

Alaska Housing Finance Corporation
Jumpstart Program
Alaska Housing Finance Corporation
Special Achievement

HFA Staff Contact

Paula Huber

phuber@ahfc.us

Innovative program jumpstarts financial independence for at-risk Alaskans

It would be remiss to measure Alaska Housing Finance Corporation's innovation without acknowledging the immense challenges its devoted staff faces – and overcomes – every day. They provide housing assistance, financial literacy and work-readiness services to residents of a state bigger than Texas, California and Montana combined yet with fewer miles of paved road than Connecticut. Approximately 82% of Alaska's communities are not connected to the road system and can be reached only by airplane or boat (weather permitting). Most are traditional Native communities, home to people who have lived here for thousands of years, long before the United States was born.

Perhaps surprising, Alaska is among the most multicultural populations in the country. Just one city, Anchorage, has 26 of America's most diverse schools. Students in the Anchorage School District speak more than 100 languages at home. Alaskans are a rare mix of ancient cultures and virtually every other racial and ethnic group in America.

AHFC serves them all.

AHFC is, itself, an innovative organization as one of the few state agencies that combine housing assistance with move-to-work programs. When a family with a work-able adult is accepted into an AHFC public housing or voucher program, often coming from homelessness or an emergency shelter for women and children, they enter into the Step program, which steadily increases their portion of rent and gives them access to Jumpstart, AHFC's family self-sufficiency program. The goal is to increase a family's economic self-sufficiency over five years to a shelter burden of less than 50% of income, allowing them to increase earnings and pay unsubsidized living expenses.

When COVID-19 struck, AHFC nimbly adapted. It paused Step graduation schedules, keeping families in their AHFC housing, and successfully made an ambitious effort to move the Jumpstart education program online while also expanding the program. Staff members took swift action to redesign the types of classes offered, implement online curricula to make them available statewide for the first time and devote a toll-free helpline and dedicated staff to help students outside class hours. Text and email registration notifications were added, including a one-on-one Zoom tutorial free to anyone. Since August 2020, AHFC has had 259 students successfully graduate from its classes.

In addition, AHFC launched a unique website called the "Jumpstart Employment Library." This virtual library is designed to provide building blocks for job readiness and career development and is divided into topics that follow a natural path to successful employment and professional development, including a Job Readiness Planner and Job Search Checklist. It includes links to skill-aptitude quizzes, interview techniques, job-seeking skills, resume writing, conflict resolution, establishing a self-brand, skills training, goal development and education and employment opportunities - even for job seekers with troubled backgrounds, unique situations and challenges of COVID.

Through checklists, videos and specific examples, each section takes a person through a step-by-step

process with clear directions on what to do, how to do it and when. Every category is integrated with a class Jumpstart offers or can be used as needed. Although the Jumpstart Employment Library was created to serve AHFC housing-assistance participants, it is free and open to all Alaskans.

Because of Jumpstart, people in small, isolated communities where AHFC serves have the same access to coordinated employment support as a resident of our largest city. It is an effective mechanism providing education and access to community resources leading to financial independence for Alaska's uniquely separated and multicultural population. But Jumpstart goes deeper than online education. Throughout their residency in an AHFC housing program, every tenant receives personal counseling from AHFC staff, who stay in close contact, monitor their progress and guide them through short-term and long-term goal setting that will be most beneficial to each individual. That potent combination of a vast, goal-specific education resource combined with caring, attentive personal intervention has proved highly effective at moving people from public housing into their own homes.

Jumpstart answers a clear need

Despite its natural beauty, Alaska has a dark side. It is ranked America's deadliest state for women, with a staggering 59% having experienced violence. Alaska has the highest rate of women killed by males, its rate of rape is twice the national average, its rate of child sexual assault is six times the national average. We have the 4th lowest rate of high school graduation and 8th-highest rate of homelessness. Alaska has the nation's 2nd-highest rate of homeless women.

What's more, Alaska's cold winters make living outdoors particularly dangerous and gives our state one of the country's highest per capita rates of homeless deaths. Over the last year, COVID-19 spread widely and quickly among our homeless population gathered in close proximity in large shelters. In addition to AHFC suspending the Step schedule of subsidized rent, people who experienced a loss or reduction of income due to COVID were fast-tracked for enrollment in Jumpstart for immediate help.

There is clearly a need for a way to escape Alaska's statistics. AHFC responds by giving people the tools through Jumpstart they can use to prevent or escape Alaska's cycle of homelessness and abuse and, instead, achieve financial independence. Specifically, Jumpstart breaks the cycle by targeting parents, enabling them to provide a safe, quality, affordable home for their children.

