

HOUSING OPPORTUNITY NAVIGATOR INITIATIVE

Traditionally, mobility counseling programs are designed to help housing choice voucher holders move to higher opportunity neighborhoods. The Connecticut Housing Finance Authority (CHFA) challenged that model — asking, “what if mobility services could do more?” — and in May 2025 launched the Housing Opportunity Navigator Initiative (HONI), an innovative new approach to mobility counseling that expands beyond housing choice voucher holders and focuses on empowering *all* Connecticut individuals and households to obtain housing in the community of *their choice*.

As CHFA explored how to expand mobility services, several key questions emerged:

- Why is success defined only by moving to a designated “high opportunity” community?
- What if a household simply wants to relocate across town, closer to family, employment, or schools?
- Why are mobility services limited to those who already have housing vouchers?
- What barriers prevent households from moving, and how can those barriers be addressed?

These questions led CHFA to develop the Housing Opportunity Navigator Initiative (HONI), a model that expands traditional mobility counseling into a broader, more holistic system for housing navigation.

| The Need

In Connecticut, mobility counseling is typically available only to households receiving subsidies through the Connecticut Department of Housing (DOH). While DOH provides over 15,000 rental subsidies annually, an estimated 149,000 residents live in subsidized housing statewide.

In December 2023, DOH received \$4.5 million in mobility funding from the U.S. Department of Housing and Urban Development to support mobility services for Section 8 recipients in select areas. While this investment represented a step forward, it also highlighted a broader gap: mobility counseling services remain limited in both eligibility and availability across the state.

CHFA recognized that while the need for affordable housing in Connecticut is critical, the need for housing navigation and support in accessing housing choice is equally essential.

| Program Design + Launch

Unlike traditional programs, HONI is open to all Connecticut residents seeking to move, regardless of whether they hold a housing choice voucher. The program supports individuals pursuing a variety of housing transitions, including rental and homeownership, and *defines success not simply as relocation to a specific area, but as securing housing in a community of their choice*.

Connecticut Housing Finance Authority

Housing Opportunity Navigator Initiative: Expanding Housing Choice for All
Special Achievement

CHFA launched HONI in May 2025 with an initial investment of \$100,000 from CHFA's existing Homeownership Counseling budget.

To ensure statewide reach and community-based support, CHFA partnered with six housing support agencies:

- Building Neighborhoods Together
- Neighborhood Housing Services of New Britain
- Neighborhood Housing Services of Waterbury
- New Opportunities
- Community Action Agency of New Haven
- Urban League of Greater Hartford

Each organization employs trained Mobility Navigators who work one-on-one with individuals and families to guide them through the housing process.

Mobility Navigators provide support, including:

- Educating households about available housing options
- Researching and sharing information about neighborhoods and community amenities
- Connecting clients with landlords, real estate agents, and mortgage lenders
- Providing financial mentoring and life-skills guidance
- Preparing households for tenant and homeowner responsibilities

The program takes a holistic approach. Navigators help participants identify and address barriers that may prevent them from securing stable housing, such as credit and income/employment limitations, and connects them with partner organizations that provide additional services and resources.

| Early Results + Impact

Although still in its early stages, the Housing Opportunity Navigator Initiative has demonstrated measurable impact.

To date, the program has served 32 households, with seven successfully securing housing in communities of this choice. This represents a 22% success rate in the early-stage pilot.

These transitions include moves into:

- Income-based rental housing
- Market-rate rental housing
- Housing Choice Voucher units
- Senior housing communities

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For some participants, the program has revealed that they are not yet ready to move. Rather than closing out their file, Mobility Navigators continue working with these households and connect them to services that help address the barriers preventing relocation.

Through this process, participants gain a clearer understanding of the steps needed to achieve their housing goals. Most importantly, the program ensures that individuals and families know they do not have to navigate their journey to find housing alone.

As the program has evolved, several consistent barriers have emerged. The most common challenges include households not being rent- or credit-ready and lacking sufficient resources to cover upfront costs such as security deposits or moving expenses.

The Housing Opportunity Navigator Initiative is designed to respond to these challenges in real time. Navigators connect participants to credit and financial coaching services, identify available resources to assist with security deposits, and help households develop actionable plans to overcome these barriers.

These insights are shaping how CHFA and its partners think about housing access; it's not simply a matter of supply, but a process that requires guidance, preparation, and support.

“When I was struggling to find stable housing for myself and my daughter, I felt overwhelmed and didn’t know where to turn. Neighborhood Housing Services of New Britain guided me through every step with compassion and patience, helping me navigate the rental process and find a safe, affordable apartment that I could call home. Her support gave me peace of mind and stability for my family during a very difficult time. I am so grateful for the guidance I received—it truly changed our lives. “

| Innovation + Replicability

The Housing Opportunity Navigator Initiative represents a shift in how mobility counseling services can be delivered. By expanding eligibility beyond housing choice voucher holders, redefining success around housing choice rather than geographic outcomes, and supporting both rental and homeownership pathways, CHFA has created a model that is inclusive, flexible, and responsive to the needs of households.

