Keene Housing

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2027

MOVING TO WORK ANNUAL PLAN

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Section I. Introduction

Keene Housing enters 2027 with both considerable optimism and significant frustration.

During the past year we celebrated the completion and full lease-up of Roosevelt East, transforming a long-vacant neighborhood school into thirty permanently affordable apartments serving households with a wide range of housing needs including individuals with disabilities in need of fully accessible apartments and those with no home at all or who were at immediate risk of becoming homeless. Construction continues on Roosevelt West, and together these two Restore Rebuild developments demonstrate what can be accomplished when local initiative is matched with thoughtful federal policy. These projects, along with our expanding portfolio of supportive housing initiatives, reinforce our belief that housing authorities can and should serve as community developers, using every available tool to increase housing choice, improve economic independence for the households we serve, and responsibly steward public resources.

Unfortunately, 2026 brought one of the most disruptive federal policy reversals we have experienced in decades. HUD's decision to abruptly terminate the Restore Rebuild program—with little notice and no meaningful transition period—has created unnecessary uncertainty for Keene Housing and housing authorities across the country, that have spent years developing projects around the program's specific requirements. Affordable housing development occurs over many years, not months. Financing, environmental reviews, design, local approvals, tax credit applications, and construction financing are sequenced years in advance. Mid-course policy reversals of this magnitude increase taxpayer costs, delay projects, create uncertainty for community stakeholders and development partners alike, and ultimately slow the production of desperately needed affordable housing.

While HUD's decision to end Restore Rebuild has significantly complicated our long-term development pipeline, it has not derailed it entirely. Future projects will instead require us to navigate the traditional Faircloth and RAD processes separately, adding administrative burdens and bureaucratic redundancies, increasing costs, creating operational inefficiencies, delaying RAD conversion and introducing unnecessary complexity for residents. While we remain committed to moving these projects forward, they will require additional time and resources that could have been better spent producing housing.

Despite these challenges, the flexibility provided through the Moving to Work Demonstration continues to allow us to adapt to changing federal policy while pursuing innovative local solutions. MTW remains the foundation upon which we leverage federal resources, preserve financial stability, expand housing opportunities, and respond to the evolving housing needs of New Hampshire's Monadnock region.

KH'S LONG TERM VISION

Keene Housing's long-term goals are described in our Strategic Plan, included as Appendix I. Developed collaboratively by our Board of Commissioners, staff, residents, voucher participants, and community partners, the Strategic Plan establishes our priorities beyond the current fiscal year and guides both our Moving to Work initiatives and our broader organizational efforts.

The Strategic Plan is reviewed annually by the Board of Commissioners and staff to evaluate progress, identify emerging opportunities and risks, and ensure that our long-term objectives continue to reflect the Monadnock region's changing need

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KH'S SHORT-TERM GOALS

During 2027, Keene Housing will continue implementing strategies that expand housing opportunities, strengthen housing stability, and improve operational effectiveness through the flexibility provided by the Moving to Work Demonstration.

Development remains our highest organizational priority. Construction will continue at Roosevelt West while planning advances on Fortune Commons, our first development in Jaffrey, NH. Fortune Commons will provide thirty workforce apartments in response to requests from local employers struggling to attract and retain workers attributable, in part, to the region's housing shortage. Absent the program's reestablishment, Fortune Commons will be our last Rest Restore rebuild project.

Early planning for WW Cross, our second Jaffrey development will begin in 2027. WW Cross will likely serve a population like that of Roosevelt East and Roosevelt West, primarily seniors and individuals with disabilities. The Town of Jaffrey selected Keene Housing through a competitive public procurement to develop WW Cross as a Restore Rebuild project. It is unclear at the moment how we will navigate this expectation with the sudden end of Restore Rebuild, but we are confident that the Town will be sympathetic to our circumstances and will work collaboratively with us to find a solution that allows the project to move ahead albeit with fewer units affordable to extremely low-income seniors and individuals with disabilities.

Keene Housing will also continue expanding innovative housing stability initiatives that have demonstrated success through partnerships with local institutions. Following positive outcomes from its initial implementation, Homes for School will expand to the remaining elementary schools in the Keene School District, ensuring that more children experiencing housing instability can remain engaged in school while their families secure stable housing.

Similarly, the Transitional Housing Assistance Subsidy Program (THASP) will expand to include emergency shelters in Peterborough and Jaffrey, strengthening our regional response to homelessness while creating additional pathways to permanent housing.

Finally, Keene Housing will continue identifying opportunities to simplify program administration, improve customer service, and leverage MTW flexibility to reduce unnecessary administrative burden while preserving local decision-making and maximizing the impact of limited federal resources.

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Section II. General Operating Information

HOUSING STOCK INFORMATION

Planned New Public Housing Units

KH does not plan to develop public housing in the plan year. However, KH notes that the Roosevelt School West project that is described in the HUD-approved FY2025 MTW Plan RAD Significant Amendment is being developed under the HUD Restore-Rebuild program which allows for the development of public housing units followed immediately by conversion to the Project Based Voucher program. The Roosevelt School East development was completed and occupied in FY 2026. The Roosevelt School West development is scheduled to be completed and occupied in FY 2027.

Asset Management Project (AMP) Fill In Name And Number	0 Bdm	1 Bdm	0 Bdm	3 Bdm	4 Bdm	5+ Bdm	Population Type*	Section 504 Accessible Units* (Mobility)	Section 504 Units* (Hearing / Vision)
N/A	0	0	0	0	0	0	N/A	0	0
N/A	0	0	0	0	0	0	N/A	0	0
Housing Units to be Added in the Plan Year:									

** The federal accessibility standard under HUD's Section 504 regulation is the Uniform Federal Accessibility Standards (UFAS) for purposes of Section 504 compliance (24 CFR 8.32). HUD recipients may alternatively use the 2010 ADA Standards for Accessible Design under Title II of the ADA, except for certain specific identified provisions, as detailed in HUD's Notice on "Instructions for use of alternative accessibility standard," published in the Federal Register on May 23, 2014 ("Deeming Notice") for purposes of Section 504 compliance, https://www.govinfo.gov/content/pkg/FR-2014-05-23/pdf/2014-11844.pdf*

*** Select "Population Type" from: General, Elderly, Disabled, Elderly/Disabled, Other*

If "Population Type" is "Other" please describe:
KH does not anticipate adding any new public housing units in 2026.

Planned Public Housing Units to be Removed

Public housing units that the MTW PHA anticipates will be removed during the Plan Year.

AMP Name and Number	Number Of Units To Be Removed	Explanation For Removal
N/A	0	N/A
Total: Public Housing Units to be Removed in the Plan Year	**0**	

Planned New Project Based Vouchers

Tenant-based vouchers that the MTW PHA anticipates project-basing for the first time during the Plan Year. These include only those in which at least an Agreement to enter into a Housing Assistance Payment (HAP) will be in place by the end of the Plan Year. Indicate whether the unit is included in the Rental Assistance Demonstration (RAD).

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Property Name	Number Of Vouchers To Be Project-based	RAD?	Description Of Project
Roosevelt West	30	Yes	30 units currently under construction and projected for occupancy in FY 2027.
Total: Planned new Project Based Units in Plan Year	**30**		

Existing Project Based Vouchers

Tenant-based vouchers that the MTW PHA is currently project-basing in the Plan Year. These include only those in which at least an AHAP is already in place at the beginning of the Plan Year. Select one of the of the following to indicate the *"Planned Status by the end of the Plan Year: "Committed," "Leased," or "Issued." In column three, indicate whether the unit is included in RAD.