Achieving intended results is exactly what Jumpstart is designed to do. Jumpstart works hand-in-hand with safe housing through the AHFC Step program to provide the tools people need to attain the five pillars of financial independence: family stability, well-being, education and training, financial management and employment/career management. If the safe housing provided by AHFC solves a family's immediate needs, Jumpstart provides the way to move forward, a method for parents to fulfill upcoming needs. It is a way to build a better future.

AHFC achieves this by providing extensive, goal-oriented education courses, by making them easily accessible to people challenged by Alaska's separated communities and forbidding geography via an

online library, and by staff taking an active, personal role in helping tenants make good choices. The aim of Jumpstart's COVID-response efforts was to make the Jumpstart education program and components fully accessible to all AHFC housing participants statewide, and this was achieved in spades. Even with Alaska's well-known internet connectivity issues, classes have had full attendance for six straight months, registration is up nearly 20% and the Employment Library is fully utilized not just by AHFC participants but the general public. The program also offers a procedure for students to earn Samsung Galaxy tablets to help close the digital divide.

Jumpstart's results are human dignity, far outweighing its costs

The results Jumpstart achieves are people going from public housing into jobs and their own homes. Many of these Alaskans are women who were abused and fled to shelters. A very high percentage are simply not prepared for the role of single parent/provider for their children. Jumpstart changes that.

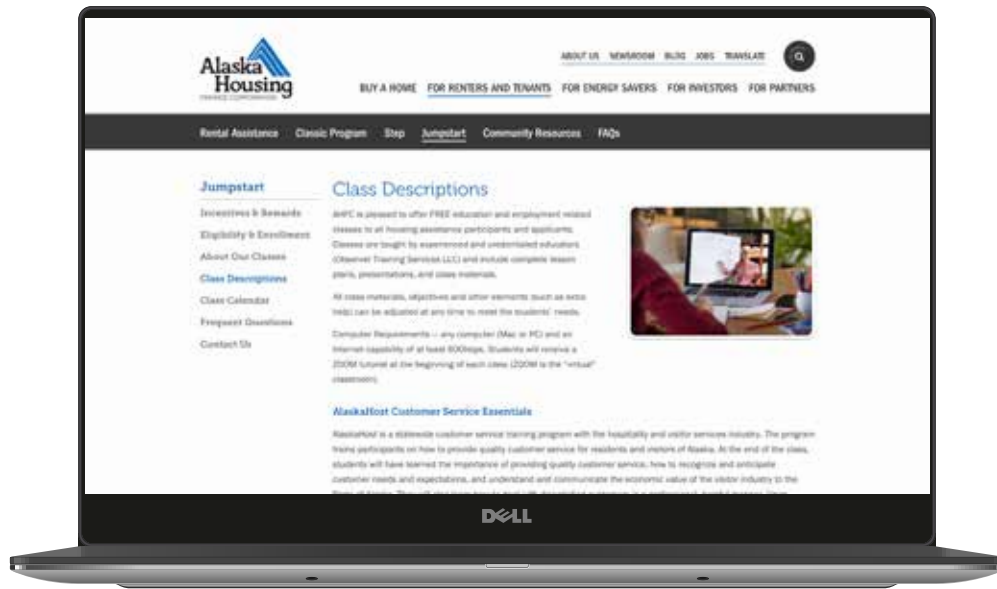
The people who make Jumpstart work, from administrators to case managers, are already on staff at AHFC, so they incur no additional cost. Financial incentives for Jumpstart participants, website maintenance and curriculum development for online classes are already budgeted, so those add no associated cost. For instructors/collaboration on curriculum development and computer lab, AHFC receives funds from the State of Alaska to fund programs that may benefit eligible families, specifically families with children under 19 who are low to moderate income. AHFC has been able to leverage that partnership to offer an abundance of support to families. During the initial COVID closure, AHFC did not pay for classes for two months, and those funds were diverted to the curriculum redesign and Employment Library website – a rapid pivot AHFC accomplished without requesting extra funds.

Jumpstart is unique in that it is not dependent on matching funds or accessing an escrow account. Every enrolled family has at their disposal up to \$3,000 - \$5,000 of financial incentives to invest in themselves right away. These financial incentives are meant to help or reward them for their education, employment, career development and financial goals. Participants are able to use this menu of incentives how they wish under the program rules. In FY20, Jumpstart issued nearly \$400,000 in financial incentives, with approximately 60% going toward education and training. These incentives are paid from funds set aside from the Step program's subsidized housing assistance payment schedule (where families' subsidy decreases each year until their term ends).

