord incentives and their effect on landlord participation in the HCV program. PHAs in this cohort of the MTW Expansion must implement at least two MTW landlord incentive activities from a provided list of MTW landlord incentive activities. In January of 2022, [HUD announced the 29 PHAs](#) that were selected through this cohort.

- [Asset Building Cohort](#)

In April of 2022, HUD published [PIH Notice 2022-11](#) seeking applications for the Asset Building Cohort of the MTW Expansion. This cohort will test asset building initiatives, which for this cohort are defined as activities that encourage the growth of savings accounts and/or aim to build credit for assisted households. PHAs must submit completed applications by July 28, 2022.

With reference to the expansion of the MTW Program starting 6 years ago, HUD stated that it was thrilled to announce that the first forty-one (41) agencies, representing communities across the nation, had been selected for the expansion of the MTW Demonstration Program.

HUD understands the importance of thinking outside the box, focusing on best practices and providing creative housing solutions for those serving the most vulnerable by allowing agencies to merge their funding streams and design creative policies. The most important lesson HUD has learned from MTW is that local agencies and their stakeholders are in the best position to assess the needs and challenges of their communities and rental markets. It is important that local leaders have the flexibility to utilize and leverage their strengths, resources and partnerships in a way that best serves their communities.

The key principles for the expansion are to: simplify, learn, and apply. The vision for the MTW expansion is to learn from MTW interventions in order to improve the delivery of federally assisted housing and promote self-sufficiency for low-income families across the nation. In order to do this, HUD has developed a program delivery model that simplifies and streamlines HUD oversight and provides flexibility to high-performing PHAs in the delivery of housing services.

MTW Cohort # 4: Asset Building

MTW Cohort # 4: Asset Building is an exceedingly important matter for study for HUD and housing in the United States. For HCV and public housing residents to have options beyond subsidized housing, they need savings accounts and good credit references. This is the point of Cohort # 4: Asset Building.

Within Cohort # 4, there are three Option from which Applicants must select:

1. **Opt-Out Savings Accounts Option:** Under this option, the PHA would create an “opt-out” savings program to deposit a set amount of funds from HCV Housing Assistance Payment (HAP) or Operating Fund funding each month into an escrow account for the benefit of an assisted household. PHAs may also choose to supplement the savings program with other private and/or

public funding sources. After one year, the assisted household would then have access to these funds.

2. **Credit Building Option:** Under this option, the PHA would report the public housing rent payments of public housing households that enroll in the program through an informed consent process to one or more credit bureaus with the goal of building credit for those households.
3. **PHA-Designed Asset Building Option:** As stated earlier, for purposes of this Notice, Asset Building Initiatives are defined as activities that encourage the growth of savings accounts and/or aim to build credit for assisted households. Under this option, the PHA would design a local asset building program to further one, or both, of these goals. PHAs should tie the PHA-Designed Asset Building Option to one or more of the following: activities requiring MTW statutory or regulatory flexibility, MTW funding flexibility, and/or building credit. If a PHA seeks to implement both the Opt-Out Savings Account Option described in Section 3(A) of this Notice and the Credit Building Option described in Section 3(B) of this Notice, it should apply under this PHA-Designed Asset Building Option.

Medford Housing Authority and MTW Cohort # 4: Asset Building

In implementing MTW Cohort # 4: Asset Building, the Medford Housing Authority will apply HUD's key principles for the expansion to: simplify, learn, and apply. As with all other PHAs, MHA has had to operate in an environment where intervening and having the resources to work effectively with residents has been nebulous. Working with HUD, its MTW advisers, and with HUD's assigned Technical Assistance experts, the MHA will establish an ideal environment in encouraging and supporting residents to partner with the MHA for a great housing and financial experience.

Medford Housing Authority brings a unique and comprehensive perspective to the table. The MHA has worked hard on its relationships with its residents who live in leased housing, its residents who live in Conventional Federal Public Housing, and with its applicants.

The MHA intends to use this MTW Application Process and the opportunity to function as an MTW agency to further support its residents in their efforts at Asset Building.

MTW Cohort # 4: Asset Building Selection Process

PHAs interested in the fourth cohort of the MTW Expansion are required to submit an MTW Plan and application package to HUD under this Notice by the submission deadline of July 28, 2022. HUD will screen each MTW Plan and application package received to verify eligibility according to the date and requirements in this Notice. HUD will then assess all eligible MTW Plan and application packages for completeness.

