

PART I – MTW Plan and Rent Reform Information

a) MTW Plan

(I) Charleston-Kanawha Housing Authority (CKHA)'s vision aligns with the Moving to Work (MTW) program. Our vision, to be the leader in providing and supporting quality affordable housing desired by individuals and families in our market area, encompasses two of the three statutory objectives: self-sufficiency and housing choice.

According to the US Census (2010), poverty levels among women age 18 to 64 in the US are higher than men. Barriers to self-sufficiency include low educational attainments and incomes, lack of familial support, number of children in households, as well as, lack of access to stable employment, affordable housing, and quality health care. These challenges are not unique to our public housing tenants and Housing Choice Voucher (HCV) program participants, called families. Ninety percent of CKHA's eligible population for the MTW program are women and 82% have children. Other self-sufficiency challenges that are unique to CKHA are as follows: our jurisdiction covers both rural and geographic areas in Appalachia, the lack of public transportation in two of our three counties, and a declining economy. During one of our informational meetings, some participants expressed that although CKHA will not increase their rental payments, various agencies that provide other benefits, such as food stamps, health insurance, etc. will continue to decrease or eliminate these benefits as their income increases. Although many may view these as challenges, CKHA see them as opportunities.

CKHA's partnership with the City of Charleston's Workforce Initiative is an opportunity for our eligible population to increase their self-sufficiency. Local employers were surveyed by the Workforce Initiative, establishing current and future employment opportunities in Charleston and surrounding areas. These survey results were the basis for establishing the goals of the

Workforce Initiative, tailoring educational programs for industries such as, construction, manufacturing, hospitality/tourism, health care, and technical services. As a member of this initiative, we will be able to contribute in two ways. First, we will provide input into the development of the programs and second, provide referrals. This is a win-win situation for all concerned parties.

Another challenge is that 37% of our eligible population live in census tracts where the poverty rate is above 20%, 53% of the eligible population reside in census tracts where 10 to 20% poverty exists, and only 10% of the eligible population reside in census tracts with a poverty rate below 10%. Again, this challenge provides an opportunity for housing choices. CKHA will complete an assessment of local market rents outside of high poverty census tracts. Results from this analysis will allow CKHA the ability to consider options for increasing Payment Standards (if needed) to allow more housing opportunities to lower poverty census tracts. Some of the options could include implementing Small Area Fair Market Rents (SAFMRs) to establish comparable Payment Standards, requesting a waiver to establish Payment Standards above the standard 120%, if needed, provide mobility counseling, and/or developing landlord incentives in lower poverty census tract areas.

At the onset of the rental demonstration, CKHA understands that there will be an increase in costs, due to increased housing assistance payments, software updates, training costs, and marketing materials for communication efforts explaining the MTW program. CKHA is financially sound and is willing to absorb these costs. Our Executive Management team understands the importance of this investment in order to enable our families to increase their self-sufficiency. CKHA views this as an opportunity to invest in our community.

Cost-effectiveness is imperative for our business acumen. Three strategies for improving cost-effectiveness include developing a strong IT infrastructure, centralizing labor, and implementing an effective cost management program. CKHA realizes the importance of all strategies listed above and is continually analyzing our current state. As a result of this analysis, we have upgraded our IT infrastructure by purchasing new computer equipment, servers, switches, updated operating software, a Voice over IP (VoIP) phone system, and developing an interactive website. In addition, CKHA is in the process of reviewing and updating job descriptions and conducting a salary review study for remaining a top employer. We improved our workflow processes by purchasing a document management system. In the last year, CKHA has created a Budget and Compliance position to oversee the financial and budgeting plan for our agency. CKHA's current financial stability is due to the leadership's focus on cost-effectiveness initiatives.

CKHA fully understands and believes in the premise of this study. Members of our agency realize that people living in poverty may experience difficulties in reaching their full potential if stranded too long on mean-tested benefits. Our frontline staff, Executive Management team, and Board of Commissioners recognize our programs as a steppingstone and are very passionate about self-sufficiency efforts. All of our Family Self-Sufficiency (FSS) graduates are brought before our Board of Commissioners, acknowledging their hard work, dedication, and success.