Funds through the AHFC/state partnership total \$178,040, which comes out to \$698 per person. Those persons went from homelessness or shelter into safe, quality, affordable housing. Does that result exceed the cost? We say yes and would happily pay it every day, every person. No question.

Financial independence means not needing to take help from the government or anyone else. In the nation's largest, most disconnected state, Jumpstart is the engine that empowers people to increase earnings and quality housing and, in the process, reach economic independence. For Alaska, that is our path forward.

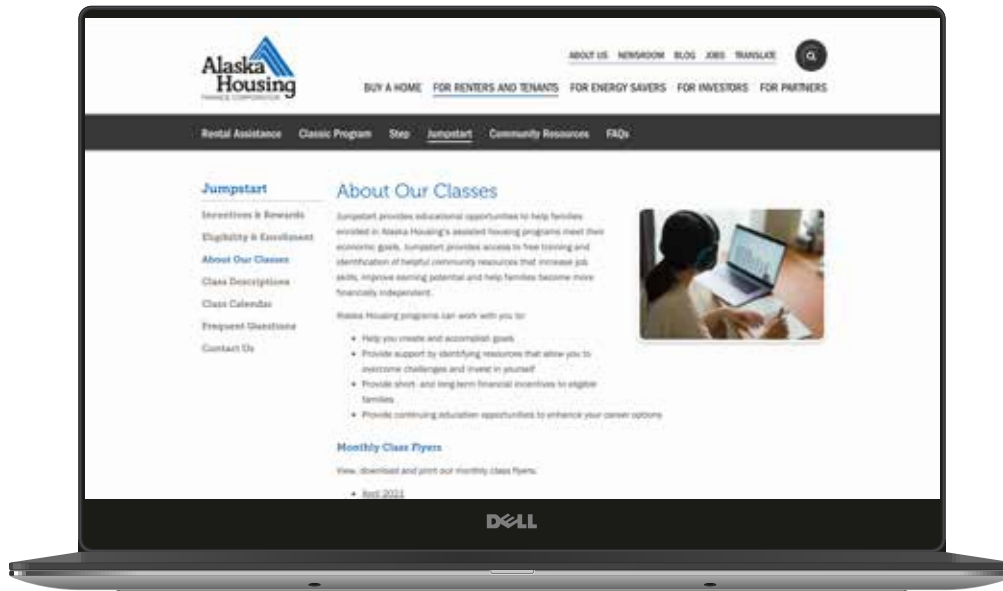
To learn more about the extensive range of Jumpstart classes, please visit the “Class Descriptions” page on the AHFC website at: <https://www.ahfc.us/tenants/jumpstart/class-descriptions>



To review Jumpstart’s job skills and self-improvement opportunities at the Jumpstart Employment Library, please visit: <https://jumpstart.ahfc.us/>



To learn more about Jumpstart’s education incentives, please visit:
<https://www.ahfc.us/tenants/jumpstart/about-classes>



For more about AHFC overall and how Jumpstart is included as part of a holistic approach to support, please start on the main page at: <https://www.ahfc.us/>





Lea

Lea is a 38 year old single mother of one adult daughter, age 19 and a 3 year old daughter. Jumpstart participant since 8/2016. Both mom and daughter are in Jumpstart and working full-time.

“Jumpstart has given me support and I have more confidence to better myself. To not give up on my goals and to keep moving forward. I feel like I have somebody there to listen to my problems and help me figure them out and to keep thinking positive.”



Tomeka

Tomeka is a 37 year old single mother of two sons, ages 16 and 10. Jumpstart participant since 9/2016. She is working full-time and planning to purchase her first home!

“I have benefited from Jumpstart because my case manager helped me get back on track and encouraged me that I am capable. I got information about community resources and classes and I’ve taken AHFC’s Home Choice class. I’m so happy I was recently pre- approved for an FHA Loan with a lender and am looking forward to home ownership!”



Samantha

Single mother and Jumpstart participant. She is now working full-time at AHFC!

“Jumpstart helped me with obtaining my high School Diploma at the Adult Learning Center and for paying for courses at UAA where I’m currently enrolled. My Jumpstart case manager has given me the drive and enthusiasm to work to set goals and achieve them. (He) provided encouragement and the belief in me that I could progress into who I am now.”



RaShawn

RaShawn found herself with her two children, one of whom has special needs, at an emergency shelter for women and children in Anchorage. She applied for public housing from AHFC, who put her on the Step program and gave her access to the vast moving-to-work library in Jumpstart. She achieved a bachelor’s degree from University of Alaska Fairbanks, graduating with a 3.8 GPA. That led to a job as a medical coder, which enabled her to leave public housing and, six years after landing in an emergency homeless shelter, pay rent for her own apartment.

