

2023 BOSTON

Making Housing Vouchers More Effective

Discussion Leader

- **Philip Gilman**, Deputy Commissioner, Housing Assistance & Development | Georgia Department of Community Affairs

Panelists

- **Sheila Calvin**, Administrative Hearing Officer | Oklahoma Housing Finance Agency
- **Allison Gallagher**, Director of Housing Choice Vouchers | MaineHousing
- **Ruthie Liberman**, Vice President of Public Policy | Economic Mobility Pathways (EMPath)
- **Kelly Rose**, Chief Housing Solutions Officer | Michigan State Housing Development Authority

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Allison Gallagher

Director, Housing Choice Vouchers

MaineHousing



MaineHousing



- Proposed by Governor Curtis and approved by the Legislature in 1969
- Independent, Quasi-State Agency
- Grown to a \$2.105 billion public purpose bank with an AA+ bond rating
- Financed over 55,000 first time home buyer loans
- Financed over 11,000 affordable apartments
- Helped over 25,000 low-income families and seniors afford their rent

Housing Choice Voucher Program

- MaineHousing's Section 8 Housing Choice Voucher program provides rental assistance to around 3,800 income-eligible tenants by subsidizing a portion of their monthly rent and utilities and paying it directly to their landlords.
- The Housing Choice Voucher Department prioritizes 60% of their available vouchers for people experiencing homelessness.

Homeless Priority (Home To Stay)

- Applicants are referred from a participating Shelter for screening into the program
- Participating shelters receive ESG funds to staff Housing Navigators
- Participants must participate in case management for the first year
- Applicants must agree to reside in Maine Housing jurisdiction
- Goal of this program is housing stability through education and support

Housing Navigator Pilot Program

- The Housing Navigation Pilot is a two-year pilot program established by the legislature that supports housing navigation services, recognized as a best practice by the U.S. Department of Veteran Affairs.
- The navigators for this program will work with families in obtaining housing, and assist them in maintaining stable housing following lease up.
- Goal is to expand the current system of emergency shelter housing navigators to include additional organizations, especially in underserved communities and/or geographic areas of the state.

Housing Navigator Pilot Program Cont.

The three major components of the Housing Navigator Pilot Program are:

- Landlord engagement
- Pre-tenancy assistance to families
- Housing stability services

Housing Navigator Pilot Program Cont.

Funding is being provided in order to accomplish the following goals:

- Engage landlords in areas of the state where the rental vacancy rate is very low and develop partnerships that encourage them to rent to families experiencing or at significant risk of experiencing homelessness.
- Partner with the regional Homeless Response Service Hub, Public Housing Authority, Community Action Agency, Homeless Liaisons in area schools and/or community networks that assist families with housing to accept referrals of families experiencing or at significant risk of homelessness.

Housing Navigator Pilot Program Cont.

Funding is being provided in order to accomplish the following goals:

- Provide support to families with rental assistance to obtain units, and continue that support during the first year of tenancy to assist them in remaining stably housed.
- Offer assistance to families with homeless students who have been referred by area schools in obtaining rental assistance through MaineHousing's Stability Through Engagement Program (STEP).
- Ensure that all participating families remain stably housed through their first year of tenancy.

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Chief Housing Solutions Officer

Michigan State Housing Development Authority



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Ruthie Liberman

Vice President of Public Policy

Economic Mobility Pathways (EMPath)



What does EMPath do?



EMPath transforms lives by helping people move out of poverty and provides other institutions with the tools to systematically do the same.

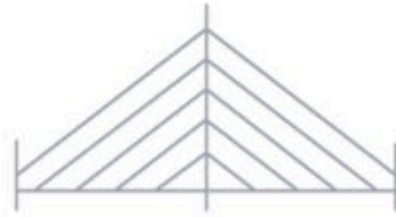


EMPath's Model

Mobility Mentoring[®] is the way we partner with individuals and their families with the goal of attaining and preserving economic mobility.



Coaching for
Economic Mobility



Bridge to Self-
Sufficiency[®]



Goal Setting



Recognition



Continuous Improvement



BRIDGE TO SELF-SUFFICIENCY®



EMPath's Bridge to Self-Sufficiency is a self-assessment that recognizes that economic mobility requires a holistic approach