Property Name	Number Of Project-based Vouchers	Planned Status At End Of Plan Year*	RAD?	Description Of Project
Ash Brook Apartments	24	Leased	No	24 1-bedroom row/townhouse style units
Brookbend East	11	Leased	No	40 LIHTC/MF two and three bedroom townhouse style units with HAPC for 11 units
Brookbend West	10	Leased	No	35 LIHTC/MF two and three bedroom townhouse style units with HAPC for 10 units
Cottage Street	3	Leased	No	3 two- and three-bedroom units with a HAPC for all 3 units
Emerald Street	9	Leased	No	9 single room units with shared common areas. Housing for patients transitioning out of the state hospital.
Evergreen Knoll	3	Leased	No	32 LIHTC/RD two- and three bedroom townhouse style units with a HAPC for 3 units
Hampshire House	18	Leased	No	18 single room occupancy units
Keene Affordable Housing Properties	211	Leased	No	211 former public housing units with a HAPC for 211 units
Meadow Road	18	Leased	No	18 two and three bedroom units with HAPC for 18 units
Riverbend	24	Leased	No	24 LIHTC two and three bedroom townhouse style units with a HAPC for 24 units
Roosevelt East	30	Leased	Yes	22 one bedroom and 8 two-bedroom units with HAPC for 30 units
Scattered Sites 2	30	Leased	No	30 units of various size and style throughout Cheshire County with a HAPC for 30 units
Stone Arch Village Family	24	Leased	No	24 LIHTC two and three bedroom townhouse style units with a HAPC for 24 units
Stone Arch Village Senior	33	Leased	No	33 senior/disabled one and two bedroom units in mid-rise building with a HAPC for 33 units
Total: Planned Existing Project-Based Vouchers	**448**			

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Planned Other Changes to MTW Housing Stock Anticipated During the Plan Year

Examples of the types of other changes can include (but are not limited to): units held off-line due to relocation or substantial rehabilitation, local, non-traditional units to be acquired/developed, etc.

N/A

General Description of All Planned Capital Expenditures During the Plan Year

Narrative general description of all planned capital expenditures of MTW funds during the Plan Year.

General Description Of All Planned Capital Expenditures During The Plan Year
Roosevelt East & West will be under construction in 2026, with leasing in mid 2027.

LEASING INFORMATION

Planned Number of Households Served

Snapshot and unit month information on the number of households the MTW PHA plans to serve at the end of the Plan Year.

Planned Number Of Households Served Through:	Planned Number Of Unit Months Occupied/Leased*	Planned Number Of Households To Be Served**
MTW Public Housing Units Leased	0	0
MTW Housing Choice Vouchers (HCV) Utilized***	10248	854
Local, Non-Traditional: Tenant-Based^	0	0
Local, Non-Traditional: Property-Based^	1572	131
Local, Non-Traditional: Homeownership^	84	7
Planned Total Households Served:	**11904**	**992**

* "Planned Number of Unit Months Occupied/Leased" is the total number of months the MTW PHA plans to have leased/occupied in each category throughout the full Plan Year.

**"Planned Number of Households to be Served" is calculated by dividing the "Planned Number of Unit Months Occupied/Leased" by the number of months in the Plan Year.

*** "Housing Choice Vouchers (HCV) Utilized" includes SPV's within the MTW PHA's porfolio.

^ In instances when a local, non-traditional program provides a certain subsidy level but does not specify a number of units/households to be served, the MTW PHA should estimate the number of households to be served.

Local, Non-Traditional Category	MTW Activity Name/Number	Planned Number Of Unit Months Occupied/ Leased*	Planned Number Of Household To Be Served**
Tenant-Based	N/A	0	0
Property-Based	THASP 1999.06.HC	1572	131
Homeownership	MTW Homeownership Flat Subsidy 2005.03. HC	84	7

* The sum of the figures provided should match the totals provided for each local, non-traditional categories in the previous table. Figures should be given by individual activity. Multiple entries may be made for each category, if applicable.

Discussion of Any Anticipated Issues/Possible Solutions Related to Leasing

Discussions of any anticipated issues and solutions in the MTW housing programs listed.

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Housing Program	Description Of Anticipated Leasing Issues And Possible Solutions
MTW Public Housing	KH has no units of public housing
MTW Housing Choice Voucher	Lack of available, affordable units in Cheshire County is the major deterrent to successful leasing. KH launched a Security Deposit assistance program in 2026 to help prospective households compete in the market, but the lack of available stock continues to be the greatest barrier for households securing housing.
Local, Non-Traditional	The Southwestern Community Services and Hundred Nights shelters continue operating at full capacity throughout the year.

WAIT LIST INFORMATION

Waiting List Information Anticipated

Snapshot information of waiting list data as anticipated at the beginning of the Plan Year. The "Description" column should detail the structure of the waiting list and the population(s) served.

Waiting List Name	Description	Number Of Households On Waiting List	Waiting List Status (Open, Partially Open Or Closed)	Plans to open the waiting list during the Plan year
MTW Project-Based Voucher	Site-based	1011	Open	N/A
MTW Housing Choice Voucher	Community-based	2722	Open	N/A
PBV Mobility	Site-based	159	Partially Open	N/A

Duplication of applicants across waiting lists:
Eligible applicants may apply to both site-based and community-based waiting lists and be placed on both.

Planned Changes to Waiting List in the Plan Year

Please describe any anticipated changes to the organizational structure or policies of the waiting list(s), including any opening or closing of a waiting list, during the plan year.

Waiting List Name	Description Of Planned Changes To Waiting List
Project-Based Housing Choice Voucher	KH plans on adding Roosevelt School West to its site based waiting list.
Tenant-Based Housing Choice Voucher	KH does not plan to make any changes to this waitlist in the Plan year.
Project-Based Mobility Housing Choice Voucher	KH does not plan to make any changes to this waitlist in the Plan year.

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Section III. Proposed MTW Activities

Keene Housing is not proposing any new activities in 2027.

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Section IV. Approved MTW Activities

ACTIVITY NUMBERING SYSTEM

KH utilizes a numbering system to assist readers in finding specific activities or identifying an activity's purpose. The Plan approval year is the first section of the activity number. The second number refers to the activity number for that year. The final two letters indicate the statutory objective the activity relates to – Housing Choice (HC), Cost Effectiveness (CE), and Self-Sufficiency (SS). In cases where an activity falls under more than one objective, KH's primary goal in initiating the activity is used.

IMPLEMENTED ACTIVITIES

KH uses MTW flexibilities to streamline and improve our Non-Elderly Disabled, Mainstream and Foster Youth to Independence programs as described in the HUD approved activities, and often as indicated by the activity names themselves.

2014.02.CE MEDICAL DEDUCTION THRESHOLD

Plan Year Approved: 2014 Plan Year Implemented: 2014

Using HUD's traditional medical deduction formula, elderly and disabled households may claim unreimbursed medical expenses over 3% of their annual income as a deduction when their income is being calculated for the purpose of rent determination. Prior to implementing this initiative KH found that most households did not need the deduction or were using it to offset costs not covered by Medicaid or Medicare. With the implementation of the Affordable Care Act (ACA), KH found that fewer households needed the lower medical deduction threshold for out-of-pocket medical expenses and were primarily using the deduction for optional private insurance coverage. KH decided to align its medical deduction threshold to that used by the Internal Revenue Service and increased the threshold to 7.5% for elderly and disabled households' unreimbursed medical expenses. This change created a buffer for households that suffer unusually high out-of-pocket medical expenses while ensuring that limited housing dollars were not being used to subsidize private insurance.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2014.03.SS ASSET EXCLUSION THRESHOLD

Plan Year Approved: 2014 Plan Year Implemented: 2014

When a household's assets total $50,000 or less, KH does not include the imputed value of the household's assets as income when determining the household's total tenant payment. This allows voucher participants the opportunity to establish and increase assets without being penalized by a corresponding rent increase. KH continues calculating the imputed value for all assets in the income calculation when a household's total assets exceed $50,000.

Changes Proposed for FY2027

KH proposes no changes to this activity.

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2023.01.HC HOMES FOR SCHOOL

Plan Year Approved: 2023 Plan Year Implemented: 2023

The program is a partnership between KH and the Keene School District (KSD). Homes for School is a housing first model predicated on the supposition that unhoused elementary school children will perform better in school when they are housed. Homes for School began as a pilot in two Keene elementary schools, Franklin and Symonds Schools, and later expanded to the Mount Caesar Elementary School in the Monadnock School District. Homes for School provides unhoused students' households a deep housing subsidy, housing search and stabilization services. After two years of successful participation in Homes for School, households will be offered an MTW Housing Choice Voucher. Successful Homes for School households are those whose students attend school regularly, whose adult members actively participate in their students' educations while adhering to their lease and program obligations.