“The biggest surprise was working with so many staff who truly wanted to see me succeed. It was very apparent that Alaska Housing employees enjoyed working with people and were passionate about helping people succeed.”



Jennifer

When Jennifer’s boyfriend died, leaving her alone with their two-year-old and her three older children. She turned to AHFC and was able to secure public housing for her and her children. Once she knew she was no longer in danger of being homeless – for at least the next five years - she dusted herself off, got a job and set the goal of buying a home. Over the next few years, she took Jumpstart courses on financial literacy and home buying.

Jennifer was promoted at work, saved her money and succeeded in purchasing a house for her family. She gives credit to her AHFC property manager, Tanya Lewis, saying that having her available virtually all hours for questions and encouragement was immensely helpful.

**Watch
Jennifer’s Story**



“There are special people out there that are like angels that you wouldn’t think would help, but they do. Always be hopeful and know that for every bump in life, there is a light at the end of the tunnel.”

Devoted to Helping Others

Perhaps the stand-out difference between AHFC and other government agencies is the people. During the five years at-risk Alaskans are provided with public housing through the Step program, AHFC personnel are in close contact, encouraging them make good choices, including taking advantage of the free education offered through Jumpstart, which incentivizes public-housing tenants with financial and other rewards to complete courses on topics such as financial literacy, computer skills, job readiness, money management and more.



Lisa Corcoran

AHFC Regional Manager for Southeast Alaska

“When we say ‘Step,’ it’s exactly like that: It’s a step up. Every year, the tenant pays more of the rent. It’s not a forever program. The hope is they can go out and improve themselves. That’s the whole point of the moving-to-work structure: People graduate out of the program and are able to get their own place.”



Terria Ware

AHFC Asset Supervisor II

“We send them in the right direction. It’s a constant conversation. RaShawn was very motivated, and I knew she was quite capable of succeeding. I simply gave her that push to take full advantage of everything the JumpStart program offers. I try to treat all of my tenants like my cousin or my aunt, someone I want to be successful.”



Tanya Lewis

AHFC Asset Technician

“[Jennifer] lived with us for the full five years [of the AHFC Step program] with her four kids. During the whole time, she stayed on the right path, did what she had to do. She was very determined. She kept going. She tried again and again.”



Catherine Stone

AHFC Director of Public Housing

“The beauty of the AHFC Jumpstart program is that the more effort you put into it, the greater the benefits you receive for you and your family. Our case-management staff work closely with clients to bring out the best in them, provide a path forward and guide them to self-sufficiency. Jumpstart is the critical piece needed to create the success stories we see every day, and our Rent Reform and Step programs would not be possible without the caring and professional case management that Jumpstart provides.”



Amanda Manning

AHFC Resident Services Manager, Public Housing

“Our Jumpstart program is more than just a means to economic success, although it is specifically tailored to support families to do so. It is really about transforming lives through empowering our participants to realize and pursue their goals and dreams. I feel humbled by their achievements! There are many partnerships and elements in place that helped to realize and expand our family self-sufficiency program, including very dedicated staff. I joined AHFC when Jumpstart was in its first year of implementation, and it has been gratifying seeing how the program has expanded its financial incentives and the education component to reach all Alaskans served by AHFC.”

Encouraging Potential Students

JS56

jumpstart

Welcome to Jumpstart, a program to support your efforts toward financial independence. Here's what Jumpstart has to offer to help with your employment, education and savings goals:

Financial Incentives* (must be enrolled in Jumpstart)

- **Work Reward** up to \$750 for adults working less than 30 hours per week at Jumpstart enrollment; \$250 for employment averaging 30 hours or more per week at 3 months, 9 months (in a 12 months period), and 12 months (in a 24 month period)
- **Tuition Assistance** up to \$3,000 - \$5,000 to support your education or training goals
- **Educational Rewards** up to \$500 per household to celebrate your course or training successes
- **Savings Match** up to \$500 will be matched by AHFC for each Step Year you are enrolled in Jumpstart and verify a savings, for a maximum of \$1,500 paid out at the end of your housing assistance
- **Support Service** up to \$300 each year to assist with costs to get and maintain long-term employment

Online Employment Library

- Resources on our website to help you with creating a cover letter and resume, applying for jobs, interviews, job success, and growing your skills

FREE Webinar Classes

- Help with computer skills, seeking employment, career advancement, and financial literacy

Learn more about Jumpstart or register for a class at ahfc.us/jumpstart. To enroll in Jumpstart call us today at **1-877-AKGOALS** or email **FSS@ahfc.us**

*Depending on level eligibility

P.O. Box 101020
Anchorage, AK 99510-1020
1-877-AKGOALS (254-6257)
FSS@ahfc.us

Postcard

jumpstart
ALASKA HOUSING FINANCE CORPORATION

Dorothy Walunga
Student

"When I wanted to go back to school, AHFC offered me GED tuition and completion assistance. I'm very happy to say that, with AHFC's support, I was able to achieve my educational and savings goals."

