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**Final Report of the Maine State Housing Authority on Progress in Increasing
Access to Affordable Housing: An Evaluation of the Rental Assistance Pilot
Program**

January 15, 2019



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Final Report of the Maine State Housing Authority on the Rental Assistance Pilot Program

I. Executive Summary

This is the final evaluation report of the Maine State Housing Authority (MaineHousing) pursuant to Public Law 2016, Chapter 424, Section 3 *An Act to Implement the Recommendations of the Maine Affordable Housing Working Group*. The Affordable Housing Working Group was established by the 127th Maine Legislature under Part QQQ of Public Law 2015 Chapter 267.

This report is an evaluation of the Rental Assistance Pilot Program known as Building Family Futures. The program's goal is to prevent homelessness by promoting housing stability, family well-being, and self-sufficiency for families at risk of homelessness. Data collected and maintained by MaineHousing was used to evaluate the extent to which the pilot program achieved success toward that goal.

In evaluating that success, MaineHousing examined changes in the scores of each participant over a period of time in the five domains of the "Bridge to Self-Sufficiency" model matrix. Each participant can receive a score ranging from 1, a crisis situation, to 5, thriving (see appendix B). Improvements over time in these domains suggest the participant is making better decisions in these five critical areas of living. The five domains of the "Bridge to Self-Sufficiency" model matrix are:

1. Housing Stability
2. Family Supports
3. Education and Training
4. Employment
5. Financial Health

Also examined in this evaluation were overall program effectiveness, the structure and design of the program and its implementation.

It is too early to measure and evaluate fully the pilot's effect on building long term family stability and sustained housing. However, during the 12 months of the pilot the following outcomes were achieved:

- * Thirteen households entered the program and 7 remain currently enrolled.
- * The seven households still participating have shown improved scores in all five domains of the "Bridge to Self-Sufficiency" matrix.
- * The greatest area of improvement came in the Housing Stability domain with scores improving an average 43%.
- * Program effectiveness goals for year one were nearly all reached.
- * The greatest challenge was implementing a reporting system required to evaluate program success.

II. Background

The 127th Maine Legislature established the Maine Affordable Housing Working Group under Part QQQ of Public Law 2015 Chapter 267. The purpose of the Affordable Housing Working Group (Working Group) was “to evaluate the extent to which extremely low-income households, including families, persons with disabilities and elderly, lack access to safe and affordable housing, and the burden that this inadequacy creates for individuals and communities. ‘Extremely low-income households’ means those with incomes at or below 30% of the area median income for their county or metropolitan area.”

The Working Group submitted a report with its initial findings to the Joint Standing Committee on Appropriations and Financial Affairs and the Joint Standing Committee on Labor, Commerce, Research, and Economic Development in December of 2015.

The report contained background information on existing rental assistance programs in Maine; the need for rental assistance; an assessment of rental assistance (the benefits, best practices and research); and, identified recent initiatives to improve housing stability and family self-sufficiency.

In its examination of recent initiatives being used to improve housing stability and family self-sufficiency, the Working Group focused on the use of housing stability services and navigator programs such as STEP (Stability Through Engagement Program) as well as family self-sufficiency programs. In the STEP model, navigators are staff at the homeless shelters who work with homeless individuals who can be rapidly re-housed to help them achieve housing stability. The individuals are given 6 – 12 months of short-term rental assistance during which time the navigators work with them to set up a housing stability plan and direct them to services aimed at maintaining that housing stability. The approach has been successful.

Family Self-Sufficiency is a federal employment and savings incentives program for low-income families. Low income participants who have a Section 8 voucher or are living in public housing have case managers helping them pursue employment and education goals and to establish an escrow account into which the public housing agency deposits the increased rental charges that a family pays as their earnings rise. Money in the escrow account can be used by the family in a number of ways including buying a home.

The Working Group’s found that there is a strong link between “housing stability and other positive aspects of family well-being.” It went on to state that “To become self-sufficient, people must get the support they need to improve their earned income without losing housing assistance.” With these findings in mind, the Working Group went on to recommend that a rental housing assistance pilot program based on best practices and evidence-based research be designed “to test a comprehensive approach to preventing homelessness and promoting housing stability, family well-being and self-sufficiency.” The Working Group recommended that the designed program should include:

- Dedicating a portion of Housing Choice Vouchers for use in the program.