Changes Proposed for FY2027

KH proposes using the Income Based rent determination methodology used for elderly and disabled households to determine tenant rent for households receiving a MTW Housing Choice Voucher after successfully participating in Homes for School for two years. Voucher Program and Resident Services staff working with Homes for School families have found that Homes for School households struggle to transition from the Homes for School rent determination methodology, based on 20% of gross household income, to the Stepped Subsidy program (Page 16) and believe that the stable subsidy the Income Based methodology provides is a better fit for these households. Like households in the Stepped Subsidy program, Homes for School households transitioning to the MTW Housing Choice Voucher program will be automatically enrolled in the THRIVE program but will not be subject to THRIVE's three strike termination rule for the first two years of their THRIVE participation. Additionally, KH proposes expanding Homes for School to the two remaining elementary schools in the Keene School District, the John H. Fuller and Wheelock Schools.

2022.01.SS DIGITAL BRIDGE PROGRAM

Plan Year Approved: 2022 Plan Year Implemented: 2022

The Broadband Utility Allowance increases housing choices and voucher holders' quality of life by helping offset the cost of high-speed internet access. It is widely recognized that lack of access to high-speed internet prevents low-income households from employment, healthcare, and educational opportunities readily available to households with high-speed access. During the COVID-19 pandemic KH used CARES Act funds to subsidize internet access for families with children attending remote schooling and working households. In FY 2022 KH used its MTW flexibility to extend the subsidy to all households participating in the Resident Self Reliance program (1999.05.SS) who pay for broadband internet in their homes.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2022.02.HC OWNER RECRUITMENT AND RETENTION PROGRAM

Plan Year Approved: 2022 Plan Year Implemented: 2022 Plan Year Amended: 2026

The Owner Recruitment and Retention Program increases voucher holders' housing choices by providing financial incentives for property owners to participate in KH's voucher programs. Owners agreeing to rent their units to a voucher holder after a voucher holder vacates the same unit is eligible for a $500 "Re-signing Bonus". Owners not

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currently renting to a voucher holder receive a $1000 "Signing Bonus" for joining or rejoining the voucher program. This program began in late 2021 with non-federal funds. MTW funds are used for this activity. KH's Finance Department will track the number of re-signing bonuses paid out each year. In 2026 KH added a Security Deposit Assistance Fund to this activity to help attract and maintain participating owners.

Changes Proposed for 2027

KH proposes no changes to this activity.

2022.03.SS CHESHIRE COUNTY BEHAVIORAL HEALTH COURT PATHWAY HOME PROGRAM

Plan Year Approved: 2022 Plan Year Implemented: 2022 Plan Year Amended: 2026 (name change only)

The Pathway Behavioral Health Home program is a partnership between KH and the Cheshire County Behavioral Health Court. Behavioral Health Court is an alternative sentencing program for low level drug offenders, and individuals with serious mental health disorders. Treatment Court provides participants with a set of goals and supportive services that, in aggregate, significantly reduce the likelihood of recidivism. However, a lack of stable, affordable housing contributes to some participants' failure to complete the program. By providing Behavioral Health Court participants stable housing during their time in the program, and a clear path to a voucher upon program completion, this activity is intended to improve participants' success rates. Successful participants are those who move from potential incarceration to steady employment, stable housing, and a trajectory towards relative economic self-sufficiency.

Changes Proposed for FY2027

KH proposes using the Income Based rent determination methodology used for elderly and disabled households to determine rent for households receiving a MTW Housing Choice Voucher after successfully participating in the Pathway Home program for two years. Voucher Program and Resident Services staff working with Pathway Home participants report that participants struggle with the transition from the Pathway Home rent determination methodology, based on 20% of gross household income, to the Stepped Subsidy program (Page 16) and believe that the stable subsidy the Income Based methodology provides is a better fit for these households. Pathway Home households transitioning to the MTW Housing Choice Voucher program will be automatically enrolled in the THRIVE program.

1999.01.HC ELIGIBILITY ADMINISTRATION GUIDELINES

Plan Year Approved: 2000 Plan Year Implemented: 2000

KH calculates a household's anticipated income by applying all applicable income sources as described at 24 C.F.R. 5.609. If the calculated income is 80% of Area Median Income (AMI) or less, and meets the other program eligibility requirements, the household is eligible for assistance.

Changes Proposed for FY2027

KH proposes no changes to this activity.

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1999.08.HC 40% AFFORDABILITY DISCONTINUANCE

Plan Year Approved: 2000 Plan Year Implemented: 2000

KH does not require participants to maintain a rent burden of less than 40% when leasing a unit or negotiating rents with an owner. Instead, we allow the participant to be the judge of his or her priorities in relation to housing choice and rent burden. Participants are counseled during the issuance briefing on acceptable rent burdens relative to rent reasonableness and the consequences of choosing a unit that creates a high rent burden. Once a unit is chosen, KH calculates the proposed rent burden and, if it exceeds 40%, KH allows the participant an opportunity to demonstrate how they will afford their rent without sacrificing other household necessities. Households whom KH permits to lease–up with a rent burden exceeding 40% are not eligible for Safety Net unless an unanticipated change in circumstances, such as income loss or change in household composition, causes a rent burden in excess of their rent burden at lease-up.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2005.03.HC MTW HOMEOWNERSHIP FLAT SUBSIDY

Plan Year Approved: 2005 Plan Year Implemented: 2005 Plan Year Amended: 2008

Keene Housing provides participants interested in homeownership the opportunity to purchase a home while keeping their MTW HCV through the MTW Homeownership Program. KH's program generally mirrors the traditional HUD homeownership program by requiring households to meet specific requirements in order to be eligible for the program, including homeownership counseling. Under the traditional HUD homeownership program, a non-elderly, non-disabled household may receive assistance for up to 15 years on a 20 year or longer mortgage (10 years for a shorter mortgage). This assistance continues regardless of income after the initial income eligibility determination.

In our experience, the lengthy approval process sometimes results in an eligible household finding themselves over the 80% AMI threshold by the time a home is located and a lender secured. Additionally, households sometimes increase their income above 80% AMI after obtaining a home.

While KH believes that supporting a household's homeownership goals and maintaining homeownership is important, we also believe that continuing to assist households after they no longer need assistance is contrary to our mission and an inefficient use of taxpayer funds. To balance these two goals, in addition to HUD's standard term limits, KH initiated a flat subsidy for households in the program with incomes between 80% AMI and 140% AMI. The flat rate is 50% of the assistance provided to households in Step 3 of the Stepped Subsidy Rent Reform activity. By adopting both a flat subsidy and term limits, KH promotes participants' efforts to increase financial stability while holding them to a higher standard than HUD's traditional homeownership program.

With the economic and housing market instability in 2008, Keene Housing initiated a policy change that permitted homeownership families to request an interim recertification if their incomes changed. This policy change prevented at least two foreclosures and remains in place.

Six households currently participate in the Homeownership program.

Changes Proposed for FY2027

KH proposes no changes to this activity.

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1999.06.HC TRANSITIONAL HOUSING ASSISTANCE SUBSIDY PROGRAM (THASP)

Plan Year Approved: 2000 Plan Year Implemented: 2000 Plan Year Amended: 2025

KH's Transitional Housing Assistance Subsidy Program (THASP) helps homeless and hard-to-house individuals and families access stable housing through partnerships with local service providers. THASP partners receive fixed subsidies to offset the costs of maintaining shelters for the region's homeless, re-entry, and domestic violence populations. In exchange, partners agree that THASP participants do not pay more than 30% of their income for shelter and receive case management and counseling to help gain long-term housing.

THASP is a critical component of Keene's homeless and domestic violence shelter system. KH provides fixed subsidies for 7 transitional housing programs which include men's homeless shelters, a family homeless shelter, a shelter for individuals with mental health disorders, and the Monadnock Center for Violence Prevention (MCVP) shelter for individuals fleeing domestic violence and sexual assault.

Changes Proposed for FY2027

KH proposes to expand THASP to Shelter from the Storm, a family shelter in Jaffrey, New Hampshire.

1999.04.CE STEPPED SUBSIDY RENT REFORM

Plan Year Approved: 2000 Plan Year Implemented: 2000 Plan Year Amended: 2026

In KH's experience, non-elderly, non-disabled households coming off the wait list are often in need of more support and financial assistance than those who have been receiving assistance for a longer period of time. The Stepped Subsidy Rent Reform responds to this need by providing a deep Housing Assistance Payment (HAP), with households only paying 20% of gross income towards rent for the first two years of housing assistance (see table below).

