

COMMUNITY CHOICE

A METRO HRA MOBILITY COUNSELING PROGRAM

GUIDEBOOK

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January, 2018

1. Introduction

1.1 BACKGROUND

The Metropolitan Council's Housing and Redevelopment Authority (Metro HRA) administers several rental assistance programs, the largest being the federal Housing Choice Voucher (Section 8) program. Metro HRA serves communities throughout Anoka, Carver, and most of suburban Hennepin and Ramsey Counties. Metro HRA also administers other rental subsidy programs designed for special populations such as homeless people or people with disabilities. In total, Metro HRA programs use the existing private rental market to provide decent, safe, sanitary and affordable housing for about 6,300 households monthly. Eligible households pay 30% to 40% of their incomes for rent, and Metro HRA pays the remainder directly to the landlord, within established rent limits. Participating property owners are guaranteed a stable source of rental income. The Metro HRA's service area includes nearly 100 cities, thus avoiding a concentration of assisted housing.

Metro HRA has a mobility counseling program, Community Choice, to further assist voucher holders to find housing outside of areas of concentrated poverty and enjoy success in their new neighborhoods. Research shows that information and services provided to voucher holders about housing in opportunity-rich neighborhoods reaps benefits. Benefits include higher employment rates for adults and higher graduation and college attendance rates for the children. These programs help families be successful in locating new housing, transitioning to a new neighborhood, and remaining stable and housed. The need for Metro HRA's Community Choice program was informed by several Council wide initiatives and policy plans. These initiatives and plans include Thrive MSP 2040, Metro HRA's Housing Policy Plan and the report "Choice, Place and Opportunity". Data collected and insight gained from these endeavors directly impacted the creation and implementation of the Metro HRA's mobility counseling program, Community Choice.

Thrive MSP 2040, directs the vision for our region over the next 30 years. It reflects our concerns and aspirations, anticipates future needs in the region, and addresses our responsibility to future generations. Thrive MSP 2040 addresses issues that transcend any one neighborhood, city, or county, as we build and maintain a thriving metropolitan region. Our region's investments provide an important economic foundation so all residents of the region can prosper through equitable access to transportation, jobs, community development and affordable housing.

Metro HRA's Housing Policy Plan identified several key priorities for the metropolitan region. One priority includes the management, maintenance and preservation of existing housing stock. The Housing Policy Plans also calls for creating or preserving a mix of housing affordability around emerging transit investments to help low-income households reduce the combined costs of housing and transportation. Additionally, Metro HRA will work to expand housing options for people in all life stages and of all economic means through a balanced

approach. This means both expanding housing choices for low- and moderate-income households in higher-income, opportunity rich areas and enhancing the livability of low-income neighborhoods. Within this final key priority, mobility counseling exists for participants of the Metro HRA's Housing Choice Voucher Program to help ensure access to opportunity-rich communities.

The study, "Choice, Place and Opportunity" examines where opportunities in the region are, which residents have access to those opportunities, and how future public investments can assure equitable access to opportunity for all residents of the region. "Choice, Place and Opportunity" helped identify that the Twin Cities region has become far more racially diverse since 1990 while at the same time, racial concentration of people of color increased. Looking at the Twin Cities region as a whole, opportunities such as jobs, high-performing schools and safe neighborhoods are unevenly distributed. Understanding these disparities, Metro HRA has identified areas within in the Twin Cities Metropolitan Area that provide access to opportunity and has designated them as eligible cities for Community Choice. These cities are eligible for the Community Choice program if they are in Metro HRA's service area, and either have access to high performing schools or a poverty rate below 20%. HCV recipients who elect to participate in Community Choice will receive one-on-one assistance from an Outreach Coordinator who focuses intensively on the four main components of the Community Choice program: landlord recruitment, pre-move counseling, housing search assistance, and post-move counseling.

1.2 DEFINITIONS

Opportunity Area¹

- A city or township within the PHA's service area that either have access to high performing schools or a poverty rate below 20%.

High-performing School

- Schools within top 40% of census tracts when graded on the percent of 3rd graders meeting or exceeding reading proficiency skills, the percent of 8th graders meeting or exceeding reading proficiency skills, as well as four-year high school graduations rates.

Area of Concentrated Poverty (ACP)

- Census tracts where more than 40% of residents live below 185% of the federal poverty level (as context, 185% of the poverty level for a typical family of four in 2013 was \$44,093).

Racially Concentrated Area of Poverty

- Census tracts where more than 40% of residents live below 185% of the federal poverty level and at least half the residents are people of color.

