

**2014 Entry Form**  
(Complete one for each entry.)

Fill out the entry name ***exactly*** as you want it listed in the program.

Entry Name Scholar House Program

HFA Kentucky Housing Corporation

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Qualified Entries must be received by **Tuesday, July 1, 2014.**

For more information about Qualified Entries, [click here to access the 2014 Entry Rules.](#)

Use this header on the upper right corner of each page.

HFA Kentucky Housing Corporation

Entry Name Scholar House Program

Communications	Homeownership	Rental Housing	Special Needs Housing
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input checked="" type="checkbox"/> Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> State Advocacy <input type="checkbox"/> Federal Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology	<input type="checkbox"/> Special Achievement	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

### **Scholar House Program Overview**

The family dynamic in the United States has changed drastically over the last 50 years. There are increasing numbers of families with little to no higher education. With the ever-changing and unstable economy, it has become increasingly important to obtain a college degree to secure a decent living. For some parents, it is nearly impossible to do so without assistance. The Scholar House Program was developed to provide a place for families to call home while a parent pursues a degree. The trickledown effect: the children in these families witness the parent(s) reaching their goals, strengthening the child's idea of pursuing their own goals.

The Scholar House Program is an educational program with a housing and child care component. It is aimed toward single parents who want to earn a post-secondary degree in an area of their choosing. Upon finishing the Program, the participant is better equipped to support their families, eventually becoming self-sufficient and independent of housing and public assistance. Self-sufficiency is a new concept for families who come from generations of government assistance. They learn that they and their children can continue their education, earn a living, and be self-sufficient, giving them pride when their goals are reached.

### **How Does the Scholar House Program Work?**

Participants must have at least one minor child whom they have full or majority custody of, have either a high school diploma or GED, and must enroll as a full-time student at one of the approved educational facilities working with the Program. Participants follow the requirements for the degree of their choosing. Housing is the second component of the Program. Participants apply for a Housing Choice Voucher (Section 8) used for rental assistance for the on-site rental apartments. The most common reason for a single parent not attending college is the lack of available child care. That component is built into, and is a vital part of, the Scholar House Program because each Scholar House has a child care facility on-site. An assigned case manager works with the participant and the family to make sure the participant is on track with school, attends classes, and provides required grade records each grading period. The case manager guides participants toward resources, such as food stamps, child support, disability benefits, financial aid, and any other income or resource enabling the participant to be successful in the Program. The case manager also helps with classes outside school, such as Life Skills, how to prepare a résumé, how to act and dress for an interview, and how to collaborate with others in the Program.

### **Innovation**

The Scholar House Program focuses on a hand up, not a hand out. The participants are given the chance to make a new life for themselves and their children. The tools are supplied, but they must employ them to build the future of their dreams. Once they have earned their degree, they seek employment in their chosen fields and move on to housing of their own. The children of these families see the cycle of poverty or welfare dependence broken and grow up with the idea that it is not if they are going to college, but when. The Scholar House Program provides the opportunity for a parent to earn a college diploma and prepare to enter the job market. Some participants go on to master's or doctoral programs and many go to work in the social work field to help others like them, paying it forward.

Another great concept is that the child care agencies located at each Scholar House are child development agencies. Children attending these programs enter elementary school prepared to excel. From teachers, volunteers, and interns, participants' children are given a quality preschool and social education. They are fed well-balanced meals and receive required medical care.

### **Replicable**

The Program can be, and has been, replicated. The first Scholar House, the One-Parent Scholar House in Lexington, Kentucky, is the model from which the rest of the Houses grew. Five campuses opened in Louisville, two in Pikeville, and others in Bowling Green, Owensboro, and Paducah, with another opening in Northern Kentucky in 2015. Other states have visited the Scholar Houses of Kentucky making inquiries in their home states regarding the possible launch of similar programs. For example, the Ohio Secretary of State's office recently called Kentucky Housing Corporation (KHC) expressing Ohio's interest in the Kentucky program. With Section 8 Rental Assistance, Low Income Housing Tax Credits (Housing Credits), HOME funds, local and community government, and educational facility support, the Scholar House Program can be successfully replicated anywhere there is an accepted college, university, technical, or professional accredited institution willing to affiliate with the program. A program can be developed with a local housing office, a state housing agency, child development agency, staff, interns, volunteers, and parents who want to participate.

### **Problem Solving**

The Scholar House Program responds to the needs of a special population: the single parent. Many are stuck in the welfare and rental assistance cycle due to underage pregnancies, divorce situations, deadbeat parents, domestic violence, low-paying jobs, lack of child care, or a host of other reasons. Most participants come from families who historically were part of the public assistance system and do not know how to break the cycle. This Program is a way of addressing those issues. It is a way of building self-esteem and gaining higher-paying jobs.