During this time participants are also enrolled in the THRIVE program (page 18) where they receive supportive services from KH's Community Support Specialists (CSS). Households work with CSSs throughout their time with us to identify barriers to self-sufficiency and to develop a plan for moving towards financial security and, eventually, out of housing assistance.

We have found that calculating HAP based upon a household's earnings punishes them for increasing their income by responding to the increased income with an in-kind increase in tenant rent payment. This is a serious disincentive for a household to increase its income and has been found to result in employment instability and under reporting of income. It has also been found to negatively impact a household's ability to save or plan for the future, both of which are contrary to KH's mission.

To promote long-term employment and financial stability, after the first two years of assistance the amount of HAP a household receives is disconnected from their earnings and is instead calculated as a percentage of the voucher payment standard (VPS) the household for which the household is eligible. In Year 3 the household receives a monthly HAP equal to the lesser 65% of the VPS or 65% of the gross contract rent. The HAP is reduced again in Year 4 to the lesser of 45% of VPS or 45% of the gross contract rent.

Stepped Subsidy is mandatory for all non-elderly, non-disabled households in the MTW HCV and PBV programs, although both elderly and disabled households may opt-in to the program.

HAP is paid directly to the household and it is the household's responsibility to pay the full rent to the owner; KH does not execute a HAP contract with the owner. In addition, all Stepped Subsidy participants are required to participate in the THRIVE program as long as they receive housing assistance.

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For Step 1 and Step 2 households pursuing educational goals in the THRIVE program, KH "freezes" a household's progression in the Stepped Subsidy program at their current level if the head of household, spouse, or co-head is:

- Employed at least part-time, and
- Enrolled full-time in a post-secondary program and maintaining a passing GPA, as defined by the institution.

A household's subsidy remains frozen until such time that the eligible participant has completed their educational program, are no longer employed at least part-time, their enrollment drops below full-time, or their GPA drops below passing. In addition, the household must remain in compliance with all other voucher program obligations, including all requirements of the THRIVE program. Ongoing compliance is reviewed at the household's quarterly THRIVE meeting. Should KH determine a participant is no longer eligible for the freeze, the household's Step Subsidy progress resumes on the first day of the month after a 30 day notification of non-compliance. There is no limitation on how long a household may remain at the frozen level.

KH monitors rent burden quarterly to ensure participation in Stepped Subsidy does not cause excessive burdens to participating households.

Changes Proposed for FY2027

KH proposes no changes to this activity.

1999.05.SS THRIVE PROGRAM

Plan Year Approved: 2000 Plan Year Implemented: 2000 Plan Year Amended: 2025 (name change only)

Participants in the Stepped Subsidy Program are required to participate in KH's THRIVE program. THRIVE's central premise is that to become financially stable and self-sufficient, households must achieve the following five Foundational Proficiencies: Household Stability, Wellness and Healthy Relationships, Education and Training, Financial Management, and Employment and Household Management.

Each household is assigned a Community Support Specialist (CSS) who provides service coordination and case management to help participants understand and remove the obstacles keeping them from building wealth and achieving self-sufficiency. The CSSs are funded through HUD's Housing Choice Voucher (HCV) Family Self – Sufficiency Grant Program.

Individualized Goal Setting

New participants meet with their CSS to complete an initial Proficiencies Assessment. The assessment helps the household and CSS develop an individualized 3-year Career Plan. The plan includes actionable goals and milestones tailored to the assessment findings, with concrete dates for completion. Participants are encouraged to anticipate scheduled increases in rent, as described in the Stepped Subsidy activity (page 16), or other potential financial changes, such as changes in benefits due to increases in earnings, when developing their Career Plan. By anticipating and planning for these changes, participants avoid the so-called "cliff effects" that can often derail self-sufficiency progress as a household's personal income increases and public assistance declines. Upon completion of a 3-year Career Plan, the participant and CSS establish a new 3-year career plan. This process continues until the household leaves the MTW program.

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Development Grants and Rent Credits

KH created the Development Grants and Rent Credit (DGRC) fund in 2014 to help offset the costs associated with attaining household goals and to provide THRIVE participants financial rewards for attaining them. The amount of DGRC funds available to each household is determined annually, based upon MTW funding availability. THRIVE participants can receive DGRC funds both as Development Grants and Rent Credits.

Development Grants help households pay the costs associated with achieving goals in their 3-year Career Plan. Examples of Development Grants include help with tuition, textbooks, exams, childcare, and even car repairs.

Rent Credits are designed to provide a financial reward to households that meet an established milestone or goal from their 3-Year Career Plan. Upon completing a goal, the household receives a credit towards the following month's rent. Rent credit amounts are based upon the difficulty of the goal and the amount of funding available. Households may receive a Rent Credit for meeting any goal, even if they utilized a Development Grant to achieve it.

Development Grants and Rent Credits are available to all THRIVE participants who are in compliance with the THRIVE program and the Obligations of the Family agreement, which outlines all the responsibilities a voucher household is required to fulfill, as well as all prohibited actions.

Participant Compliance

Once a household establishes a 3-Year Career Plan, the household and CSS meet quarterly to discuss the household's progress and any barriers that have arisen since the last meeting. Attending these meetings is mandatory. Participants who miss three (3) quarterly meetings are terminated from the THRIVE, Stepped Subsidy, and MTW HCV programs.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2005.01.CE ELDERLY AND DISABLED HOUSEHOLD ALTERNATIVE RECERTIFICATION SCHEDULE

Plan Year Approved: 2005 Plan Year Implemented: 2005

KH uses a streamlined recertification process for elderly and disabled households receiving 90% of their income from any fixed income source that do not have net assets exceeding $50,000. Instead of the traditional recertification, KH relies on the published Cost of Living Adjustment (COLA) and Enterprise Income Verification (EIV) system to calculate each household's income.

Households receive a notification via mail of their new tenant share and subsidy without attending a recertification appointment. Included with this notice is the standard Authorization for Release of Information/Privacy Act Notice (HUD form 9886). All elderly and disabled households may request an interim at any time.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2005.02.CE STEPPED SUBSIDY RECERTIFICATION SCHEDULE

Plan Year Approved: 2005 Plan Year Implemented: 2005

Instead of the traditional annual recertification process, participants whose subsidies are calculated under the Stepped Subsidy Rent Reform are recertified at each Step change, typically Years 3 and 4.

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Once a household reaches Step 3, KH replaces the recertification process with an Enterprise Income Verification (EIV) systems check to test if the family has met the $0 HAP threshold (page 19), and for processing recertifications.

All Stepped Subsidy households also participate in THRIVE and are required to attend quarterly meetings with their Community Support Specialist (CSS). Participants and CSSs review income and employment data at these meetings. This data is used to ensure program eligibility and to measure each household's progress towards their 3-Year Career Plan.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2008.01.HC PROJECT-BASED VOUCHER PROGRAM

Plan Year Approved: 2008 Plan Year Implemented: 2008 Plan Year Amended: 2008 & 2026

KH may project-base up to 75% of funding received for units project-based through the AHPP activity (Page 25). In addition, KH waives the required public process for project-basing units within KH owned and managed properties and those project-based through the AHPP activity as well as the requirement to use a third party to verify rent reasonableness of project-based units owned and managed by KH. Lastly, KH permits PBV owners, including KH, to evict a household that has been terminated from the voucher program so that the project-based unit can be leased to another eligible household.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2008.02.CE RESTRICTIONS ON SECTION 8 PORTABILITY

Plan Year Approved: 2008 Plan Year Implemented: 2008

KH restricts the ability of participants in the THRIVE program to port out of the Monadnock Region unless they have a verifiable need for a reasonable accommodation, are the victim of domestic violence, or can show that, consistent with the THRIVE program's intent, such a move would demonstrably increase their financial stability, such as new employment
or enrollment in an educational program.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2013.01.SS $0 HAP RENT BURDEN TEST

Plan Year Approved: 2013 Plan Year Implemented: 2013

KH encourages participants to increase their income and move towards self-sufficiency. However, we understand that the fear of a sudden loss of important safety nets, such as housing subsidy, may hold participants back from pursuing opportunities to change jobs and/or increase income. Even if a household increases their income so that they no longer need housing assistance, there are many obstacles that they may face in the first few months after the household loses housing assistance. However, as an agency dedicated to helping our low – income neighbors reach

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permanent financial independence, we recognize that we should not continue helping households that no longer need our assistance.