¹ Metro HRA Community Choice Eligible Cities

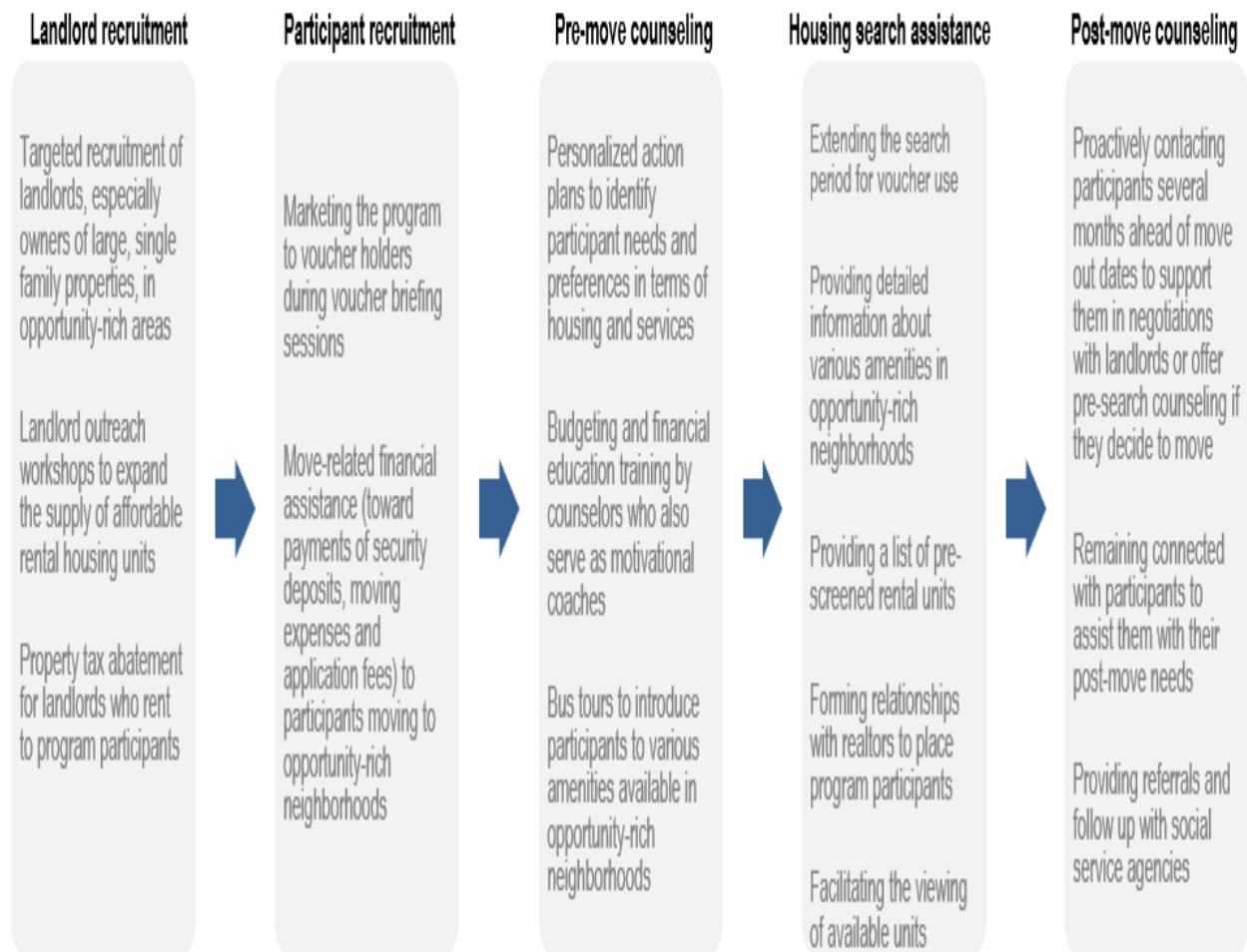
Section 8 Housing Choice Voucher

- A HUD program that provides rental assistance to low-income families in the form of vouchers eligible households may use for the housing of their choice. The voucher payment subsidizes the difference between the gross rent and the tenant's contribution of 30% of their adjusted income (or 10% of their gross income, whichever is greater).

Low Income Housing Tax Credit Program (LIHTC)

- Since its creation via the Federal Tax Reform Act of 1986, LIHTC has become the premier financing tool for the development of new affordable housing as well as the acquisition and/or rehabilitation of existing affordable housing. Administered at the federal level by the Internal Revenue Service, the LIHTC program provides tax credits to investors of qualifying projects.

2. COMMUNITY CHOICE COMPONENTS



2.1 LANDLORD RECRUITMENT

Landlord recruitment is foundational to the development and success of any Mobility Counseling program. Before program participants can attempt to locate housing, a Mobility Counseling team must invest considerable time and resources into landlord outreach efforts. Consciousness of neighborhood conditions established in the program creation phase now must intersect with considerations of current housing market conditions. In an exceptionally tight rental market, up front investments made to a Mobility Counseling program's landlord recruitment will produce proportional results for participants in terms of identifying viable housing options within the time allotted by a participant's voucher term.

The Metro HRA's Community Choice program identified three methods of landlord recruitment crucial to the development of a viable pool of housing opportunities. These methods included targeted individual landlord recruitment, landlord outreach workshops and participation in activities of the local Multi-Housing Association. In every aspect of landlord recruitment, Outreach Coordinators promoted the three-way partnership between property owners, tenants, and the HRA while emphasizing the special importance of the relationship between the landlord and the Outreach Coordinator available to those housing providers who choose to participate in Community Choice.

2.1.1 DIRECT LANDLORD OUTREACH

Targeted individual landlord recruitment focuses on establishing relationships with landlord who have properties that are simultaneously safe, decent and affordable while existing in a previously identified Community Choice eligible city. Targeting landlords with properties meeting these qualifications will help to establish a pool of housing options in areas that provide participants access to the types of opportunities promoted by Community Choice. When individually targeting landlords in recruitment efforts, it is a viable first step to collect the names and locations of landlords already enrolled in the PHA's HCV system or who operate properties utilizing Low Income Housing Tax Credits. Beginning with individual landlord recurring efforts here will assure that you are reaching out to landlords who are familiar with, and likely agreeable to, the HCV program in general. Outreach Coordinators can easily build upon already established relationships by promoting the additional benefits of participation in the Community Choice program. While pursuing landlords from this pool may provide the path of least resistance; targeting these landlords, properties and communities that already house an excessive number of HCV recipients does not necessarily promote the purpose of the Community Choice program.

Further targeting individual landlords who have no previous experience with your PHA's HCV program may be more difficult but provides great opportunity for Community Choice participants. A landlord, property or community that has had no previous experience with the program provides Outreach Coordinators the opportunity to build sustainable relationships that are not burdened by misconceptions or previously poor experiences. To locate these landlords, Outreach Coordinators can search for housing online and through physically searching for "for rent" signs in targeted neighborhoods. Many times, small, private and family owned, landlords

known as “mom and pop landlords” who offer Naturally Occurring Affordable Housing or Unsubsidized Affordable Housing, will only advertise vacancies through word of mouth or signage. Searching for rental opportunities in this fashion can help aid in the acquisition of small, private landlords who may not advertise vacancies in other forms and might otherwise be unknown to PHA’s or participants.