- Prioritizing participation in this pilot be for families or individuals who are at risk of homelessness.
- Providing navigators to work with participants on their individual needs to help them maintain housing stability and improve family well-being and self-sufficiency.
- Including an option to use their voucher to purchase their first home for those families or individuals who are ready.
- Designing an evaluation methodology in order to collect and maintain data sufficient to evaluate the extent to which the pilot projects achieve success in meeting its intended purpose as described above.

III. Program Design – Building Family Futures

The program “Building Family Futures” was designed based on the evidence-supported theory of change that suggests becoming economically independent requires that people optimize their lives in five key areas: family stability, well-being, education and training, financial management, and employment and career management.

Mid-Maine Homeless Shelter, Inc. of Waterville, Maine was selected for the initial pilot (Building Family Futures) based on the challenges families in that community face and the opportunities available for education and services. MaineHousing also has a strong partner in the Mid-Maine Homeless Shelter. Both MaineHousing and Mid-Maine have experience providing navigator based assistance to participants located in Waterville.

Eligible participants for the pilot are working families who meet income and general eligibility requirements for the HCV program with a preference being given to families in which an adult family member has already participated or is currently participating in a Family Self Sufficiency related program which might include post-secondary, employment preparation classes, or financial literacy classes.

The Building Family Futures pilot uses a mentoring approach where trained staff partner with families to help them acquire the resources, skills and sustained behavior changes necessary to achieve and maintain economic independence. The essential elements of the approach are using the Bridge to Self-Sufficiency domains, clear goal setting and outcomes measurement, coaching and incentives. Staff adapted this approach to work within the context of the HCV Family Self-Sufficiency program.

The pilot began on September 15, 2016. Through the end of October MaineHousing received site referrals from MidMaine Homeless Shelter and determined program eligibility. By the end of November 10 families were participating in the 8-week Rent Smart course. Because of the need to individualize some of the course scheduling to accommodate participants’ work schedules families graduated from the course at staggered intervals during January 2017.

Upon completion of the course the process of collecting baseline demographic information began as well as assessments using the Self-Sufficiency Matrix and Ecomap. With this information in hand, a Housing Stability and Individual Training and Services Plan was developed which guides all future service delivery to the families.

Mid-Maine Homeless Shelter assigned a Housing Navigator to provide participants with:

- The 8-week Rent Smart course
- Individual assessments
- Housing Stability Plan for each family
- Assist in housing search and with landlord issues
- Workshops on financial literacy and employment preparation
- Monthly meetings with each family to monitor progress toward housing stability goals and connect to community resources
- Monthly peer support activities
- Transportation to employment-related activities

IV. Evaluation Method

Staff identified short, medium, and long-term desired outcomes for participants. The program uses a Program Effectiveness tool that includes indicators of success and data sources for each of the desired outcomes. Participants will have a baseline assessment done at intake using the Self-Sufficiency Matrix and Ecomap tools. At three and six month intervals following this, the FSS Coordinator, in coordination with the Housing Navigator, will measure success toward the short-term outcomes.

At one year of program participation participants will be evaluated on remaining short-term and medium-term outcomes and then will continue to be evaluated for those outcomes at 6-month intervals. Upon completion of the FSS program, a final evaluation will measure long-term outcomes for the families served.

Although staff will measure overall family stability by identifying the number and percentage of families who make progress along the Self-Sufficiency Matrix domains, staff will also try to meet the all four program effectiveness objectives set out in the program effectiveness tool (Appendix A).

V. Evaluation

The program has been successful. Taking the Family Self Sufficiency Matrix, evaluators at MaineHousing tallied each participants' total score across all domains at program entry and the most recent assessment. Evaluators divided the total at entry by the potential score and did the same with the most recent score. With that we looked at the percentage change from entry to most recent assessment. The cumulative percentage change score for every participant showed positive changes ranging from 1.4 to 28.6%.