BRIDGE TO SELF-SUFFICIENCY®

FAMILY STABILITY		WELL-BEING		FINANCIAL MANAGEMENT		EDUCATION & TRAINING	EMPLOYMENT & CAREER
Housing	Family	Physical & Mental Health	Networks	Debts	Savings	Educational Attainment	Earnings Levels*
No subsidy, housing costs 1/3 or less of household gross pay	Fully able to engage in work, school, and family life; children or family needs don't get in the way (OR) No children or dependent family members	Fully able to engage in work, school, and family life; health and mental health needs don't get in the way	Can always rely on networks to provide useful advice, guidance, and support; advocates for others	No debt other than mortgage, education, and/or car loans, and current in all debts	Savings of 3 months' expenses or more	Bachelor's degree or higher complete	Earnings ≥ 80%+ AMI (Family-Sustaining Wage) Household Size of: 2: ≥ \$72,550 3: ≥ \$81,600 4: ≥ \$90,650
No subsidy, housing costs exceed 1/3 household gross pay	Mostly able to engage in work, school, and family life; children or family needs rarely get in the way	Mostly able to engage in work, school, and family life; health or mental health needs rarely get in the way	Can often rely on networks to provide useful advice, guidance, and support	Current in all debts and making more than minimum payments on one or more debts	Savings of more than 2 months' expenses, but less than 3 months' expenses	Associate's degree or professional certification complete	Earnings = 50% - 79% AMI Household Size of: 2: \$51,200 - \$72,549 3: \$57,600 - \$81,599 4: \$63,950 - \$90,649
Subsidized Housing - pays \$300+ towards rent	Somewhat able to engage in work, school, and family life because of children or family needs	Somewhat able to engage in work, school, and family life because of health or mental health needs	Can sometimes rely on networks to provide useful advice, guidance, and support	Making minimum payments on all debts	Savings of at least one month's and up to 2 months' expenses	Job training or certificate complete (beyond high school)	Earnings = 30% - 49% AMI Household Size of: 2: \$30,700 - \$51,199 3: \$34,550 - \$57,599 4: \$38,350 - \$63,949
Subsidized Housing - pays \$0 - \$299 towards rent	Barely able to engage in work, school, and family life because of children or family needs	Barely able to engage in work, school, and family life because of health or mental health needs	Can rarely rely on networks to provide useful advice, guidance, and support	Behind in payments of 1 or more debts and making payments on at least 1 debt	Savings of less than one month's expenses	High School Diploma or GED/HISET complete	Earnings < 30% AMI Household Size of: 2: < \$30,700 3: < \$34,550 4: < \$38,350
Not permanently housed	Not able to engage in work, school, and family life because of children or family needs	Not able to engage in work, school, and family life because of health or mental health needs	Can never rely on networks to provide useful advice, guidance, and support	Has debts; currently not making any payments	No savings	Less than High School Diploma or GED/HISET	Not currently employed

↑ THINKING ABOUT THE FUTURE



*Income ranges are for Suffolk County, MA. Data from HUD's 7/1/20 AMI tables



Name: Allison D.



Mobility Mentoring® Goal Action Plan

SMART Criteria: Specific Measurable Attainable Relevant Time-Bound

What goal do I want to achieve? Eliminate *outstanding rental arrearages by November 1, 2023.*

Bridge Sub-Pillar: Housing Family Physical/Mental Health Networks Debts Savings Education Employment

Why is this goal important to me? I want to eliminate my rental debt and begin paying my rent on time.

Action Steps	Target Date	Recognition	How will we know it's done?	What resources can help me?	Action Step Completed? (Y/N)
1. Create a budget that includes outstanding rental balance cost with current rental payments	5/1/23		Budget shared with my Mentor	My mentor and I will download a budgeting app	
2. Make two payments per month towards full rental amount	5/15/23		Two receipts per month of in payment amount		
3. Pay rent on the 1 st of each month, no later than the 5 th of each month	6/1/23		Rental receipt dated no later than the 5 th of each month		
4.					
5.					
GOAL COMPLETION:					
If goal target date extended, new target date:					

What is your main potential challenge to achieving this goal? What's one thing you can do to overcome this challenge?
I will monitor my budget, and spending on a daily basis to make sure I stay within my budget.

Participant Signature: Allison D.

Mentor Signature: Royshama

Date: _____

Earned Incentive: \$25.00

Turn to the back page for optional brainstorming worksheet →



Q: Why is it important to support residents in their economic mobility?

*“I have **leveled up my skills, life, and earning power** by implementing the resources and support I’ve received.” – Warren Village Resident*

*“I want to continue to be an **example for my kids** and do the best that I can to continue **living a nice happy life.**” - David, resident of Quincy Housing Authority*

*“I have found **peace and happiness** in my life. I have **high hopes for the future.**” - Claire, resident of Boston Housing Authority*



Community Comparison: Housing

85% of participants exiting EMPATH shelter programs in FY22 moved to stable housing, compared to 67% of homeless participants in the US Homeless Prevention and Rapid Re-housing Program who were stably housed at program exit.³

85%

67%

EMPATH participants in permanent housing programs (Housing Stabilization and Abbot MRVP) paid rent on time 94% of the time in FY22, compared to 77.1% of U.S. renters who paid rent on time in December 2021.⁴

EMPATH participants

94%

US Renters

77.1%

The Results!

EMPATH Participants Build Savings

\$286 at start

\$1,192 at exit



(Average amount in savings for shelter and stabilization participants)

40%

of participants increased their incomes by 10% or more



158% in FY22

increase in income among flagship program graduates

45%

38%

Employment rate for EMPATH participants went from 38% to 45%

Learn more about EMPath's **Economic Mobility Exchange** learning network and how you can bring the **Mobility Mentoring** approach to your community!



Transforming Parents' Lives. Improving Children's Futures.



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Sheila Calvin

Administrative Hearing Officer

Oklahoma Housing Finance Agency



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