Here's your invitation to join Jumpstart, a program that offers **cash rewards** and **free classes** to help you achieve financial independence.

Encouraging Potential Students

Brochure

HOW CAN A FAMILY ENROLL?
 AHFC participants will be provided with enrollment information at each annual scheduled examination. New housing participants will be able to enroll into Jumpstart upon entry into the Step Program.
 Families that anticipate paying 50% or more of household income for rent and utilities under the Step fixed-rent schedule are considered most at risk for not being able to pay rent. These families will automatically be referred for Jumpstart's case management services upon entry and at their next annual examination.
 Families that would like to get a "jump start" on the program prior to their next scheduled examination should contact their local housing manager or call **1-877-AKGOALS**. For more information about Jumpstart, visit ahfc.us/jumpstart

Jumpstart is available in all locations where AHFC has either a voucher or public housing program.
 For more information about Jumpstart, call us today at **1-877-AKGOALS** or email FSS@ahfc.us
 Learn more about Jumpstart and what it means for you at ahfc.us/Jumpstart

jumpstart
 Your way to financial independence

Jumpstart is available for participants of Alaska Housing Finance Corporation's rental assistance programs designed to help families become financially independent.

JUMPSTART CAN PROVIDE SUPPORT
 Jumpstart is available to participants of AHFC's rental assistance programs who want to increase income from employment and decrease dependence on housing assistance. The program is seen as a key component in supporting AHFC families who are working toward economic independence.
For families who:
 • Need training or education to be more successful in their jobs
 • Are looking for work or a better job
 • Need help planning for the end of housing assistance (for those on a time-limited program)
 • Need support to overcome challenges to financial stability or ability to meet family's needs

PROGRAM BENEFITS
 Through Jumpstart, families will work with an assigned case manager to achieve goals of economic independence and housing stability.
Program benefits include:
 • Assistance in developing a plan for achieving short- and long-term employment and financial goals
 • Resources and educational opportunities to assist in career advancement
 • Financial incentives, including cash rewards, educational assistance and savings incentives
For families requiring additional support, Jumpstart can offer:
 • One-on-one family mentoring and case-management support
 • Assistance in overcoming life challenges to reach your family's goals
 • Connections with other resources in the community to meet your family's needs
 Participation in Jumpstart will not affect your housing subsidy and is a voluntary program.

EDUCATIONAL OPPORTUNITIES
 AHFC participants and applicants are eligible for Jumpstart education classes, such as Computer Skills, Creating Success in the Workplace, Resumes & Cover Letters, Interviewing Techniques, and Money Smart (financial literacy). Many of our classes are offered "virtually." For a full listing of available courses, visit ahfc.us/events
 Visit the online Jumpstart Employment Library for resources and tools: ahfc.us/jumpstart

JUMPSTART INCENTIVES
 Eligible households can receive up to \$3,000 - \$5,000 depending on service level to support education and employment goals. This includes:
Work Rewards:
 For eligible participants who are working less than 30 hours a week at enrollment
 • Initial Employment: \$250 for employment averaging at least 30 hours a week for three consecutive months
 • Sustained Employment (9 months): \$250 for employment averaging at least 30 hours a week for nine months in a one-year period
 • Sustained Employment (18 months): \$250 for employment averaging at least 30 hours a week for 18 months in a two-year period
 Multiple adults in the household may receive these work rewards.
Educational Incentives & Rewards:
 For courses or training programs that support employment or career advancement
 • Tuition Assistance Level 1: Up to \$5,000
 • Tuition Assistance Level 2: Up to \$3,000
 • Educational Rewards: Up to \$500 upon course or training completion based on credit hours
Savings Match: In order to help participants prepare for the end of their housing assistance, AHFC will match savings up to \$500 per year for a maximum match up to \$1,500. Savings match is paid at the end of housing assistance.
Support Services (Level 1 Only): Up to \$300 annually to assist with other costs to secure and maintain long-term employment.