The domains include:

Housing Stability

Family Supports
 Education and Training
 Employment
 Financial Health

All Domains Change

	Initial Assessment	Most Recent Assessment	
Household	Cumulative Score	Cumulative Score	Change
1	31.4%	60%	28.6%
2	64.3%	70%	5.7%
3	50.0%	56%	5.7%
4	54.3%	70%	15.7%
5	54.3%	67%	12.9%
6	47.1%	64%	17.1%
7	55.7%	57%	1.4%

In terms of changes in the domain areas themselves, the chart below provides data on changes by each household over the course of the program. The greatest improvement was seen in housing stability. This is understandable given that once the applicant is deemed eligible for the program, is screened, and passes the required Rent Smart training, they are issued a voucher. The challenge in the area of housing stability that each household faces, is to secure a unit and maintain it so as to pass an annual Housing Quality Standard inspection. The capacity to achieve housing stability reflects what was learned in the Rent Smart training. In theory, once housing stability is achieved the other domain areas should see improvements.

Percent Change for Each Individual from Initial to Most Recent Assessment by Domain

Cumulative Changes in Scores for each Household from Initial Assessment to last by Domain Area and the Average for All Households					
Household	Housing	Family Supports	Ed/Training	Employment	Financial Health
1	40.0%	40.0%	20.0%	20.0%	13.3%
2	40.0%	6.7%	0.0%	0.0%	0.0%
3	80.0%	-20.0%	20.0%	26.7%	6.7%
4	40.0%	6.7%	20.0%	40.0%	0.0%
5	60.0%	20.0%	0.0%	0.0%	0.0%
6	40.0%	26.7%	0.0%	13.3%	0.0%
7	0.0%	0.0%	0.0%	0.0%	6.7%
Average Change	42.9%	11.4%	8.6%	14.3%	3.8%

Implementation

MaineHousing contracted with Mid-Maine Homeless Shelter, Inc. in Waterville, Maine to implement the program. The contract set out the terms in which the Mid-Maine Shelter would provide independent living support services for families in danger of becoming homeless working with MaineHousing staff. Mid-Maine's primary role was to assign a navigator to work with program participants to refer eligible families to the program, conduct assessments, develop individualized housing stability plans, monitor success, and give other support services as needed.

A critical piece of successful implementation was to complete and forward acceptable written records to MaineHousing. Absent acceptable record-keeping, assessing program progress and evaluation is difficult.

Documenting participant progress in the program proved to be challenging. Navigators had difficulty staying in contact with participants and subsequently were often unable to record activities using the forms MaineHousing provided for record keeping purposes. Forms were not being completed at all in some cases and when completed were not done on the schedule established as agreed upon at the outset of the pilot.

Program Effectiveness

Housing stability is the key to success in the remaining domains. To be successful at maintaining housing, the participant must take a Rent Smart course in order to understand their responsibilities. All participants completed Rent Smart and secured quality housing. However, only 71% (5) of participants passed their first annual inspection with no significant tenant-caused fails. This is short of the 90% set out as an indicator of effectiveness. The inspections were based on HUD Housing Quality Standards. Six of the seven, 86%, of participants had completed the Family Self-Sufficiency Individual Training designed to move them forward into the other domains having achieved housing stability. Again, short of the 100% sought.

Program Effectiveness Evaluation Tool

Effectiveness Indicators	Outcome for Families participating (seven as of April 2018) at the end of 1 year
100% of families will complete the Rent Smart course.	Complete
100% of families will secure quality housing and complete a one-year lease.	Complete
90% of family units will pass an annual HQS inspection with no significant tenant-caused fails.	Did not meet this indicator. 71% passed their first annual inspection with no significant tenant-caused fails.
100% of families will have a completed FSS Individual Training and Services plan which includes goals related to education/training, employment and financial health.	100%

Summary

The Rental Assistance Pilot is showing initial success in moving families forward particularly in the area of housing stability and to a lesser degree, the employment and family supports domain areas (see Percent Change for Individuals table on page 8). The Rental Assistance Pilot was successful in achieving first year effectiveness in completing essential tasks such as the completion of Rent Smart classes, securing stable housing, and the completion of the individualized training plans. Incomplete documentation of the achievement of individual training goals by each participant made it difficult to determine program outcomes.