Regardless of the method employed for individual landlord recruitment, a consistent emphasis must be placed upon the relationship being established between the landlord and the Outreach Coordinator. This relationship is one of the most unique components of the Community Choice program. Mirroring the one-on-one support an Outreach Coordinator provides to participants, one-on-one support provided to the landlord will also serve to support the success of the participant. A successful relationship between an Outreach Coordinator and a landlord must initially be established through an evident dedication to customer service wherein the landlord is treated and valued as the customer. This will require that Outreach Coordinators are responsive to landlord request while supporting and educating the landlord in the RFTA, inspection and rent determination process throughout execution of the lease and HAP contact.

Responsiveness, trust and transparency will be necessary tools employed in every stage of this process. In rent negotiations, this pre-established trusting and transparent relationship is more likely to result in an agreeable outcome for participants. Continuing to allow the landlord to work with only one Outreach Coordinator throughout this process further concretes the relationship and prevents the landlord from the need to maintain multiple contacts within the PHA. This same mode of operation also applies to the inspection process. Training and certifying Outreach Coordinators to complete HQS inspections reinforces this crucial relationship and allows an Outreach Coordinator to provide excellent customer services as an expert in every component of the Community Choice process.

2.1.2 OUTREACH TO CITY LEADERS

To determine active landlords in opportunity-rich areas that may be previously unknown to the PHA and not currently advertising vacancies, Outreach Coordinators should reach out to City leaders within eligible areas to acquire lists of registered rental properties. This outreach effort can be done through a mailing or emails to cities’ Community Development or Licensing Departments. Much like individual landlord outreach, best practice would compel Outreach Coordinators to schedule in-person, one-on-one meetings with city officials who possess knowledge of their city’s rental market. While meeting with city leaders, Outreach Coordinators will get the opportunity to network, explain the merits of their Mobility Counseling program and establish personal relationships with city officials. These meetings benefit from Outreach Coordinators approaching conversations with an inquisitive intention, remaining open to suggestions. It is likely that city officials understand who in their community may be interested in hearing about the program and may also have suggestions on how to tailor your Mobility Counseling message to their particular community. With these resources from city officials,

Outreach Coordinators can also reach out to their new contacts to invite landlords to attend workshops created by the Mobility Counseling program to engage landlords.

2.1.3 WORKSHOPS AND SURVEY

Landlord outreach workshops can be another useful tool in the landlord recruitment process. These workshops should be advertised broadly to landlords who are both familiar and unfamiliar with either HCV and/or Community Choice. Workshops can be held at PHA offices or in community settings close to the neighborhoods bringing targeted as eligible cities. Depending on the familiarity with the program the target population holds, a workshop can function as an orientation to program basics or a more detailed conversation on inspection processes, lease agreements, tenant selection or other interests of the audience. Regardless of the workshop's depth, each workshop should allow Outreach Coordinators to introduce landlords to the many benefits of participating in the Community Choice program.

Landlord's already participating in the HCV program or attending your landlord workshops will prove a readily accessible audience for the conduction of a written landlord survey². Since the HCV program will already have email address of participating landlords, surveys can be sent, returned and tabulated efficiently. Facilitating landlord surveys will convey the message that the Mobility Counseling program is receptive to feedback and values landlord's opinions.

2.14 HOUSING ASSOCIATIONS

Outreach Coordinators can build broad relationships with landlords through routes other than direct, individual landlord recruitment. Work with local Multi-Housing Associations and landlord coalition groups can allow Outreach Coordinators to make an impact on multiple landlords at one time. With slight modifications, landlord workshop presentations can be easily translated into effective information sessions to be presented at landlord coalition meetings. Industry trade shows should also be considered as a broad landlord outreach strategy. Holding a table at an industry trade show can prove an efficient, yet effective way to convey your message to a wide audience. Tabling at such an event would require Outreach Coordinators to be armed with well-developed materials, such as brochures and fact sheets defining the benefits of the program for participants and landlords. An Outreach Coordinators ability to direct landlords to a user friendly online presence will as a useful tool to continue landlord engagement.

2.2 PARTICIPANT RECRUITMENT

Participant Recruitment will assure that a Mobility Counseling program has a viable pool of candidates to assure the success of the program. It should not be assumed that those on the HCV waitlist or currently holding a HCV in an ACP or ACP50 will be interested in the Community Choice program. A Mobility Counseling program will be asking participants to engage in hard work that will take a great deal of time. Eligible families must be clearly identified then

² Mobility Counseling Landlord Survey

marketed to through mailings, brochures, orientation meetings and explanation of the benefits of participating in Community Choice.

2.2.1 ELIGIBILITY CRITERIA

Participant recruitment must begin by identifying eligible families. An eligible family must be:

- Eligible for the HCV Program or;
- A current HCV holder living in an ACP or ACP50;
- have minor children in the home and be;
- Willing to enter into a ³Participant Agreement agreeing to:
 - Have the desire to move to an area that provides more opportunity
 - Follow Action Plan Goals
 - Remain in contact with Outreach Coordinators for a minimum of 2 years post-move

2.2.2 NOTIFICATION PROCESS

With eligibility defined, families can begin to be notified of the opportunity to participate in Community Choice after the time of initial waitlist application. Families on the waitlist⁴ or already utilizing a HCV in an ACP⁵ are selected randomly and by invitation only. A brochure will be mailed to families outlining program requirements and goals. An invitation to attend a Community Choice orientation will be included. Notifying participants about Community Choice while they are still on the HCV waitlist allows families and Outreach Coordinators ample opportunity to prepare for voucher issuance as prescribed by the remaining components of the Community Choice process. Introducing Community Choice at initial voucher issuing briefings may not allow the time that a participant needs to adequately prepare to be a marketable tenant.

Invitation letters should identify that the family has been pre-selected to participation in the Community Choice program as well as briefly identify the goals of the program and services offered to participants. Families must also be informed that their participation in the Community Choice program does not offer them preferential status on the HCV waitlist. Should eligible families be interested in learning more, they will be expected to attend a Community Choice orientation where they will be provided with a further overview the program and an opportunity to have any questions answered by an Outreach Coordinator. These orientation sessions are best held in a community setting that is accessible to your targeted population.