HONI demonstrates that mobility services can do more than facilitate relocation: they can empower residents, remove barriers, and support housing stability. By combining financial, individualized navigation, and community-based referrals, the program equips households with the tools they need to make informed housing decisions.

As housing affordability challenges continue across the country, the Housing Opportunity Navigator Initiative is a model for expanding access to housing. Through innovation, collaboration, and a commitment to meeting households where they are, CHFA is helping redefine mobility counseling as a broader system supporting *true housing choice* for all.

Connecticut Housing Finance Authority
Housing Opportunity Navigator Initiative: Expanding Housing Choice for All
Special Achievement

TESTIMONIALS:

“With the help of my employer and 3 of my friends and myself; we put enough money together and I was able to get an apartment over the weekend. I also have a job interview this Friday, so fingers crossed. From the bottom of my heart, I want to THANK YOU for your compassion towards me! Your kindness and understanding has given me the strength I needed to move forward!”

*There is nothing more
beautiful than someone who
goes out of their way to make
life beautiful for others.*

MANDY HALE

Housing Opportunity Navigator Initiative (HONI) Program - CHFA Interview



HOUSING OPPORTUNITY NAVIGATOR INITIATIVE:

Navigating You to Housing Opportunities



ASSESS YOUR SITUATION

Review your current housing situation, employment status, financial stability, and creditworthiness.

1

SET YOUR GOALS

Create an action plan which will identify your housing goals and any barriers to transitioning to housing of choice.

Explore Additional Resources: Get connected to other resources such as job training, housing programs, and financial education.

2

REVIEW HOUSING OPTIONS

Explore rental or homeownership readiness and voucher programs.

3

FIND SUITABLE HOUSING

Identify affordable and accessible properties.

4

COMPLETE APPLICATIONS

Get help with completing rental/mortgage applications and gathering necessary documents.

5

FOLLOW THROUGH ON ACTION PLAN

Stay on track with your action plan and set regular check-ins.

6

POST-MOVE SUPPORT

Receive follow-up on post-move resources.

7



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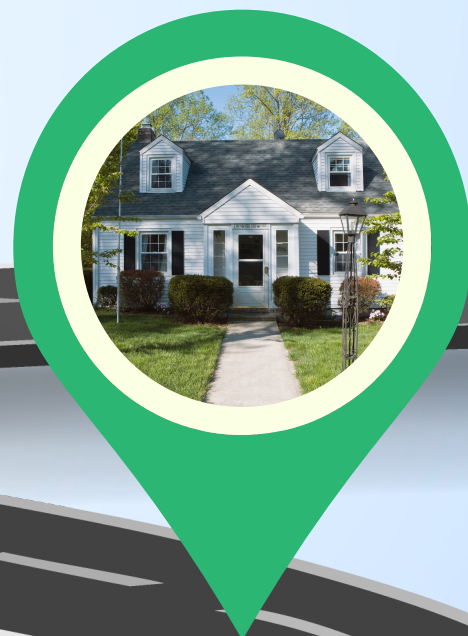
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Introductory Newsletter Piece

CHFA Launches Housing Opportunity Navigator Initiative (HONI) Pilot Program

The Connecticut Housing Finance Authority (CHFA) is excited to provide the *Housing Opportunity Navigator Initiative (HONI)*—a new pilot program designed to expand housing choices for all Connecticut households. HONI offers *mobility navigation* services to individuals and households looking to move—whether into a new rental or transitioning into homeownership, including those using Housing Choice Vouchers.

Mobility Navigators will provide personalized guidance to help participants explore higher opportunity areas, connect with landlords, realtors, and lenders, and access vital community information. The program also offers mentorship in life skills, financial literacy, and tenant/homeowner responsibilities—empowering households to make informed, confident moves.

Learn more at www.chfa.org.

Full-Length Newsletter Piece

CHFA Is Providing a New Program to Expand Housing Choice Across Connecticut

The Connecticut Housing Finance Authority (CHFA) is providing a new pilot program—the *Housing Opportunity Navigator Initiative (HONI)*—to empower individuals and families across the state with greater access to housing options.

The HONI pilot offers *mobility navigation* services to any Connecticut resident—whether considering a rental or pursuing homeownership—who is looking to move. This includes moves into new rental housing or transitions into homeownership, with or without the support of a Housing Choice Voucher.

Mobility Navigators will offer hands-on, personalized guidance to help individuals and families:

- Explore new communities that align with their needs
- Learn about local schools, amenities, and available services
- Connect with housing professionals and resources
- Receive guidance in financial literacy and essential life skills
- Understand the responsibilities of both renters and homeowners
- Build the confidence and knowledge to make informed housing choices

Through HONI, CHFA aims to remove barriers to housing mobility and help Connecticut residents discover and secure housing that supports their long-term goals.

For more information, visit www.chfa.org.