The immediate needs confronting homeless shelters on a daily basis make it challenging for them to track participants over time. The move to set up a program in Aroostook County in collaboration with the Aroostook Community Action Program is designed to address this issue.

In 2018, MaineHousing entered into an agreement with the Aroostook County Community Action Program (ACAP) to launch the second Building Family Futures program. It is too early to evaluate participant progress in terms of the housing stability and related domain areas.

MaineHousing is also partnering with Sunrise Economic Council's Family Futures Downeast program to combine and deliver the Building Family Futures program to their program participants. FFD uses a two-generational approach that combines post-secondary education and workforce development with high-quality early education for FFD children. Combined with housing stability, services and resources of the Building Family Futures program the participants of FFD will have an even stronger support system to achieve success in their efforts to become self-sufficient. The program will begin to work with clients in 2019.

The documentation problems that occurred with the Mid-Maine program are being avoided in the ACAP program at the outset. The new program also contains measures such as credit scores that can be monitored throughout program participation that provide an additional and critical evaluation piece.

Appendix A

Program Effectiveness Tool (Objectives for each year of the program)

YEAR 1
<ul style="list-style-type: none"> • 100% of families will complete the Rent Smart course. • 100% of families will secure quality housing and complete a one-year lease. • 90% of family units will pass an annual Housing Quality Standards inspection with no significant tenant-caused fails. • 100% of families will have a completed FSS Individual Training and Services Plan which includes goals related to education and training, employment and financial health.
YEAR 2
<ul style="list-style-type: none"> • 90% of families will maintain housing stability with zero evictions. • 80% of families will have enrolled and completed coursework in a career-related education and training program. • 50% will have increased family income. • 50% will have accrued savings in FSS escrow account. • 25% will have accrued personal savings and are making consistent monthly contributions. • 50% will have improved their credit score. • 50% will have decreased bad debt. • 80% will have reliable quality childcare when needed. • 60% will have reliable transportation. • 90% will have increased the number of positive personal and community supports.
YEARS 3-5
<ul style="list-style-type: none"> • 90% of families will maintain housing stability with zero evictions. • 70% of families will have completed a career-related education/training program. • 90% will be TANF free for more than one year. • 90% will be working full-time. • 80% will have increased family income. • 80% will have accrued savings in FSS escrow account. • 50% will have accrued personal savings equal to one-to-two months' salary. • 70% will have improved their credit score. • 90% will have decreased household debt or maintained collections debt a \$0. • 90% will have reliable quality childcare when needed. • 90% will have reliable transportation. • 100% will have increased the number of positive personal and community supports.
1 YEAR POST PROGRAM COMPLETION

- 50% will have transitioned out of HCV program.

Appendix B

Bridge to Self Sufficiency Domain Matrix

DOMAIN NAME	1- In Crisis	2- Vulnerable	3- Safe	4- Stable	5- Thriving	SCORE
HOUSING STABILITY						
Housing	Currently homeless, in temporary housing/ shelter or doubling up with other (or has an eviction notice).	In substandard housing, or facing eviction or monthly rent is 41% or more of monthly income after taxes).	Living in subsidized or transitional housing, or monthly rent is 36-40% of monthly income (after taxes).	Renting private housing with limitations of choice due to moderate income and/or monthly rent is 31-35% of monthly income (after taxes).	Renting private housing in a neighborhood of choice and/or rent is 30% or below monthly income (after taxes).	
FAMILY SUPPORTS						
Childcare	Needs childcare but none is available or accessible and/or child is not eligible.	Childcare is unreliable, unaffordable, and/or inadequate, or supervision is a problem for available childcare.	Affordable or subsidized childcare is available, but limited resources available to support narrow choices.	Reliable, affordable childcare is available. No need for subsidies.	Able to select quality childcare of choice. No need for subsidies. Changes to childcare can be made when desired. Backup childcare plan is developed.	
Health – Physical Health	Untreated and chronic medical and life threatening conditions with minimal follow-up care.	Chronic medical, potentially life threatening, with inconsistent follow-up care.	Chronic illness generally well managed and attempting to make and keep routine medical/dental appointments.	No chronic illness or stable chronic illness and maintaining good preventative medical/dental care practices.	No chronic illness and maintaining proactive preventative medical/dental care practices.	