Promotional materials targeted to eligible families will be just as much a part of participant recruitment efforts as they are for landlord outreach efforts. As with landlords, promotional materials should be tailored to their targeted audience. Print materials will be useful to handout to potential participants early in their HCV application process. Print

³ Community Choice Participant Agreement

⁴ Waitlist Invitation

⁵ Current Voucher Holder Invitation

materials will naturally contain necessary information about the program and contact information for Outreach Coordinators, but the design and images used in the brochures⁶ should vary to appeal to the target audience. Undergoing focus groups to understand how your target audience reacts to brochures with images containing people and families versus images containing only brick-and-mortar will help assure the message you are trying to send is being received.

Particularly attractive for participant recruitment; the financial incentives of joining the Community Choice program can be highlighted in promotion materials. Offering financial incentives to participants can help overcome barriers in transitioning to Community Choice eligible cities. Financial incentives can be used to help families pay for moving costs like application fees, damage deposit and moving expenses as well as expenses that occur from transferring children to a new school, connecting to the internet or securing viable transportation. Promoting these incentives can help secure a family's willingness to commit to stay engaged in the hard work that will be required to find housing in a Community Choice eligible city. Now that participants have been determined eligible, have been notified of their eligibility and have become interested in participating through promotional materials, families will meet an Outreach Coordinator at an orientation session to continue the enrollment process.

2.2.3 ORIENTATION

At orientation sessions, families and Outreach Coordinators benefit from issuing a pre-assessment survey⁷ to determine a family's income, education, employment and individual needs. This information will be useful in the creation of Action Plan Goals once a family enrolls with Community Choice. After this brief pre-assessment exercise, families can expect to receive a Community Choice program overview outlining how Community Choice works, eligibility requirements, and the benefits of participating. Outreach Coordinators should provide families in attendance with program updates and an opportunity to hear from guest speakers or other participating families. Families should get the opportunity to finish their orientation with a question and answer session before being offered the opportunity to enroll in the program.

2.2.4 NOTIFICATION OF ACCEPTANCE

Enrolling in the program and acceptance into the Community Choice Program occur at the time a Participant Agreement is signed by the family and an Outreach Coordinators. Components of the Participant Agreement should define family responsibilities/ obligations, Outreach Coordinator responsibilities, program goals, and grounds for termination. From the time a family and Outreach Coordinator enter into a Participant Agreement, the Outreach Coordinator will work to build a relationship with the family that benefits their progress through the Community Choice process and maintains the family's interest and compliance in the program.

⁶ Community Choice Brochure

⁷ Orientation Pre and Post Assessment

Some potential participants may attend an orientation session and choose not to sign a participant agreement. Additional participants may decide to sign a participant agreement but may not follow through with the agreement and/or find housing in an eligible city. Participants may make this election for several reasons. Surveying potential participants⁸ who chose to attend an orientation session but did not proceed further or elect housing in an eligible city will provide your Mobility Counseling program with valuable insight. Hearing responses from non-active participants will allow the program to identify room for improvement with the program's marketing, communities or process.

2.3 PRE-MOVE COUNSELING

Pre-move Counseling will take place immediately after a family enters into a Participant Agreement, through the housing search process and to the point a family moves into housing. The pre-move counseling process is crucial for the development of skills and knowledge that will help families be successful, long-term renters. This pre-move counseling process not only builds skills and knowledge, but creates marketable renters fit for competitive rental market. Components of the pre-move counseling process include an initial assessment, action planning, individual education plan, self-sufficiency assessment, tenant education and financial literacy workshops as well as the creation of a tenant portfolio.

2.3.1 INTAKE PROCESS

The pre-move counseling process begins with an initial assessment⁹. The assessment takes place with the head of household and the Outreach Coordinator and is intended to identify participant's strengths, barriers and goals. This initial assessment should

- household's level of education
- where children go to school
- current employment status and employment history
- child care needs
- health and medical needs
- family assets
- services the household currently receives and,
- obstacles the family faces.

In the initial assessment, is important to utilize an open-ended question asking, "what does self-sufficiency look like to you?". A family's answer to this question will inform Outreach Coordinators to the family's needs and goals as much, if not more than, the answer to any other question in the initial assessment.

⁸ Nonactive Participant Survey

⁹ Community Choice Initial Assessment

2.3.2 ASSESSMENT AND ACTION PLANS

Each response to this initial assessment will serve to inform the baseline score on a Self-Sufficiency Matrix¹⁰. The Self-Sufficiency Matrix will be the assessment tool used on a quarterly basis to determine progress or needed assistance towards continual self-sufficiency. Utilizing this tool early in the pre-move counseling phase, participants and Outreach Coordinator can work together to identify obstacles, develop an Action Plan, and make improvements aimed at creating well-educated and marketable tenants.

The Action Plan¹¹ is an additional pre-move counseling tool completed by the family in conjunction with their outreach coordinator meant to analyze several aspects of a family's current situation. This assessment will help to determine a family's possible barriers and how to overcome those barriers while creating a natural pathway to identify self-sufficiency goals. A beneficial Action Plan is best suited to be a living document; one that changes with the needs of a family. A living Action Plan allows for the creation and possible modification of a family's goals while the family and their Outreach Coordinator continually adapt the plan to address new or changing barriers to success. Within this plan, manageable action steps should be identified with a clear documentation of the responsible parties and target date for completion. With an understanding of strengths, barriers and goals determined, families can move onto the next step in pre-move counseling; the creations of a tenant portfolio.

2.3.3 TENANT PORTFOLIO

Preparing a family to be rent ready requires of creation of a rental resume or tenant portfolio. This document can be provided to landlords along with application to add context to several components of the application and background inquiry process. Much like in a job search, a refined resume or tenant portfolio can help a participant stand out amongst dozens of other potential renters. This rental resume or tenant portfolio can provide potential landlords with a complete background check, credit check, detailed rental history, references and/or details of any tenant education or financial literacy classes in which a family has participated through their Mobility Counseling work.