The following CKHA staff will be primarily responsible for the administration of the MTW program. Mark E. Taylor, CEO, is a Certified Public Accountant (CPA). He has been employed by CKHA since June 1999 and has served in this capacity since May 2001. Prior to filling the Chief Executive Officer position, he served as Director of Finance and Administration.

He has extension experience in financial, accounting, and bookkeeping, and management. He received his Bachelor of Science Degree in Accounting from the WV Institute of Technology in 1984. During his tenure at CKHA, the agency has maintained a High Performing Housing Agency Status, the highest designation of HUD's grading system for both the public housing and rental assistance programs. Mr. Taylor has received the Senior Public Housing Manager (SPHM) certification from NAHRO, and the Housing Development Finance Professional (HDFP) certification from the National Development Council, and has completed all of the requirements established for the Executive Director Education Program from PHADA and Rutgers University. He actively participates in the WV Association of Housing Agencies. He presently serves as President for the Southeastern Regional Council of Housing (SERC) of the National Association of Housing and Redevelopment Officials (NAHRO). In addition, he serves on the Board for Charleston Main Streets, West Side and serves as President of the Kanawha Valley Collective (KVC).

Jeffery B. Knight, Chief Operations Officer, has been employed by CKHA since May 1996. He first served as Section 8 Manager and worked in the capacity of Director of Leased Housing from September 1997 until August 2010. He was promoted to Chief Operations Officer on September 1, 2010 where he is responsible for the oversight of the HCV and Public Housing programs. Mr. Knight was previously a research analyst with the state of WV. Mr. Knight received a Bachelor of Arts Degree in Political Science from the University of Charleston in 1990 and a Master of Arts Degree in Political Science from the Ohio State University in 1993. He served as President of the WV Association of Housing Agencies from 2017-2019. During his tenure at CKHA, Mr. Knight has received Certifications from Nan McKay and Associates, Inc. for Family Self-Sufficiency, Section 8 Management, Section 8 Occupancy, Rent Calculation

and Eligibility, and Housing Quality Standards. He also received his Public Housing Management, Executive Management, and Tax Credit Compliance certifications.

Clifton S. Clark, CPA, Chief Financial Officer, was hired in May 2008 as an Accountant I. He was promoted to the role of Accounting Supervisor in August 2010 and CFO in 2016. He is responsible for the oversight of all CKHA's accounting functions, including Public Housing, HCV, Tax Credit and other grants. Mr. Clark is a Certified Public Accountant. He received a Bachelor of Science in Business Administration-Accounting Concentration from WV State University. He has previous work experience in cash management.

Carmen Easter, Director of Leased Housing, was originally hired as the Human Resources Coordinator in January 2013. In April of 2014, she was temporarily assigned to the Leased Housing Department and became the full-time Director in June 2014. In this capacity, she is responsible for planning, directing, monitoring, and evaluating the services and activities associated with the management of the HCV, PBV, HUD-VASH, and other specialized programs. Ms. Easter has previous experience in Human Resources, Industrial Engineering, Customer Service Telephone Center, Operations Supervisor, and as an Entrepreneur. Ms. Easter holds a Bachelor of Arts degree in Human Resources Management and an Associate of Arts degree in Marketing. Ms. Easter has completed HCV & Public Housing Rent Calculation, Family Self Sufficiency Specialist, Housing Quality Standards, Developing & Managing PBV Specialist, and HCV Program & Executive Management certification classes with Nan McKay.

Janice G. Banks, Director of Housing Management, has been employed by CKHA since November 2010. In this position, Ms. Banks is responsible for the administration of housing services, including occupancy, management services, Public Housing applications, and security for CKHA's housing developments. Ms. Banks has previous experience in the fields of

corrections, counseling, youth services programs, and Career Development Counselor. Ms. Banks earned a Master of Arts in Agency & Correctional Counseling from Marshall University. During her tenure at CKHA, she has received Certification in Public Housing Management, a CP3 level LIHTC Tax Credit Certification from Spectrum, and an additional advanced Rent Calculation Certification.