### **Results and Success**

The annual report for July 1, 2012, to June 30, 2013, showed there were 553 families participating in the Scholar House Program: 574 adults and 931 minor children. There were 189 participants who completed the program. 79 earned college degrees, with 2 earning master's degrees, 120 went on to stable housing, 84 exited to stable employment, and 358 of the children participated in the on-site child development centers, while the others attended local schools. The Program primarily consists of women, with 542 females and only 32 males. The One-Parent Program in Lexington has 82 apartments. The other Scholar House locations consist of about 56 apartments in their complexes. No data are available from 2013's accounting for the Parkland Scholar House in Louisville, as it did not open until 2013.

Participants going through the Program, regardless of completion, gain self-esteem. They learn to develop study habits, work ethics, budgeting, interview techniques, personal presentation, and other invaluable skills to take with them. The benefits of finding stable and secure housing, keeping themselves and their children off the streets, being able to leave abusive situations, and teaching their children the welfare system can be a temporary source of help. Hope for the future is the benefit. Lives saved versus the dollars spent to administer the Program are insurmountable in worth and value. By assisting a person for four years, taking the person off welfare and Section 8 Rental Assistance for the rest of their lives, and teaching their children and their children's children how to survive without assistance, breaks the cycle of poverty and builds a bridge to cross from a dependent lifestyle to self-sufficiency.

### **Putting a Price on It**

On average, the typical family participating in the Scholar House Program, assuming a single mother and one child, receives the following monthly monies through government assistance: \$225 from the Kentucky Transitional Assistance Program (KTAP); \$347 in Food Stamps; and a housing subsidy of \$552 for the \$619 in rent. These monies equal \$1,127 per month, or

\$54,096 for the four years the family participates in the Scholar House Program, after which, they would be self-sufficient. Families surviving on government assistance, again assuming one mother and one child, would also receive \$54,096 over four years, not including, Medicaid, free or reduced school meals, child care assistance, or disability benefits, and they would not have the skills learned in the Scholar House Program. Most likely, those families would remain on government assistance, therefore putting the additional strain on public funds year after year.

Consider one Scholar House with 56 units. If each unit were filled—56 families, still using the mother and one child average—the government would pay \$3,029,376 in assistance to help all 56 families through a four-year degree. If these families did not participate in the Program leading them to self-sufficiency, the government would pay \$13,632,192 in assistance over an 18-year period. Again, these figures do not include Medicaid, free or reduced school meals, child-care assistance, or disability benefits.

### Effective Use of Resources

Through the application for set-aside funds, Housing Credits were allocated for the construction costs for the Program (please see the table below). Other funding includes local Section 8 funds, fundraisers, WIC programs, food stamps, Head Start funding, college scholarships and financial aid, local volunteers, interns from the colleges, and local community governments. They are all resources that make this program successful and are used consistently to help the participants and their families work toward a brighter tomorrow.

Scholar House	Number of Units	Funding
Louisville Scholar House	56	\$759,315 – Housing Credits
The Learning Villa – Owensboro	56	\$439,400 – Housing Credits
Bowling Green Scholar House	56	\$835,163 – Housing Credits
Scholar House of Paducah	48	\$936,000 – Housing Credits
Pikeville Scholar House	45	\$992,000 – Housing Credits \$2,774,510 – construction/bridge loan
*Northern Kentucky Scholar House	48	\$700,000 – Housing Credits \$300,000 – Affordable Housing Trust Fund (AHTF)

\*Construction not complete

### Corporate Objective

The Scholar House Program helps house our low- to no-income clients. When KHC looked for alternate ways to help the thousands of people on the Section 8 rosters toward self-sufficiency, the Scholar House Program was an obvious choice. Offer a hand up and people will not need a hand out for the rest of their lives, and nor will their children. As more Scholar Houses are built, and more participants complete the Program, the number of clients on Section 8 and other assisted housing will fall to a more manageable level as each generation grows. Section 8 will work more with the elderly and disabled populations, on fixed incomes, allowing room on the waiting lists and the availability of the vouchers allotted for this state-wide housing Program.

The participants start with Scholar House. Individually, they are responsible for their successes. Our mission is to give them the opportunity to do so by helping with the building costs, making the project doable, to be a way for them to reach their vision. KHC envisions all Kentucky families and individuals living in quality housing they can afford. KHC shares its vision with the Commonwealth of Kentucky, opening eyes to the possibility of freedom through self-sufficiency and the ability to reach the dream once believed impossible.