Regardless of the length of time a participant has available to work with an Outreach Coordinator in the pre-move counseling stage, completing a background check and credit check early in the process should be a priority. Knowing that potential landlords are more likely than not to request a full criminal background check and credit check, it is important for the Outreach Coordinator and participants to be aware of what may be discovered. Incurring the cost of completing a background and credit check upfront should not inhibit the undertaking this exercise.

Awareness of results will inform Outreach Coordinators and participants of where they are eligible to apply, thus saving the cost of application fees to properties that will not accept a participant's background or credit score. Additionally, Outreach Coordinators who have been

¹⁰ Self-Sufficiency Matrix

¹¹ Action Plan

successful at building trusting relationships may find that landlords are willing to bypass their own screening requirements and accept the Outreach Coordinator's copy of the background and credit check. Landlords will see that Outreach Coordinators know and understand their participants. It is important to emphasize that the Outreach Coordinator can provide some background information to the landlord, but the primary responsibility for tenant screening still must rest with the landlord themselves.

In addition to the financial benefits of completing the background and credit check preemptively, Outreach Coordinators crucial relationships with landlords will see benefits. Landlords will be burdened with fewer applications before they find the right fit, will incur less administrative work and will limit vacancy loss caused during the time multiple failed applications are being processed. Landlords will look to Outreach Coordinators as an outlet for qualified tenants when they have vacancies and may choose to not otherwise market an upcoming vacancy. Preventing a landlord's need to market their vacancies will provide landlords yet another cost saving benefit while limiting their administrative burdens.

The benefits identified for landlords will provide proportional benefits to participants. Limiting the number of times a participant must apply for a unit and ultimately be denied will improve moral and trust between the participant and Outreach Coordinator while saving both costs and time. Participants will find units quicker and with less effort when they thoroughly understand any barriers presented by their background. Any participant that successfully finds housing and is satisfied with the Mobility Counseling process will serve as the programs best marketing tool in recruiting more participants to the program.

With ample time available in the pre-move counseling phase, participants and Outreach Coordinators can do more than understand the barriers identified by background and credit checks; they can actively work to improve the results. Correcting credit accounts in collections visible on credit checks by paying down debt or establishing a payment plan can help to improve a participant's credit score and can show landlords a participant's good-will to resolve their debts. Focusing on specific collection account such as past due utility bills, phone bills and debts owed to past housing providers will produce the most significant benefits for participants in terms of marketability to landlords. Identifying incorrect or fraudulent activity on a credit account is a cost-free way to work towards improving credit reports for participants. Contacting the three-main credit reporting companies, filing fraud alerts and keeping documentation of your work could be sufficient to have an application denial from a landlord avoided or overturned.

Information about previous housing history including addresses, tenant reference and past evictions present on a background check can also be addressed during the pre-move counseling phase. Many participants may have multiple address reported on their background check showing addresses where they have not been on a lease. Addresses can be reported to screening agencies by a variety of services from utility applications to magazine subscriptions. Nevertheless, participants should be prepared to explain to a potential landlord all addresses that may be reported as one of their previous addresses. Reviewing the returned list of

addresses can also help participants recall address where they have had or been on a lease as well as the date they lived at a specific address. Knowing full addresses and dates of tenancy will be crucial to completing a rental application thoroughly and accurately.

When an address returns a landlord reference, further actions may need to be taken depending upon the nature of the reference. Good references should be promoted to potential new landlords and highlighted in tenant profiles. Poor references will require more work. If a participant has received a bad reference from a former landlord, participants and Outreach Coordinators could benefit from contacting the previous landlord to determine the full nature of the poor review. If the participant received this review because of a past due balance, ask if the deficiency can be resolved through a payment plan. If the poor review is based upon reports of lease violations, it may prove beneficial to ask they landlord if they have documentation of any written lease violations in the tenant's file. It may also be beneficial to ask previous landlords if they would consider providing a neutral reference to future tenant history inquiries. In this effort, it will be useful to explain to the previous landlord what the participant has done to improve their tenancy skills.

Should previous evictions be exposed on a background check, participants and Outreach Coordinators can prepare for two options. The first option is to accept that the eviction was justified and determine a plan to explain what went wrong, what was learned and what the participant has done since the eviction to prevent it from happening again. The second option is to seek an expungement of the eviction. Expungements rules can vary by jurisdictions but are generally only allowed if the landlord's case was without basis in fact or law, was a case of retaliation or there is proof of improper service. Securing an expungement of an eviction action must be done through the courts and requires collecting court records of the eviction and filing an Expungement Motion. Both steps often require document or filing fees. Outreach Coordinators should check into the existence of options to waive fees if participants are low income or on government assistance. Outreach Coordinators should also seek the assistance of service providers that offer free legal aid to low income residents.

Much like rental history, criminal history can greatly impact a participant's ability to be approved for housing and must be reviewed and acted upon before applying for housing. The same cost saving, relationship building and administrative burden reductions discussed in terms of credit and rental history apply to criminal history. Understanding what charges appear on a participant's criminal history will allow the participant to determine if they are must prepare to explain the charges to a potential landlord, dispute the accuracy of charges with the charging jurisdiction or request an expungement of the criminal record. Each step will require the participation, counseling and assistance of the Outreach Coordinator.

Should a participant not dispute the accuracy of a criminal charge or have a charge that is not eligible for expungement, the participant and Outreach Coordinator should begin to prepare an explanation of the criminal charge defining how long ago the charge occurred and what the participant has done since the conviction to improve themselves. Participants may want to highlight anger management classes, relationship skills workshops or any restorative

justice practices that they have engaged in since the charge. If a participant was charged with a drug crime, information about the completion of chemical health treatment may be sufficient for a landlord to overturn an application denial for a low-level or older drug crime. Documentation showing successful completion of court orders, probation and/or treatment should all be included in a tenant portfolio when seeking to explain previous criminal charges.