A lottery of all eligible and complete MTW Plan and application packages will be conducted to determine which PHAs will be selected and offered MTW designation under the fourth cohort of the MTW Expansion. Following the lottery process, HUD will notify all applicants about the outcome of the lottery. After HUD has made selections, if a selected applicant PHA declines to participate in the fourth cohort of the MTW Expansion, HUD may randomly select another eligible and complete MTW Plan and application package.

Selection does not constitute formal entry into the MTW Demonstration Program. Selected PHAs may not flexibly use Section 8 and Section 9 funding or invoke any MTW flexibility before formal entry into the MTW Demonstration Program. This will not occur until an MTW Amendment to the Annual Contributions Contract (ACC) detailing MTW participation is executed by both HUD and the PHA and any other requirements of the MTW Operations Notice are met.

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Moving to Work, Cohort # 4

Part I: MTW PLAN

a. Vision for the Local MTW Program

The MHA seeks to establish and constantly explores new opportunities to partner with other communities and agencies to expand additional affordable housing opportunities.

The MHA will use the additional resources and regulatory and budget flexibility that comes with MTW status to further improve the MHA's Housing Programs, including both HCV's and Conventional Federal Public Housing. Along with further developing resident services, the MHA will continue its efforts to develop much-needed housing for low income, elderly, non-elderly disabled, homeless, veteran and family populations.

Medford Housing Authority seeks to manage and operate an effective Housing Choice Voucher Program that provides the benefit of better housing options to its qualified HCV residents. In order to accomplish this, Medford Housing Authority is always making substantial efforts to improve technology, customer service and communication with its residents to enhance opportunities.

In support of this, Medford Housing Authority is applying to HUD for selection as a MTW Cohort # 4: Asset Building. Medford Housing Authority is uniquely positioned to work very effectively with HUD in this endeavor.

As a MTW Cohort # 4: Asset Building Housing Authority, Medford Housing Authority will continue to enact policies and procedures that will build strong relationships with residents and resident organizations, provide housing choice for qualifying HCV tenants, and support tenants and their families in achieving self-sufficiency.

The Medford Housing Authority, Housing Team

As already indicated, Medford Housing Authority has assembled an outstanding team perfectly suited to working with HUD to work with HUD on the MTW Cohort # 4: Asset Building Program.

The Team members who will be most involved in the implementation of the Moving to Work, Cohort # 4 are:

HOUSING AUTHORITY ADMINISTRATION:

- Jeffrey L. Driscoll, Esq., Executive Director
- Jennifer McNabb, Director of Management
- Barbara Vivian, Executive Assistant/504 Coordinator/Hearing Officer

FINANCE

- Michael Pacious, Director of Finance

RESIDENT SERVICES

- Sandra Reiniger, FSS Coordinator, Leased Housing and Public Housing
- Lisa Tonello, ROSS Coordinator

PUBLIC HOUSING

- Karen DeJoie, Senior Public Housing Manager

LEASED HOUSING (Federal & State Voucher Programs)

- Siomara Sanchez, Director of Leased Housing Programs

MODERNIZATION & PROCURMENT

- Gabriel Ciccariello, Director of Modernization

b. Plan for Future Community/Resident Engagement

RESIDENT ENGAGEMENT

The Medford Housing Authority will continue to engage assisted households in its low- income and affordable housing programs, as well as the broader community and stakeholders, in the implementation and development of its local MTW program. The MHA works closely with its Resident Advisory Board (RAB) regarding all needs and concerns pertaining to MHA residents. As indicated previously, the MHA operates an effective FSS Program and a ROSS Service Coordinator Program.

As Medford Housing Authority does in all of its programs, as a MTW Cohort # 4 designee, Medford Housing Authority will continue with its entire engagement efforts with the local community, including outreach to racial and ethnic minorities, persons with limited English proficiency, persons with disabilities, families with children and groups representing such persons.

The MHA will work closely with its Resident Advisory Board in the implementation of MTW generally, and with respect to the Cohort # 4 requirements, to make sure all needs and concerns pertaining to MHA residents are addressed.