The $0 HAP Rent Burden Test provides us a way to meet that delicate balance. When a Stepped Subsidy household reaches economic independence, measured as having a gross rent or eligible VPS at or below 30% of gross income, KH reduces the HAP to $0 for 6 months. If the household does not experience an unanticipated change in income within the $0 HAP period, housing assistance is terminated. This provides households a period to adjust to life without housing assistance, while also ensuring we are being responsible stewards of the tax payers' investment.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2014.01.HC AFFORDABLE HOUSING PRESERVATION PROGRAM (AHPP)

Plan Year Approved: 2014 Plan Year Implemented: 2015

AHPP provides property owners the ability to opt-out of an expiring Project Based Rental Assistance (PBRA) contract and execute to a AHPP Project-Based Voucher Housing Assistance Payment (PBV HAP) contract with KH. As vouchers sometimes provide higher payments than older PBRA contracts, entering into a AHPP PBV HAP contract can provide owners access to additional rental revenue and new potential funding opportunities for capital improvements. In addition, the AHPP program is much easier and less expensive for owners to comply with than HUD's multifamily program. This results in reduced overhead for owners, which when combined with competitive PBV rents, makes the AHPP program very attractive to owners of expiring use properties as well as investors interested in purchasing and preserving them. At opt-out, KH provides residents the option of remaining in place and converting their Enhanced Vouchers to PBVs, staying in-place with their Enhanced Vouchers, or taking their vouchers to the private market.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2014.04.SS KEENE HOUSING KIDS COLLABORATIVE

Plan Year Approved: 2014 Plan Year Implemented: 2015

Keene Housing Kids Collaborative (KHKC) is a 501(c) (3) non-profit organization KH created in 2015 to provide educational and other services to children living in KH owned or managed properties, as well as children living in privately owned housing with assistance from an MTW Housing Choice, Non-Elderly Disabled, or Mainstream voucher. No child for whom KH provides any sort of support is excluded from participating in KHKC programming or community partnerships.

After many years of operating a small after school program with just a handful of children participating, KH, through its support for KHKC, is fully engaged in the very difficult work of providing KH youth the educational, social and emotional tools and experiences they need to flourish in school and in the community so that, once they complete high school and move on to secondary or vocational school, they will be prepared to succeed. KHKC's task is to make sure that children growing-up in KH or KH assisted housing will not need housing assistance when they become adults.

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Changes Proposed for FY2027

KH proposes no changes to this activity.

2014.05.HC AFFORDABLE HOUSING PRESERVATION & MODERNIZATION PROGRAM

Program Year Approved: 2014 Plan Year Implemented: 2014

The Affordable Housing Preservation and Modernization Program allows KH to use savings realized from MTW rent, programmatic, and administrative reforms to address KH, and KH-affiliate owned properties', growing capital needs. These funds allow KH to respond to the portfolio's needs in a rational way, with a predictable schedule, based on greatest need and economies of scale, rather than in reaction to unpredictable and uncertain grant opportunities. With planned capital expenditures for 2027 of $2.9 million, MTW is playing a critical role in preserving the lion's share of Keene's affordable units.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2015.01.CE AFFORDABLE HOUSING PRESERVATION PROGRAM RENT REFORM

Plan Year Approved: 2015 Plan Year Implemented: 2015

The AHPP Rent Reform provides a streamlined methodology for calculating rent while providing households an opportunity to increase income and assets without immediate increases in rent. As in the traditional PBV program, subsidy is calculated based upon 30% of a household's adjusted annual income. However, the activity alters the current methodology for calculating rent and the recertification schedule with the following streamlined strategies:

- Triennial recertifications for all households.
- Interim recertifications are limited to household composition changes and cases where the total household income permanently drops by $50 per month or more, with access to Safety Net for short term financial hardship.
- The Utility Allowance in effect at the effective date of the last regular recertification is used to calculate rents at interim recertifications.
- Household assets with a total net value of $50,000 or less are disregarded.
- Earned Income Disregard (EID) is eliminated.
- Utilizes the published Cost of Living Adjustment (COLA) and the Enterprise Income Verification (EIV) system to calculate household income for elderly and disabled households.

By simplifying the recertification and rent calculation process, the activity reduces KH's administrative burden by lowering administrative costs and staff time. In addition, this policy allows participant households the opportunity to increase earnings and assets without being discouraged by corresponding increases in rent. As evidenced by KH's successful Stepped Subsidy Activity, disconnecting a household's rent from increases in earnings or assets often leads to positive household outcomes.

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Hardship Case Criteria

Households affected by this policy are provided two options when they experience a hardship that increases their rent burden. First, should a household experience a decrease in household income of $50 or more per month, it may request that KH, or the administering agency, perform an interim recertification to recalculate the household's share of the rent.

Second, if a household experiences a temporary, unforeseen rent burden increase to 45% or higher of adjusted income, the household may apply to the Safety Net program which provides a short-term reduction in the tenant share of the rent while the household recovers from whatever event created the need for Safety Net. KH has operated Safety Net since first joining MTW in 1999 as part of the Stepped Subsidy activity.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2015.03.CE EARNED INCOME DISREGARD DISCONTINUANCE

Plan Year Approved: 2015 Plan Year Implemented: 2015

KH discontinued allowing new households to claim the Earned Income Disregard (EID) from the calculation of tenant rent. All households claiming EID as of January 1, 2015 were permitted to do so until the natural end of their EID allowance, as required by regulation.

Changes Proposed for FY2027

KH proposes no changes to this activity.

Hardship Case Criteria

All households are eligible for assistance under KH's Safety Net program. Safety Net permits households who experience unanticipated increases in rent burden due to a loss of income or increase in medical expenses to apply for a temporary reduction of their tenant share. In addition, the population eligible for the EID are generally not in the Stepped Subsidy program and can request an interim recertification for long-term income changes at any time.

2017.02.HC PBV MOBILITY WAIT LIST

Plan Year Approved: 2017 Plan Year Implemented: 2017

Keene Housing increased the tenancy requirement for PBV households from one to two years. In addition, we established a ratio whereby every sixth tenant-based voucher issued will go to an eligible PBV household that has requested a tenant-based voucher by opting in to our Mobility wait list.

The policies ensure equitable access to housing by households waiting for assistance as well as by assisted households looking to move to the private market. This initiative meets the Housing Choice statutory objective and increases the number of units available to all low-income households by ensuring that availability of PBV units are not a barrier to those needing assistance. And it reduces wait times by ensuring that those on the wait list are assisted before those already being assisted.

For administrative purposes, all PBV households who applied to our tenant-based wait list prior to the implementation of this policy were automatically moved to the Mobility Wait List in the order of their original application. At lease-up, all

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PBV households are informed of their right to a tenant-based voucher after two – years of tenancy and given the choice to opt-in to our Mobility Wait List. PBV households may request to be placed on the Mobility wait list at any time.

PBV households are still eligible for transfers within the KH PBV portfolio during the two-year tenancy requirements if such a transfer is approved by the PBV owner. In addition, KH waives the PBV Mobility Wait List requirements for PBV households that meet the eligibility criteria for a tenant-based voucher under KH's Violence Against Women Act (VAWA), Reasonable Accommodation, or Government Displacement/Natural Disaster Preference policies.

Changes Proposed for FY2027

KH proposes no changes to this activity.

2017.02.HC LOCAL PAYMENT STANDARD

Plan Year Approved: 2017 Plan Year Implemented: 2017

KH sets its own Local Voucher Payment Standards (VPS) based on various market data, rather than relying exclusively on HUD's Fair Market Rents (FMRs). Data sources may include those from our Rent Reasonableness software, Rent Comparability Studies used for our HUD Multifamily properties, and market studies commissioned for our development activities. The Local Payment Standard activity permits KH to set a VPS as high as 175% of HUD's published FMRs, waives the requirement to use HUD's FMRs when determining the agency's VPS, and allows KH to self-approve exception rents exceeding its Board approved VPS, when necessary, so long as the approved rents do not exceed 175% of HUD's FMR.

Changes Proposed for FY2027

While this flexibility is already implied in the approved activity, KH proposes to expand the flexibility of this activity by permitting KH to set the VPS in a range from 50% to 175% of HUD's FMRs.