A participant may dispute a record when the charge listed is not about them, lists the wrong offence, level of conviction or disposition of the case and/or the records was to be expunged or sealed from public view upon completion of court terms. When a participant disputes the accuracy of a criminal charge, Outreach Coordinators should assist the participant in securing police reports, records from county courts or the state BCA. These records will be necessary to file a formal dispute. This process may be lengthy and administratively cumbersome; as with repairing credit, it is important to begin this process early in the pre-move counseling phase to assure there is time to correct records before starting to apply for housing.

If a participant does not dispute the criminal charges reported on a background check and the participants meets certain conditions, it may be possible to request an expungement of the criminal records. Qualification vary depending on jurisdiction, but often include situations where the offender was a juvenile, the case was acquitted or dismissed and/or a specified amount of time has surpassed wherein the participant has remained crime free. There may be expungement assessments available provided by local service providers, legal aid or volunteer lawyer networks. Even once a criminal record is expunged, participants and Outreach Coordinators may need to notify tenant screening companies and provide them with a copy of expungement records to assure their amended criminal record is properly reported. It is important to keep documentation of all efforts to expunge criminal records for inclusion in a tenant portfolio. Participants and Outreach Coordinators will also add documentation to tenant portfolios regarding a family's participation in tenant education and financial literacy workshops.

2.3.4 TENANT EDUCATION WORKSHOP

Tenant education workshops will focus on the development of skills and knowledge that will help families be successful renters. In this workshop, families will receive counseling on effective communication and conflict resolution skills, with focus on its applicability to families' relationship with their future landlord. An additional component of tenant education defines the rights and responsibilities of both tenants and landlords in their legal terms. Fair housing education should also exist within tenant education workshops to help families identify fair housing violations and know the proper channels through which fair housing violations are to be reported. Navigational information surrounding the rental process from searching for an apartment, undergoing tenant screening, understanding lease agreements and security deposits requirements through the move out processes should all be explored during tenant education workshops. Families can also be provided with template documents to assist in the submission of written maintenance requests, reasonable accommodation requests and notices to vacate.

2.3.5 FINANCIAL LITERACY WORKSHOP

Financial literacy workshops are broken down into a four-part series. First, income, spending and savings are addressed. Budgeting for expenses, rent, utilities are identified as a key component of being a good renter. Secondly, reducing debt and building assets are discussed as important to increasing your wealth and improving your overall financial status. Third, tactics to build and maintain new credit are covered as well as their implication to a family's ability to be approved for rental housing. Lastly, consumer protection, financial products and financial institutions role in the first three components are addressed. Financial literacy workshops provide families with crucial education while helping families engage in processes that will make them more marketable and stable renters.

2.4 HOUSING SEARCH ASSISTANCE

Following the Community Choice components, we now have successfully recruited landlords and participants as well as educated and prepared families to be successful renters. Now we move into the housing search process. Families and Outreach Coordinators participate equally in the housing search process. Families are encouraged to contact landlords that they find online, through "for rent" signs or through their networks¹². At the same time, Outreach Coordinators will be utilizing online rental marketplaces as well as networks of landlords established through landlord outreach actives and lists of landlords who have previously rented to HCV participants in Community Choice eligible cities.

2.4.1 NEIGHBORHOOD IDENTIFICATION AND INTRODUCTION

Families are provided several options to help them identify which communities they would like to consider in their housing search process. Outreach Coordinators provide families with premade Community Profiles¹³ that compile the names, addresses and contact numbers for a variety of community resources useful for families to consider when transition to a new neighborhood such as

- daycare
- clinics, pharmacies and hospitals
- grocery stores and shopping centers
- libraries
- worship centers
- schools
- parks and recreation as well as
- social services

These profiles can help a family select a Community Choice area has ready access to the amenities and services they need. Once a family has had an opportunity to determine several Community Choice areas that appeal to their needs, families and Outreach Coordinators will

¹² Calling Guide

¹³ Sample Community Profiles

travel out to the cities to help families gauge the areas access to transportation services, if needed, and to see what type of housing stock is available within the community. Communities identified by families in this step will be targeted by families and Outreach Coordinators as they move onto the next step, the housing search process.

2.4.2 LANDLORD CONTACT

Outreach Coordinators will seek to establish a relationship with landlords from the first contact inquiring about apartment availability. A key component to establishing viable relationships with landlords when multiple Outreach Coordinators are involved in the housing search process is to track calls that are being made to landlords. A successful call tracking system will be utilized by and inform all Outreach Coordinators which landlords have been contacted, their disposition to renting to HCV recipients and their general availability. Tracking this information will prevent multiple Outreach Coordinators from contacting the same landlord, potentially competing for the same vacancies. Effectively tracking calls will also save time on duplicative work and will prevent landlords from being overly burdened by excessive phone calls.

Since Outreach Coordinators have been working with families for several months leading up the housing search process, they are prepared to provide landlords a thorough understanding of a family's background. Providing clear and honest information, verbally or in the form of a previously acquired background check, about potential renters is a powerful tool in building a trusting relationship with landlords. Providing background information up front may also waive the necessity to pay an application fee. However, Outreach Coordinators should never suggest that a landlord should not acquire their own screening materials.

In addition to the merits of working with a family, Outreach Coordinators can also identify the merits of working with the Community Choice program. The merits of working with the Community Choice program are important to identify to potential landlords to elevate the program and its participants. The marketable aspects of families in the Community Choice program will be contained within the family's tenant portfolio. Marketable aspects of the Community Choice program include three aspects: financial benefit, support services and inspection benefits.

2.4.3 INCENTIVES

Financial benefits for landlords choosing to work with the Community Choice program include the program's ability to pay damage deposits up front as well as additional damages deposits if requested. Landlords who rent to families in the Community Choice program can also access a "risk pool" for any damages that occur to the unit after a family moves out, up to a specified dollar amount. An agreement on the specific amount of financial compensation provided to a landlord from the risk pool after a family moves out can make the difference between a family with poor rental references being approved for denied. Landlords are also guaranteed timely rental payment from the HRA.