Rhonda Wallace, Senior Housing Manager, has been employed by CKHA since March 1993. She started her career as a Housing Management Assistant, moving up to a Housing Manager, and currently serves as Senior Housing Manager. Ms. Wallace has previous experience in property management in rural rental housing units. She has an Associate Degree in Business Management. Ms. Wallace has also completed Tax Credit, Public Housing Eligibility, Occupancy, and Rent Calculation, Housing Management, and REAC Inspection certifications.

Barbara Voiers, Occupancy Supervisor, has been employed by CKHA since October 1997. Ms. Voiers started her career as an Assistant, and currently serves as the Department Supervisor. Ms. Voiers has previous experience as a legal secretary. She has completed Housing Quality Standards, Developing & Managing PBV Specialist, Section 8 Eligibility, Rent Calculation & Occupancy certification classes with Nan McKay.

CKHA has a Client Services Department consisting of five staff with social or human services experience and degrees. CKHA currently has two Family Service Coordinators for residents in our Public Housing units. The objective of this program is to assist individuals and families by completing annual assessments and linking them to community organizations and appropriate resources that address many needs to help overcome barriers. This process involves different levels of participation, from a single referral, to implementing an Individualized Plan

with short and long-term goals with multiple referrals and resources for themselves or members of their family.

In addition, CKHA offers a FSS Program for both residents in Public Housing and HCV program participants. The objective of the FSS program is to help families move toward self-sufficiency. The process involves a five-year contract between the family and CKHA in which the individual states their goals and actions for achieving self-sufficiency. Beyond the two program required goals, any other goals of the family can be added to the contract, such as: improve credit, obtain GED, obtain job training, and obtain childcare. The successful completion of the program could provide the family with a substantial savings account.

Each staff member or department mentioned above will be actively involved in the MTW program as described in this paragraph. Mark Taylor will continue to make major corporate decisions and managing the overall operations and resources of the agency, including the MTW program. Jeff Knight will continue to oversee the day-to-day administration and operational functions of the MTW program. Clifton Clark will oversee the financial actions, including tracking cash flow and financial planning. Carmen Easter and Janice Banks will manage the MTW initiatives within their respective programs, implementing policy and procedure changes, and receiving guidance from stakeholders and HUD's consultant. Rhonda Wallace and Barbara Voiers will train staff, monitor quality control, answer direct client issues, and work with client services for referrals. Client services will engage with the randomly selected group, making referrals to other providers or agencies, and conducting surveys to provide suggestions to agency for program improvement if barriers or demographics change.

CKHA will undertake affirmative measures to ensure access to assisted housing and provide a suitable living environment for families living in assisted housing, and regardless of

race, color, religion, national origin, sex, familial status, and/or disability. CKHA will also undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.

(II) CKHA will engage all households and stakeholders by several methods. We currently utilize mailings, email notifications, and a recently purchased texting program for communication with all our families. We will also utilize our website as a communication resource. CKHA has completed an analysis and continues to reach out to underserved groups if necessary.

(II) CKHA owns and operates 1,151 public housing units at 12 sites located throughout Charleston, Rand, and Dunbar, within Kanawha County. Eight family sites, two elderly only high-rise complexes and two elderly-disabled high-rise complexes. The HCV program serves approximately 3,000 families, renting privately owned housing throughout Clay, Kanawha, and Putnam Counties. Table 1 provides the demographics of current Public Housing tenants and HCV program participants.