2020.02.CE MAINSTREAM PROGRAM RENT REFORM

Plan Year Approved: 2020 Plan Year Implemented: 2020 Plan Year Amended: 2025

The Mainstream Program Rent Reform activity provides a streamlined rent calculation methodology for households with 90% or more of their income coming from fixed sources. By simplifying the rent calculation process, the activity reduces KH's administrative burden by lowering administrative costs and staff time. The activity alters the methodology for calculating rent with the following streamlined strategies:

- Initial year of assistance verification 90% of income is from fixed income sources.
- Annual recertifications required if the 90% from fixed sources threshold isn't met until such time as household income returns to 90% from fixed sources.
- Years two (2) and three (3) households self-certify fixed income sources have not changed.
- Years two (2) and three (3), Cost of Living Adjustment (COLA) recertifications (see 2005.01.CE Elderly and Disabled Household Alternative Recertification activity).
- Interim recertification for fixed income changes in years two (2) or three (3) to determine continued eligibility for the streamlined recertification process.
- Medical deduction threshold 7.5%.

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- Assets of $50,000 or less excluded from asset imputation calculation.
- Program eligibility up to 80% of Area Median Income.
- No Housing Assistance Payment (HAP) Contracts
- No Utility Allowance reimbursements
- $125 minimum rent
- 120 day tolling time
- All Mainstream applicants receive a residency preference

Changes Proposed for FY2027

KH proposes no changes to this activity.

2020.02.SS FOSTER YOUTH TO INDEPENDENCE TENANT PROTECTION VOUCHERS RENT REFORM

Plan Year Approved: 2020 Plan Year Implemented: 2020

The Foster Youth to Independence Tenant Protection Voucher (FYI-TPV) rent reform activity provides a streamlined methodology for calculating rent while providing participants an opportunity to increase earnings and assets without being discouraged by corresponding increases in rent.

By simplifying the rent calculation process, the activity reduces KH's administrative burden by lowering administrative costs and staff time. The activity alters the typical methodology for calculating rent with the following streamlined strategies:

- Participants pay 20% of gross income towards rent for the duration of participation in the FYI-TPV program.
- Interim recertifications are limited to household composition changes and cases where the total household income permanently drops by $50 per month or more, with access to Safety Net for short term financial hardship.
- Households total net value of $50,000 or less are disregarded.
- Earned Income Disregard (EID) is eliminated (see activity 2015.03.CE Earned Income Disregard Discontinuance).
- Utilization of the Enterprise Income Verification system annually to determine continued eligibility of FYI-TPV participants.
- Participating households are offered a MTW Housing Choice Voucher after three years of successful participation.

Changes Proposed for FY2027

KH proposes using the Income Based rent determination methodology used for elderly and disabled households to determine rent for households receiving a MTW Housing Choice Voucher after successfully participating in the Foster Youth to Independence Program for three years. Voucher Program staff working with Foster Youth to Independence participants have found that these participants can struggle to transition from the Foster Youth

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to Independence's rent determination methodology, based on 20% of gross household income, to the Stepped Subsidy program (Page 16) and believe that the stable subsidy the Income Based methodology provides is a better fit for these young participants. Foster Youth to Independence participants will be automatically enrolled in the THRIVE program but will not be subject to THRIVE's three strike termination rule for the first two years of their THRIVE participation.

2020.01.SS FOSTER YOUTH TO INDEPENDENCE TENANT PROTECTION VOUCHERS DEVELOPMENT GRANTS

Plan Year Approved: 2020 Plan Year Implemented: 2020

Learning from the success of the Development Grant and Rent Credit program (see 1999.05.SS Resident Self Reliance Program), KH makes Development Grants (DG) available to Foster Youth to Independence Tenant Protection Voucher (FYI-TPV) participants to help mitigate some of the financial barriers that may impede their economic development goals. These financial barriers may include transportation, tuition, textbooks, exams, childcare and employer required uniforms or special equipment.

KH maintains a Development Grant application and schedule of allowable expenses to ensure that DGs are used to further participants' long-term economic goals. DG payments are made directly to the vendor providing goods or services to the participant, rather than directly to the participant. FYI-TPV participants are not required to participate in the THRIVE Program.

Changes Proposed for FY2027

KH proposes no changes to this activity.

NOT YET IMPLEMENTED ACTIVITIES

KH has implemented all MTW activities.

ACTIVITIES ON HOLD

KH has no activities on hold.

CLOSED OUT ACTIVITIES

2015.02.CE AFFORDABLE HOUSING PRESERVATION PROGRAM (AHPP) ALTERNATIVE INSPECTION SCHEDULE

Plan Year Approved: 2015 Plan Year Closed: 2027

This activity created an inspection schedule for AHPP properties designed to reduce the frequency of inspections and percentage of units inspected in properties converted from HUD's Project Based Rental Assistance program to the Project Based Voucher program through an AHPP conversion. With only two properties, Meadow Road and Emerald House converted via AHPP to date, and no additional conversions envisioned at this time, KH is closing the activity out. While the streamlined, risk based inspection protocol would be helpful to KH and owners alike if implemented at scale, the small number of affected units does not warrant maintaining a sperate inspection schedule and related procedures.

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1999.07.HC REASONABLE RENT DETERMINATION DISCONTINUANCE

Plan Year Approved: 2000 Plan Year Closed: 2025

KH believes that the determination of rent reasonableness for a unit is best left in participants' hands, as determined by each household's priorities, income, and needs. However, for many participants that are elderly, disabled, or newly leased up from the wait lists, finding appropriate housing can be more difficult.

To balance these needs, KH determined rent reasonability for MTW voucher holders participating in our Income Based and Non Elderly Disabled programs and Step 1 Stepped Subsidy participants. For these households, we utilized the Rent Reasonableness Determination protocol used by New Hampshire Housing Finance Authority (NHHFA) to determine rent reasonableness. NHHFA administers a statewide Housing Choice Voucher program and their Rent Reasonableness tool, which is updated annually using data collected through their statewide rent survey, includes Cheshire County-specific data. NHHFA allowed KH to use their protocol at no cost to KH.

For households in Step 2 or Step 3 of the Stepped Subsidy Program, KH allowed participants to determine the reasonableness of the asking rent based on their own needs and priorities. KH staff educated Stepped Subsidy participants on how factors relating to rent reasonableness – such as location, unit size, unit type, accessibility, amenities, tenant paid utilities, and maintenance – contribute towards a reasonable rent, and provided support, if necessary, during the participant's negotiations with the owner. KH does not execute Housing Assistance Payment (HAP) contracts or negotiate rents with owners on any participants' behalf, regardless of type of, or duration in, an HCV program.

Even when the activity was in effect, KH staff was running rent reasonability for most of the households we served. Holding out a small number of households, those in steps 2 and 3 of the Stepped Subsidy Rent Reform program was of little administrative or programmatic benefit.

1999.03.CE RENT REASONABLENESS NEIGHBORHOOD ANALYSIS DISCONTINUANCE

Plan Year Approved: 2000 Plan Year Closed: 2025

To comply with C.F.R. 24 902.507, Public Housing Authorities (PHAs) typically develop and maintain, or purchase, a database of rental units in the PHA's jurisdiction which they use to determine if an owner's proposed rent is reasonable compared to similar, unassisted units. Developing a reasonableness database often requires extensive administrative time or is accompanied by the high costs of hiring an outside contractor to provide the necessary data. KH found that the high annual administrative and financial costs of this task provided little value, as the region's rental market varies little from year to year and almost not at all across neighborhoods.

Dictating to participants what is a reasonable rent is also contrary to KH's philosophy of empowering participants to make decisions based on their needs, rather than to comply with arbitrary requirements set by KH or HUD. It is KH's belief that the household, not KH, is the best judge of what an appropriate rent is (see 40% Affordability Discontinuance activity on page 15). To ensure HCV holders are not being charged unreasonable rents, KH compares our participants' rents against the Market Analysis released regularly by the New Hampshire Housing Finance Authority.

Even when the activity was in effect, KH staff was running rent reasonability for most of the households we served. Holding out a small number of households, those in steps 2 and 3 of the Stepped Subsidy Rent Reform program was of little administrative or programmatic benefit.