Families and landlords participating in the Community Choice program will have access to services offered through the Outreach Coordinator that other HCV participants may not have available. Some of these services include landlord and tenant mediation with the support of a dedicated Outreach Coordinator. A dedicated Outreach Coordinator will remain involved with the family once in housing for at least 2 years. This involvement will contain contestant contact and regular home visits to the unit. Maintaining consistent contact and visiting the unit will help Outreach Coordinators identify any potential issues and make referrals to services for the family as appropriate. Visiting the home regularly does not only benefit the family, but benefits the landlord by having an extra set of eyes assuring that the asset it being maintained.

Landlords will also benefit from a streamlined inspection process should they chose to work with Community Choice. The same Outreach Coordinator that has been speaking with them since the initial phone call will be the person completing the HQS inspection of the unit. The landlord will not need to meet someone new or wait for an inspector to schedule an HQS inspection. Should there be any items in the apartment that could potentially fail an HQS inspection, they can be identified at a showing, allowing the landlord more time to correct issues than would a traditional inspection process. Having Outreach Coordinators complete HQS inspection continues to reinforce the relationship between the landlord and the Outreach Coordinator and established the Outreach Coordinator as a landlord's one, direct contact for all needs associated with the program.

2.4.3 INTEGRATION DOLLARS

Financial assistance through the payment of moving costs and provision of integration dollars will serve as a benefit to landlords and participants. Successful applications of moving costs and integration dollars are detailed below:

- Application Fees
 - Typically \$20.00-\$50.00 per adult, non-negotiable and due at the time of application.
- Security or Holding Deposits
 - Security deposits can range from a small portion of the to two times or more the full rent of the unit. Holding deposits are typically a small portion of the rent intended to be held by the landlord during application processing time and applied to the full security deposit once approved. Some landlords will not allow applications to be submitted or will consider them incomplete if a holding fee is not paid. Submitting these fees for participants at the time of application may make the participants application stand out above any others. Many landlords will not consider an application complete until a security deposit is on file. The second-best option in this category is to submit a letter of guarantee to the landlord at the time of application confirming that the PHA will guarantee the payment of the security deposit.

- Moving Costs
 - Moving costs could contain paying for movers, storage fees, boxes or other necessities required to physically move a participant into housing.
 - Bridging Fees for Furniture
 - Payment of any fees associated with securing assistance acquiring furniture from donation services.
- Integration Costs
 - Educations Costs
 - School enrollment fees required while transitioning to a new school district, book fees or uniform costs may be included here.
 - Internet Fees
 - With HUD Guidance and ConnectHome initiatives in mind; internet activation fees should be a use of integration dollars.
- Activity Fees
 - Fees required to enroll children in school clubs or sports teams as well as activities offered by the city’s Parks and Recreation department.
- Transportation
 - Car repairs, vehicle down payments and/or bus passes required to assist family’s transportation needs

2.4.5 FACILITATION OF SHOWINGS

When a vacancy has been located, a participant pitched and a landlord persuaded to rent, a showing must be scheduled. This showing will likely be the first time, and among the few times, a landlord, Outreach Coordinator and participant all meet together. For the participant and Outreach Coordinator, first impressions count at this showing. The Outreach Coordinator can help to establish a good first impression by assisting with travel, being on time, preparing the participant for likely scenarios and coming prepared. While the unit is being shown, Outreach Coordinators should also attempt to complete a pre-HQS Inspection without being invasive. These crucial actions will be discussed in further detail below.

Understanding that the mobility counseling process is time intensive for staff, Outreach Coordinators should be prepared to devote significant swaths of time to transportation for participants, especially in terms of proving transport to showing. Participants may have their own forms of transportation or public transportation may be an option; it is still advisable for Outreach Coordinators to provide transportation. This will help to assure that the participant arrives on time and is prepared to meet with the landlord. The time spent together in route to a showing is best used to create an understanding with the participant on how the meeting may go and what they can expect. Participants benefit from understanding what information an Outreach Coordinator has already shared with the landlord.

For example, if a participant has a recent eviction on their record which has already been discussed between the landlord and Outreach Coordinator, the participant should be made aware of that conversation, briefed on how the information was received and prepared

on how to further explain the previous eviction. Role playing can be a very useful tool in this process. Undergoing this type of preparation will assure a uniform message is presented to the landlord from the participant and Outreach Coordinator. More importantly, it will help participants feel more comfortable, confident and prepared to tackle difficult conversations.

An additional component of coming prepared to a showing includes having your tenant portfolio completed and any applicable application fees and/or holding/security deposits fees available. Submitting a full and accurate application, paying the application fee and submitting a full holding/security deposit may be what separates your participant's application from dozens of others. When paying a holding fee upfront, it is especially useful for Outreach Coordinators to attempt to complete a "pre" HQS Inspection. Should there be any deficiencies existing at the showing, identifying these issues early in the application process will provide the landlord more time to make corrections before the full HQS Inspection. Allowing as much time as possible for a landlord to make repairs can prevent an HQS failure and eventual delay of move in and payment processing.

2.5 POST MOVE COUNSELING

Outreach coordinator involvement will continue in the form of post-move counseling for 2 years after a family has been placed in housing. The same outreach coordinator that has been involved with the family through each of the previous four steps will continue to be the family and landlord's main contact through the next 2 years. During this time, through home visits and consistent communication, the Outreach Coordinators and families will work on community integration, revising or creating new Action Plan goals and identifying and overcoming barriers to success for the whole family in their new community.