Table 1

Characteristic	Public Housing	Housing Choice Voucher
Total Number of Households	1,138	3,033
Gender (%)		
Female	67%	79%
Male	33%	21%
Age in Years (%)		
18 - 24	2%	6%
25 - 34	17%	20%
35 - 44	13%	20%
45 - 56	23%	21%
57 or older	45%	33%
Race (%)		
White	55%	72%
Black/African American	45%	28%
Other	<.5%	<.5%
Ethnicity (%)		
Hispanic or Latino	2%	1%
Not Hispanic or Latino	98%	99%

If the trends do not change, CKHA could see a change in the demographics over the next ten years, as our population that is over 65 years of age is expected to increase to 22.9%, up from 16% in 2010. All three counties within CKHA's jurisdiction are expected to continue to lose population between 2010 and 2030 at varying rates. The population change is due to natural change and net migration. We are currently experiencing a major decrease in household sizes. In 2019, the West Virginia Development Fund (WVDF) released a housing study prepared by a firm. The study projected that in Kanawha County, there will be a need of 200 units for general occupancy and almost 1,000 for elderly units by 2024. Clay and Putnam counties did not see much change in unit needs.

To better understand and prepare for these changes, CKHA hired a firm in 2019 to complete a strategic analysis. In preparation of the plan, the firm held on-site sessions with the executive staff and Board; viewed each property, reviewed alternatives, completed a SWOT analysis, reviewed financial impact, and further explored other strategies inside and outside the world of HUD. Participating in the MTW will allow flexibility with policy and funding to support our strategic plan. The goals to expand the supply of affordable housing consist of planning to leverage funds to create additional housing opportunities, acquiring or building units or developments, strategically replacing other funded housing to build additional housing/affordable units, designating tenant-based vouchers as PBVs when appropriate up to the maximum levels authorized by HUD. When feasible, we plan to convert public housing to PBVs through the Rental Assistance Demonstration (RAD) program. The focus will be RAD PBV, Section 18, streamlining whenever possible coupled with the LIHTC on properties needing physical improvements. Other short-term goals include establishing an affiliate organization for entrepreneurial activities to provide additional revenue opportunities.

Within both programs, CKHA is experiencing a decrease in families with children and an increase of the elderly and disabled population. A challenge with leasing up in the HCV program is that the program participants may be facing a tightening rental market.

CKHA is recognized as a top innovator within our community and among other housing authority peers. CKHA was one of the first in the state to demolish and rebuild its dilapidated Public Housing portfolio. In 2005, CKHA established a non-profit instrumentality, Housing Innovations Corporation (HIC), a 501 (c) (3) entity, to serve as CKHA's development and management affiliate. In 2007, CKHA began to redevelop its severely distressed public housing sites through the Low-Income Housing Tax Credit program. To date, a total of ten phases have

been completed, representing an investment of \$65 million, resulting in 396 units of affordable housing. All units are managed by HIC, including 204 through our PBV program.

Through this competitive process, CKHA has awarded PBV's to several properties, focusing on targeted populations and supportive services. Examples include working with a local Drug Recovery Program, homeless veterans, and victims of domestic violence. CKHA has several special programs, such as, HUD-VASH, Shelter Plus Care, and Mainstream. Shelter Plus Care funding is awarded through a grant. Mainstream vouchers were awarded to CKHA through submission of an application under a Notice of Funding Availability (NOFA) notice in 2018. Currently, CKHA, HUD, the Department of Health and Human Services, and the local continuum of care have partnered to issue vouchers under the Fostering Youth Initiative. In 2016, CKHA became a part of the Uniform Physical Condition Standards for Vouchers (UPCS-V) inspection protocol. In 2019, CKHA was recognized for the amount of data that we had contributed to the UPCS-V demonstration.

CKHA has a FSS program that has been operational since 1998, consisting of a FSS Coordinator and a FSS Case Specialist. We also request funding under the ROSS grant, which provides for two Family Service Coordinators, which is our Client Services Department. They have partnered with Step by Step to provide afterschool programs within three developments, averaging around 25 children per program. These programs are open to Public Housing residents and other children within the community. They also offered Family Learning Enrichment Packets for approximately 79 families during the COVID pandemic. The packets included family activities, online resources, and mentorship. In partnership, nutritional meals and snacks were offered through the USDA Summer Food Service Program. The 21st Century Learning Center

Program offers a six-week summer enrichment program that focuses on STEM, music, art, literacy, and physical activities.