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2016.01.CE PROJECT-BASED UNIT AGENCY CONDUCTED INSPECTIONS

Plan Year Approved: 2016 Plan Year Closed: 2023

Section 8(o)(11) of the 1937 Housing Act and 24 CFR 983.103(f)(1) requires PHAs to contract with a third party inspector for PHA owned PBV units. However, repeated attempts to locate a third party inspector for our owned and managed PBV units been unsuccessful. The Project Based Unit Agency Conducted Inspections activity permitted KH to waive the third party inspection requirement until such time that an independent inspector was found. In lieu of a third party inspector, KH's Director of Facilities and Assets certified all KH owned and managed PBV units to Uniform Physical Condition (UPC) Standards at turnover. In addition, a KH inspector certified that units met Housing Quality Standards (HQS) as specified in KH's MTW HQS activities: 2011.01.CE Housing Quality Standards (HQS) Biennial Inspection Schedule and 2013.01.CE Housing Quality Standards (HQS) Alternative Inspection Protocol. In addition, supervisory personnel who were not involved in routine inspections monitored the quality of KH's inspections, by re-inspecting five (5%) percent of all initial and annual inspections performed each quarter as a Quality Control (QC) mechanism.

The activity only affected KH's former public housing portfolio as all other KH owned PBV units are inspected at a higher standard by an outside regulatory agency. HUD's approval of KH's FY2019 MTW Plan acknowledged that KH's Moving to Work Agreement C D. 1.f. and D.7.A, gives KH the authority to inspect all KH and KH affiliate owned PBV units rendering the activity unnecessary.

2016.02.HC PROJECT MARCH (MONADNOCK AREA RESOURCES CURING HOMELESSNESS)

Plan Year Approved: 2016 (Amended) Plan Year Closed: 2019

Project MARCH used a Housing First model that provided partner agencies fixed subsidies to secure and maintain private market housing for their homeless clients. KH's Project MARCH Partner was Southwestern Community Services (SCS). SCS is our region's Community Action Agency, and our largest THASP partner. KH pledged up to twenty (20) Project MARCH subsidies to SCS in 2016. This commitment expanded affordable housing options in the community and provided options beyond the shelters for those who may otherwise find it difficult to secure permanent, affordable housing.

Project MARCH utilized preferences to prioritize homeless veterans, followed by chronic homeless households, then homeless households. Every household who received housing through Project MARCH was also offered two months of supportive services from SCS. SCS continued working with households who requested additional services after the mandatory two month services period ended.

The Project MARCH partner was responsible for creating and enforcing eligibility and continued occupancy policies. Such policies must, at minimum, have met the following requirements:

- Ensured that no policies or procedures violate any federal, state, or local regulation or statute.
- Certified that no Project MARCH participant had been convicted of drug-related criminal activity for manufacture or production of methamphetamine on the premises of federally assisted housing.
- Required that at least one member of the participating household had established citizenship or eligible immigration status.
- Confirmed that all units leased through Project MARCH met Housing Quality Standards (HQS) protocols and were subject to KH's HQS quality control protocols.

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- Ensured that a Project MARCH participant's rent burden did not exceed 45% of monthly income.
- Certified that no Project MARCH participant's annual income exceeded 80% of the Area Median Income (AMI) at eligibility.

Verified that the partner would not impose a time limit for participation, but did require Project MARCH participants to apply for housing assistance with KH as part of the Project MARCH eligibility process.

This activity was closed out once all the unhoused veterans interested in participating in Project MARCH were housed.

1999.02.CE HOUSING QUALITY STANDARDS LANDLORD SELF-CERTIFICATION INSPECTION PROTOCOL

Plan Year Approved: 2000 Plan Year Closed: 2018

Property owners were permitted to self-certify HQS compliance of units that pass an initial KH HQS inspection in lieu of a KH administered biennial inspection. This self-certification was completed by the owner certifying a unit had been maintained to HQS standards or by providing evidence that a unit had passed a third party inspection with criteria that were equal to or at a higher standard than HQS, such as REAC or UPCS.

KH performed quality control inspections on a randomly selected number of owner certified units biennially. HCV participants received information on HQS standards at lease-up and could request special inspections anytime they believed a unit violated HQS. Units that failed a biennial, quality control, or participant requested inspection returned to a KH administered annual inspection schedule until the unit received a 'Pass' status. Landlord self-certified units were held to the same schedule or standards as other units.

KH closed out this activity in FY2018 due to continued low landlord participation.

2011.01.CE HOUSING QUALITY STANDARDS BIENNIAL INSPECTION SCHEDULE

Plan Year Approved: 2011 Plan Year Closed: 2017

KH used a biennial schedule for units that have passed an initial or annual inspection for HQS compliance. Any property that failed an initial or biennial inspection was held to an annual inspection schedule until such time that all units passed an annual inspection.

Due to changes in 24 CFR 982.405, which permit all public housing authorities to utilize a biennial inspection schedule, KH closed out this activity in FY2017.

2013.02.CE HOUSING QUALITY STANDARDS ALTERNATIVE INSPECTION PROTOCOL

Plan Year Approved: 2013 Plan Year Closed: 2017

KH permitted units that passed an inspection held to a stricter protocol than HQS – REAC, UPCS, State Finance Authority, etc. – to use the stricter protocol to demonstrate compliance with the property's biennial HQS inspection requirement.

Due to changes in 24 CFR 982.405, which permits all public housing authorities to use a higher protocol to verify HQS compliance, KH closed out this activity in FY2017.

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2006.01.CE STANDARD DEDUCTIONS

Plan Year Approved: 2006 Plan Year Closed: 2013

In 2006, KH adopted a flat deduction for all elderly and/or disabled households. Households who believed their unreimbursed medical expenses were above the 3% medical deduction threshold could request that KH calculate their medical deduction instead of applying the standard deduction.

Since the process of verifying and calculating medical deductions can often be administratively burdensome, it was believed that using a flat deduction would provide administrative savings to offset any potential HAP loss. Delays in implementation and data collection resulted in KH being unable to determine the impact of this activity until 2012. A 2012 analysis showed that the loss in HAP funds due to households receiving medical deductions that they would not otherwise be eligible for far outweighed any administrative savings.

In 2013, KH discontinued application of the standard deduction for households with no unreimbursed medical expenses or expenses below the medical deduction threshold.

Due to changes in 24 CFR 5.6, which changed the deduction calculations for elderly and disabled households, the activity was no longer necessary.

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Section V. Sources and Uses of Funding

This section describes the agency's projected revenue and expenditures for MTW funds for 2027 and reflects use of MTW Block Grant Single-fund Flexibility.

ESTIMATED SOURCES AND USES OF MTW FUNDS

The MTW PHA shall provide the estimated sources and amount of MTW funding by Financial Data Schedule (FDS)

PLANNED APPLICATION OF MTW FUNDS

Estimated Sources of MTW Funds

The MTW PHA shall provide the estimated sources and amount of MTW funding by Financial Data Schedule (FDS) line item.

> **Note:** the information collected in this section is to fulfill MTW programmatic reporting requirements and does not replace the MTW PHA's obligation to annually complete its audited financial statements through HUD's Financial Data Schedule (FDS).

FDS LINE ITEM NUMBER	FDS LINE ITEM NAME	DOLLAR AMOUNT
70500 (70300+70400)	Total Tenant Revenue	$0
70600	HUD PHA Operating Grants	$10,504,784
70610	Capital Grants	$0
70700 (70710+70720+70730+70740+70750)	Total Fee Revenue	$0
71100+72000	Interest Income	$1,000
71600	Gain or Loss on Sale of Capital Assets	$0
71200+71300+71310+71400+71500	Other Income	$0
70000	**Total Revenue**	**$10,505,784**

Estimated Application of MTW Funds

The MTW PHA shall provide the estimated application of MTW funding in the plan year by Financial Data Schedule (FDS) line item. Only amounts estimated to be spent during the plan year should be identified here; unspent funds that the MTW PHA is not planning on expending during the plan year **should not be** included in this section.

> **Note:** the information collected in this section is to fulfill MTW programmatic reporting requirements and does not replace the MTW PHA's obligation to annually complete its audited financial statements through HUD's Financial Data Schedule.