COMMUNITY ENGAGEMENT

The MHA works closely with a broad array of community organizations in support of its residents. Referrals for training and services are often made to community-based agencies with specialized skills and experience.

Among the state and local agencies with which the MHA coordinates, are the following:

MEDFORD FOOD RESOURCES

- Mystic Community Market
- Greater Boston Food Bank

HOUSING RESOURCES

- Department of Transitional Assistance (DTA)
- Action for Boston Community Development- ABCD

- Housing and Housing and Homelessness Prevention - Mystic Valley
- Department of Housing and Community Development (DHCD)
- Metropolitan Housing Boston
- Housing Families, Inc.
- Medford Community Housing Inc.

LEGAL SERVICES

- Greater Boston Legal Services
- Disability Law Center
- Housing Families, Inc.
- Mass Legal Help
- Elder Law Project
- MHLAC–Mental Health Legal Advisors Committee
- GLAD
- GLBTQ Legal Advocates & Defenders

HEALTH AND WELLNESS

- Eliot Community Health (Emergency Services Provider)
- Medford Family Network (MFN)
- Department of Children and Families (DCF)
- Mystic Valley Elder Services
- Medford Council on Aging
- Medford Senior Center
- The RIDE

IMMIGRANT SERVICES

- The Immigrant Learning Center, Inc.
- MIRA (Massachusetts Immigrant and Refugee Advocacy Coalition)
- Catholic Charities Refugee and Immigrant Services
- Greater Boston Legal Services (Immigration Unit)
- Irish International Immigrant Center

DOMESTIC VIOLENCE SERVICES

- RESPOND, INC.

c. Plan for Local MTW Program

Medford Housing Authority’s MTW Cohort # 4: Asset Building planning has taken place in the context of what the Housing Authority has systematically done over the years to make things work effectively, efficiently, and with compassion on behalf of those we serve.

In operating MTW Cohort # 4, the MHA will set up all of the communications and systems necessary for it to operate effectively. MHA will work closely with HUD in all actions and communications.

To facilitate technological solutions, better customer service and better communications, Medford Housing Authority is working at implementing effective strategies, including the necessary additions to the MHA's computer management systems.

Specific initiatives include:

- Ensuring a housing software system that supports the program and the MTW Cohort # 4: Asset Building initiative
- Establishment of Savings Accounts
- System to ensure regular payments into the Savings Accounts
- System to provide highly accurate information to the credit bureaus on a timely basis.

The MHA is fully compatible with HUD's Fair Housing and Civil Rights Initiatives.

d. Proposed Use of MTW Funds

Medford Housing Authority will use all resources and where appropriate, fungibility to enhance housing and program opportunities for our residents and participants and will use the MTW Cohort # 4: Asset Building status to provide top level housing resources in coordination with an expanded and satisfied array of landlords.

As necessary, Medford Housing Authority will work with HUD identified technical assistance contractors to determine the best strategy with reference to waivers and safe harbors. Along with the waivers required in tandem with the activities Medford Housing Authority ends up selecting,

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Moving to Work, Cohort # 4

Part II: MTW PLAN

a. MTW Cohort # 4: Asset Building Activities selected by the MHA

The MHA will use its participation and designation as an MTW agency to provide leadership and new ideas concerning local management and use of resources. MTW Cohort # 4: Asset Building provides the Medford Housing Authority the opportunity to further build on its relationship with residents and support them in achieving financial independence. This Asset Building Cohort allows the MHA to benefit residents in two specific ways: Selected residents from both Housing Choice Vouchers Program (Section 8) and from the Federal Conventional Public Housing Program (Section 9) will have bank savings accounts established in their names, with regular funds deposited every month over a period of two years, unless they opt out of the Program. In addition, selected residents living in Federal Conventional Public Housing Program (Section 9) will have the opportunity to have their monthly rent payments reported to between one and three of the National Credit Bureaus, unless they opt out, to build their credit profile for such things as home and car purchases.

In applying for MTW, Cohort # 4: Asset Building Status, the MHA is simultaneously seeking the opportunity to participate in HUD's MTW Program.

b. Other Resident Initiatives to be Considered by the MHA

Working in close coordination with HUD and the contractors assigned to this Cohort, the MHA will seek to develop additional resident initiatives to be implemented in coordination with this effort.