2.5.1 INITIAL HOME VISIT

The first home visit is to be scheduled 30 days after a family moves into their new community. At the initial quarterly home visit, participants and Outreach Coordinators will review goals identified in the family's pre-move Action Plan to determine any necessary revisions now that housing has been achieved. Since the Action Plan undertaken at the very beginning of the Mobility Counseling process is intended to be a living document, new goals may be added while old goals may be renovated or removed completely. The Self Sufficiency Matrix may also need revision as scores for housing, children's education, mobility, community involvement or safety may have changed.

At the initial home visit, it is likely not necessary for a family and Outreach Coordinator to complete a thorough inspection of the home as it was recently inspected and certified to meet HQS Standards. However, review of the family's housekeeping practices could be useful. If any issues can be identified, doing so early in the family's tenancy provides the best opportunity to improve the behavior and protect the landlord's asset. Families should be asked if they have noticed any needs for maintenance and if so, have they appropriately submitted a work order to correct the maintenance issue? If families have notice a maintenance issue and have not reported it, this is a teaching moment. The Outreach Coordinator should call the

landlord with the family present to submit a verbal maintenance request. This assure that the maintenance request is being submitted, shows the family the best practice to do so and makes the landlord aware of the fact that the Outreach Coordinator has been in the home. Outreach Coordinators can then show the family how to follow up on a verbal maintenance request in writing.

With a family safely housed and no longer operating in a crisis or vulnerable state, now may be the best time to identify new goals as well as to address the barriers that present themselves surrounding these newly visible goals. If a participant identifies continuing education as a goal, Outreach Coordinators should complete an Individual Employment Plan¹⁴ and connect participants with the information they need to pursue this goal. Referrals to GED programs or vocational education should be made based upon a participant's request. If defaulted school loans become a barrier to pursuing even higher educational opportunities, Outreach Coordinators should connect participants with the Department of Education's Rehabilitation Program. Outreach Coordinators will likely need to help families negotiate viable terms and payment options under the Rehabilitation Program and may need to keep consistent watch over repayments for a least 6 months. Working on employment goals with an Individual Employment Plan¹⁵ may be for viable in the post move state as well. Referrals to employment services or job fairs should come from Outreach Coordinators at the participants request.

2.5.2 COMMUNITY INTEGRATION

Within and immediately after the first 30 days, more than ever, is the best time to focus on community integration. Encouraging families to visit the local library, met their neighbors or enroll their children in extracurricular activities early in their integration into new communities will serve the family well in the long run. Understanding and felling comfortable in the community, whether at the library, neighborhood park or recreation center will help a family integrate into their new community and develop a new network. Meeting neighbors and establishing relationships early in a family's tenancy will be crucial to overcoming barriers or conflicts that may develop. Encouraging children to participate in extracurricular activities will help children better integrated into their new school system and can also provide parents an additional outlet to meet community members and develop networks. Community integration dollars should be used to help families acquire library cards, participate in parks and recreation activities, or pay school sports or club fees.

Helping a family integrate into their new community may be the biggest barrier participants and Outreach Coordinators have yet to face in the Mobility Counseling process. By moving to a Community Choice city, participants may be leaving their social networks and safety nets established in their previous neighborhood. Participants may find that, due to increased distance, friends and family can no longer assist them with transportation to the grocery store, school and work or assist with child care needs. There may not be a grocery store, pharmacy or doctor within walking distance and there may be no public transportation

¹⁴ Individual Employment Plan

¹⁵ Individual Employment Plan

options. Participants and Outreach Coordinators will have to plan a means to secure transportation for families in this situation which may require the further use of integration dollars outlined above.

Participants are likely to find themselves in neighborhoods of a significantly different racial, religious or socio-economic status which could cause tension. Neighbors may be unhappy to see a different family moving into the neighborhood. Even if a participant's new neighborhood has markedly better crime statistics than their previous neighborhood, families may report feeling less safe than before. Children may be integrating into a school a small or non-existent minority population. Each of these scenarios could all but erase the benefits of relocating a family to a Community Choice city. Outreach Coordinators and participants will have to work together to develop strategies to manage the stress associated with this transition. Outreach Coordinators and families will need to continue the community integration work undertaken in the first 30 days of housing indefinitely and should always address it at ongoing quarterly home visits.

2.5.3 QUARTERLY HOME VISITS

Participants and Outreach Coordinators will commit to meeting in-person at least once every quarter for a visit in the participants home. These visits are intensive and often take course over a two-hour meeting. These visits occurring in family's home is a non-negotiable aspect of the quarterly meeting. Visits must be in home to allow the Outreach Coordinator to complete a physical inspection on the unit for housekeeping and maintenance needs. Outreach Coordinators completing an inspection of the home each home visit will also greatly improve the chance of there being no fail items for the annual HQS inspection. Visiting in the home will also provide the opportunity to meet with neighbors or the landlord which proves especially useful if mediation is necessary.

Each quarterly home visit should serve to meet the needs and support the individual goals of the family. During each home visit families and Outreach Coordinators should engage in a review of the family's Action Plan, revision of the Self Sufficiency Matrix and revision or creation of Individual Education or Employment Plans. Continually reviewing and assessing a family's needs with these tools will serve to identify goals, barriers and progress. Utilizing uniform tools over uniform timeframes will also provide the Mobility Counseling program with viable data on the outcomes families achieve through participation in the program.

3. OUTCOME MEASURES

Utilizing the tools outlined above, Mobility Counseling programs should monitor the progress of program participants and anticipate quantitative reporting on the following outcome measures quarterly:

- Neighborhood poverty rate (Census Tract)
 - % change pre-move and post-move

- School performance (GreatSchools.org)
 - School rating pre-move and post-move
- Racial Concentration (Census Tract)
 - % change pre-move and post-move
- Income level
 - % change pre-move and post-move
- Assets
 - 1st year and 2nd year assets
- Credit score
 - % change pre-move and post-move

Mobility Counseling programs should also wish to conduct qualitative surveys¹⁶ with participants to gain information not visible through quantitative analysis. Surveying participants about their feelings, satisfaction levels, likes and dislikes of the program will provide valuable information as crucial to the success of the program as quantitative data.

¹⁶ Community Choice Participant Survey