Other partnerships and programs include the Underprivileged Children's Foundation program called the Food S.H.A.C.K. (Stop Hunger Among Community Kids) food truck, which visits one of our developments providing a hot lunch meal for anyone 18 or under in the community. This program is consistently feeding 30 youth weekly. CKHA was awarded a \$1,000 mini grant from Save the Children to provide tablets to children who do not have access to tablets. Our resident Board Member has collaborated with local grocery stores to provide food for members of the community three times per week. The Mountaineer Foodbank provide boxes of food once a month to residents and community members. Working with Resident Council members, CKHA has designed and built a garden in three different Public Housing developments. As you can see, CKHA is very invested in its community.

(III) CKHA's plan for the local MTW program will mirror several of the initiatives that have already been developed by other housing authorities. We plan to implement only a few initiatives at a time, limiting the amount of change to our residents, program participants, landlords, and staff. We must be strategically focused by managing the change and optimizing processes. Under the statutory objective of cost effectiveness, CKHA plans to use the MTW funds to leverage funds for housing opportunities and simplification of rent calculations. We will utilize funds to improve housing, convert public housing to RAB PBV and Section 18, and acquire new property as needed. The simplification of rent calculations just makes sense.

CKHA will continue to provide opportunities for linking rental assistance with our Client Services Department to increase self-sufficiency. To address housing choice, CKHA's first focus after acceptance into the MTW program will be increasing housing choices in low poverty areas.

One of our strategic goals is to implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments. These are a brief summation of our initiatives.

(IV) CKHA requests authority to use public housing and HCV funds flexibly in the MTW program. Flexibility with funding will enhance the partnership with the City of Charleston Land Reuse Agency to acquire and expand affordable housing.

(V) CKHA has partnerships with several agencies outside of actively participating on several committees. One committee is the Charleston Workforce Development Initiative. This committee is comprised of representatives from the WV Higher Education Policy Commission, local community and technical schools, the WV Department of Education, WV Workforce, and WV Department of Health and Human Resources. The purpose of the initiative is to: 1) gather and align local workforce development and training entities, 2) share information on available resources and training opportunities, 3) outline an outreach effort to increase awareness and utilization, and 4) create a pipeline of people for training and employment opportunities. This partnership will be instrumental in the self-sufficiency activities for the MTW group.

We are members of the local continuum, KVC. The membership consists of persons representing local soup kitchens, local men, family, and domestic violence shelters, mental health agencies, transition housing, family & youth development services, local county schools, the City of Charleston, and police department. Also, we are on the WV Behavioral Health Planning Council. Membership consists of consumers or clients of behavioral health services, persons in recovery, members or providers of behavioral health services and representatives of State agencies which impact behavioral health services. CKHA is a member of the Take Me Home, West Virginia, Housing Committee. CKHA partnered with Take Me Home to obtain

Mainstream vouchers. The membership includes advocates as well as representatives from Centers for Independent Living, Real Estate Commission, WVU Center for Excellence in Disabilities, and the WVDF. Part of our success as an agency has been the active participation in our community, developing programs and/or providing housing as needs arise.

(b) Rent Reform Information.

(I) After further evaluation, CKHA maintains that the MTW Test Rent #1-Tiered Rent (Income-Based) would be the best fit for our agency. Our geographic area and current economic state are the basis for our decision. We are confident that this rent structure along with community partnerships could potentially increase our family's self-sufficiency. CKHA has already eliminated interims for family's that experience an increase in income until their annual reexamination in the HCV program. As an agency, we felt that this policy change would allow the program participants an opportunity to gain greater momentum toward self-sufficiency.

CKHA's jurisdiction covers three counties. Two of the three counties, Kanawha and Clay, have an area median income of \$55,700. The third county, Putnam, has an area median income of \$77,100. The Tiered Rent chart would consist of a total of 31 tiers, with the income increasing by \$2,499 per tier. The tiered rent payments are set at 30% of gross annual income in the midpoint of the income tier.