Health – Mental Health	Experiencing severe difficulty in day to day life due to mental health challenges. Mental health needs not being met. Doesn't know where to go to get help.	Fells that mental health symptoms may get in the way of daily living. Not sure what to do or where to go for help. Could benefit from mental health services.	Identified mental health needs and working towards getting them met. Is accessing mental health services.	Mental health needs are being managed. Only minimal symptoms that are expected responses to life stressors.	Feels good about mental health – does not need any assistance in this area. Knows where to go for affordable assistance if help was needed.	
Health – Health Care Access	No medical coverage and immediate need exists for any member of the household.	No medical coverage and great difficulty accessing medical care when needed. Some household members may be in poor health.	Some family members (e.g., children) have medical coverage but adults lack coverage.	All family members have medical coverage and can access care when needed but may strain budget.	All members are covered by affordable, adequate medical, vision, and dental health care coverage and can access care when needed.	
Support Network	Has no personal support network and no knowledge of available community supports	Has no personal support network, but knows where to go in the community for help when experiencing a need or crisis.	1-3 personal supports and basic community networks are available in times of need. Has transportation needs met some of the time through public transportation, a car, or a regular ride.	1-3 personal supports and is connected with at least one community support network (i.e., church, nonprofit, support group, etc.). Has transportation needs met most of the time through public transportation, a car, or a regular ride.	Has 5 or more personal supports readily available and is able to give support in return; is active and/or highly knowledgeable about community support networks	
Transportation	Transportation needs not met. No access to available public transportation, a car, or a regular ride.	Rarely has transportation needs met through public transportation, a car, or a regular ride.	Has transportation needs met some of the time through public transportation, a car, or a regular ride.	Has transportation needs met most of the time through public transportation, a car, or a regular ride.	Has consistent reliable transportation.	
EDUCATION AND TRAINING						

Educational Attainment	No GED or HS diploma and is not enrolled in literacy, high school or HiSet program, and/or has not learned to read/write in any language nor perform basic math.	No GED or HS diploma and is enrolled in literacy, high school, or HiSet program and has basic reading, writing and math skills.	Has HS diploma, GED or HiSet and basic use of English and/or in enrolled in ESL program if applicable.	Enrolled in post HS vocational education, technical or professional training or some college credits.	Obtained a pro-fessional certification or training, and/or obtained an Associates, Bachelors, or higher degree.	
EMPLOYMENT						
Work History/Skills	Negative or no work history, unable to obtain and retain employment in any industry.	Limited or inconsistent work history of less than 1 year.	Established work history of 1-2 years and some skills that offer potential for obtaining a comparable position.	Established work history of 2-5 years and skills that offer potential for obtaining a comparable position.	Established work history of 5+ years at a single place of employment or single occupation.	
Employment	No job.	Temporary, seasonal, or part-time employment with inadequate pay and no benefits.	Employed full-time (or for as many hours per week as desired) but inadequate pay with few or no benefits.	Employed full-time (or as many hours per week as desired) with inadequate pay and benefits.	Maintains permanent employment (for as many hours per week as desired) with adequate pay and benefits.	
Earnings	No income. Basic needs not met.	Less than 33% of Living Wage.	33-65% of Living Wage.	65-99% of Living Wage.	Equal to or greater than Living Wage.	
FINANCIAL HEALTH						
Savings	No savings.	Savings of less than one month's expenses.	Savings of at least one month and up to 2 months' expenses.	Savings of more than 2 months but less than 3 months' expenses.	Savings of 3 months' expenses or more.	
Debt Management	Loan default or nonpayment on most loans/accounts.	Debts in excess of ability to pay. Behind in payments.	Meeting minimum payments – structured payment plan in place.	Current in payments and plans and paying more than minimum payments.	Current on all balances. No outstanding credit card debt. Healthy debt-to-income ratio.	
Credit	No credit or poor credit.	Researching negative credit issues.	Addressing negative credit issues.	Credit score has improved.	Achieved "good" credit score.	