Table 2

Tier	Tier Income Minimum	Tier Income Maximum	Tiered Rent
1	\$0	\$2,499	\$50
2	\$2,500	\$4,999	\$94
3	\$5,000	\$7,499	\$156
4	\$7,500	\$9,999	\$219
5	\$10,000	\$12,499	\$281
6	\$12,500	\$14,999	\$344
7	\$15,000	\$17,499	\$406
8	\$17,500	\$19,999	\$469
9	\$20,000	\$22,499	\$531
10	\$22,500	\$24,999	\$594
11	\$25,000	\$27,499	\$656
12	\$27,500	\$29,999	\$719
13	\$30,000	\$32,499	\$781
14	\$32,500	\$34,999	\$844
15	\$35,000	\$37,499	\$907
16	\$37,500	\$39,999	\$969
17	\$40,000	\$42,499	\$1,031
18	\$42,500	\$44,999	\$1,094
19	\$45,000	\$47,499	\$1,156
20	\$47,500	\$49,999	\$1,219
21	\$50,000	\$52,499	\$1,281
22	\$52,500	\$54,999	\$1,344
23	\$55,000	\$57,499	\$1,406
24	\$57,500	\$59,999	\$1,469
25	\$60,000	\$62,499	\$1,531
26	\$62,500	\$64,999	\$1,594
27	\$65,000	\$67,499	\$1,656
28	\$67,500	\$69,999	\$1,719
29	\$70,000	\$72,499	\$1,781
30	\$72,500	\$74,999	\$1,844
31	\$75,000	\$77,499	\$1,906

After reviewing the Rent Reform Demonstration: Interim Findings on Implementation, Work, and Other Outcomes, CKHA would like to utilize a simplified utility allowance schedule,

which would provide easier calculation methods and allows the families the ability to better understand their rental payments. We will utilize the gross retrospective income calculations, eliminating the deductions for recertifications and the ‘current anticipated’ income for hardships. The one difficulty other MTW agencies seemed to experience consisted of gathering the income verification from previous years. In an effort to eliminate this potential issue, CKHA staff members have discussed using several methods for verification, such as EIV, tax returns, and creating a document for the families to keep track of income for the period between the 1st and 3rd year recertification. We feel that these policy changes are easier to understand for both staff and families participating in the rent study.

We duplicated the hardship policies that the other MTW agencies developed. The only issue that other MTW agencies seemed to experience when implementing the hardship policies was an understanding of these policies with families. CKHA will learn from this and create a presentation to place on the website with FAQ’s. In addition, send out notifications to the randomly selected eligible households. The hardships will include an initial grace period for six months if the income drops to a lower tier and allowing once interim per year. In addition, families could apply for short-term hardships for potential family evictions, and/or income decreases to a next tier.

(I) CKHA’s public process consists of the requirements in Notice PIH-2020-21, section 2.b.II. CKHA has developed a Power point presentation to communicate all of the requirements, including the timeline, eligible households, benefits of participation in the MTW program, and hardship policies. The presentation was posted on CKHA’s website. Included in the presentation was the option to contact the Director of Leased Housing by email or phone for questions pertaining to the presentation.

(II) CKHA currently uses Encompass software developed by HAB Inc. as our Public Housing and HCV data management program. As HAB Inc. has been acquired by MRI Software we anticipate Encompass being phased out of service as MRI is developing their own Public Housing/HCV data management product. We are currently seeking a new software provider to include the requirement that they can provide Moving to Work (MTW) rent calculations, triennial recertification tracking, simplified utility allowances, data analysis and the necessary reports to report MTW information.

CKHA also operates a document management system (DMS) that is integrated with our data management program which enables staff to manage workflows and monitor the timeliness of processing. The introduction of the DMS in 2017 was a significant system change in program operations. The project consisted of redesigning file management, updating all forms, and creating workflow processes. The planning and execution of the project was very successful. All staff were aware of established goals and provided input into the project. The implementation of this system took several months. After implementation and training, the staff worked as a team to assist with other staff that had a more difficult time learning the new software. In addition, the HCV department implemented a new staffing model to decrease turnover, increase employee morale, and create a better training program for newly hired staff. CKHA is very successful at project management and implementation.