FDS LINE ITEM NUMBER	FDS LINE ITEM NAME	DOLLAR AMOUNT
	Total Operating - Administrative	$0
FDS LINE ITEM NUMBER	FDS LINE ITEM NAME	DOLLAR AMOUNT
91000 (91100+91200+91400+91500+91600+91700+91800+91900)	Total Operating - Administrative	$631,260
91300+91310+92000	Management Fee Expense	$0
91810	Allocated Overhead	$0

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FDS LINE ITEM NUMBER	FDS LINE ITEM NAME	DOLLAR AMOUNT
92500 (92100+92200+92300+92400)	Total Tenant Services	$654,540
93000 (93100+93600+93200+93300+93400+93800)	Total Utilities	$0
93500+93700	Labor	$0
94000 (94100+94200+94300+94500)	Total Ordinary Maintenance	$0
95000 (95100+95200+95300+95500)	Total Protective Services	$0
96100 (96110+96120+96130+96140)	Total Insurance Premiums	$5,835
96000 (96200+96210+96300+96400+96500+96600+96800)	Total Other General Expenses	$0
96700 (96710+96720+96730)	Total Interest Expense & Amortization Cost	$0
97100+97200	Total Extraordinary Maintenance	$0
97300+97350	HAP + HAP Portability-In	$7,016,338
97400	**Depreciation Expense**	**$0**
97500+97600+97700+97800	**All Other Expense**	**$0**
90000	**Total Expenses**	**$8,307,973**

Please describe any variance between Estimated Total Revenue and Estimated Total Expenses:

In addition to the expenses listed above, KH expects to transfer approximately $2,921,096 out of the MTW fund to support our MTW activities such as 2014.05.HC Affordable Housing Preservation and Modernization Program and 2014.04.SS KH Kids Collaborative and resident services.

Description of Planned Application of MTW Funding Flexibility

MTW agencies have the flexibility to apply fungibility across three core funding programs' funding streams – public housing Operating Funds, public housing Capital Funds, and HCV assistance (to include both HAP and Administrative Fees) – hereinafter referred to as "MTW Funding." The MTW PHA shall provide a thorough narrative of planned activities it plans to undertake using its unspent MTW Funding. Where possible, the MTW PHA may provide metrics to track the outcomes of these programs and/or activities. Activities that use other MTW authorizations in Attachment C and/or D of the Standard MTW Agreement (or analogous section in a successor MTW Agreement) do not need to be described here, as they are already found in Section (III) or Section (IV) of the Annual MTW Plan. The MTW PHA shall also provide a thorough description of how it plans to use MTW funding flexibility to direct funding towards specific housing and/or service programs and/or other MTW activity, as included in an approved MTW Plan.

Planned Application of MTW Funding Flexibility
KH does not own any Public Housing and therefore does not combine Section 8 and Section 9 funds. KH relies solely on Section 8 funds and Administrative Fees to administer our programs.

PLANNED APPLICATION OF PHA UNSPENT OPERATING FUND AND HCV FUNDING

Original Funding Source	Beginning of FY - Unspent Balances	Planned Application of PHA Unspent Funds during FY
HCV HAP*	$887,833	$1,235,101
HCV Admin Fee	0	0
PH Operating Subsidy	0	0
TOTAL:	**$887,833**	**$1,235,101**

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Description of Planned Expenditures of Unspent Operating Fund and HCV Funding

The MTW PHA shall provide a description of planned activities and/or use(s) for unexpended Operating Fund and HCV Funding. The original funding source is defined as the legacy MTW PHA's appropriated Section 8 and Section 9 funding source(s) (HCV HAP, HCV Admin Fee, and PH Operating Subsidy). The MTW agency receives this information in their Annual Renewal Allocation, which provides a breakdown of the annual obligations for HCV HAP. For HCV Admin Fee, the biannual cash management reconciliation includes the HCV Admin Fee that has been earned at two points during the year; midyear at June 30th and end-of-year at December 31st. For the public housing operating fund unspent balance, the MTW PHA may derive their unspent funds by subtracting current assets from current liabilities in the most recent FDS submission. Current assets are the sums of FDS lines 111, 114, 115, 120, 131, 135, 142, 144, and 145. Current liabilities are the sums of FDS line 310 and 343. Table below represents the applicable FDS lines with definitions that MTW PHA(s) should utilize to calculate public housing operating fund unspent funds. More information on FDS line items can be found at: https://www.hud.gov/sites/dfiles/PIH/documents/FDSLineDefinitionGuide_vJuly2020.pdf.

FDS Line Items Used to Calculate Public Housing Operating Fund Unspent Funds

FDS Line Number	FDS Line Item	Definition
Current Assets		
111	Cash-Unrestricted	This FDS line represents cash and cash equivalents in any form available for use to support any activity of the program or project.
114	Cash-Tenant Security Deposits	This FDS line represents cash in the Security Deposit Fund.
115	Cash-Restricted for Payment of Current Liabilities	This line represents restricted cash and cash equivalents that are only to be expended for specified purposes.
135	**Investments-Restricted for Payment of Current Liability**	This line represents the fair market value of all investments designated for specific purposes that will be used to liquidate a current liability in the next fiscal year or offset unearned revenue.
142	**Prepaid Expenses and Other Assets**	This line represents all prepaid expenses. These are not expected to be converted.
144	**Inter-program-Due From**	This line represents amounts due from other PHA projects, programs, and activities of a temporary nature.
145	**Assets Held for Sale**	This line item represents assets that the entity expects to sell to qualified applicants. This line item is typically used as part of the homeownership program.
Current Liabilities		
310	**Total Current Liabilities**	This FDS line is the sum of lines 311 through 348 and represents the total of all current liabilities.
343	**Current Portion of Long-Term Debt (Capital Projects/Bonds)**	This line includes the current portion of debts acquired and debts issued for capital purposes of the PHA/entity.

For HCV funding, the biannual cash management reconciliation for HUD-held reserves includes both HCV and SPV reserves. MTW PHA(s)' accounting records should include sufficient detail to report on the amount that are HCV versus SPV reserves. Where possible, please identify the planned use, the estimated amount, to which funding source the planned use(s) is attributable, as well as the projected timeline or timeline update.

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Note: the information collected in this section is to fulfill MTW programmatic reporting requirements and does not replace the MTW PHA's obligation to annually complete its audited financial statements through HUD's Financial Data Schedule.

KH expects to transfer unspent HAP funding out of the MTW fund to support our MTW activities such as 2014.05 HC Affordable Housing Preservation and Modernization Program and 2014.04SS KH Kids Collaborative and resident services.

* Unspent HAP funding should not include amounts recognized as Special Purpose Vouchers reserves.

** HUD's approval of the MTW Plan does not extend to a PHA's planned usage of unspent funds amount entered as an agency's operating reserve. Such recording is to ensure agencies are actively monitoring unspent funding levels and usage(s) to ensure successful outcomes as per the short- and long-term goals detailed in the Plan.

LOCAL ASSET MANAGEMENT PLAN

i. Has the MTW PHA provide a LAMP in the appendix? No

ii. If the MTW PHA has provided a LAMP in the appendix, please describe any proposed changes to the LAMP in the Plan Year or state that the MTW PHA does not plan to make any changes in the Plan Year.

Keene Housing does not own or manage any public housing units and is not required to implement or submit a Local Asset Management Plan.

RENTAL ASSISTANCE DEMONSTRATION (RAD) PARTICIPATION

iii. Description of RAD Participation

The MTW PHA shall provide a brief description of its participation in RAD. This description must include the proposed and/or planned number of units to be converted under RAD, under which component the conversion(s) will occur,and approximate timing of major milestones. The MTW PHA should also give the planned/actual submission dates of all RAD Significant Amendments. Dates of any approved RAD Significant Amendments should also be provided.

Rental Assistance Demonstration (RAD) Participation
KH received HUD approval for RAD Significant Amendments for the Roosevelt School development as part of the FY 2025 MTW Annual Plan review and approval process. The development consists of two phases (Roosevelt School East and Roosevelt School West) each with 30 units, for a total of 60 units across both phases. Each phase has a distinct ownership structure, financing plan and construction schedule. Each phase will be converted to PBV under the Restore-Rebuild component of RAD. Construction of Roosevelt School East was substantially completed in May 2026 and occupancy has begun. Roosevelt School West is currently under construction, with occupancy scheduled in the fall of 2027. In June 2026, KH submitted Plan Amendment #2 to the FY 2026 MTW Annual Plan including a RAD Significant Amendment for three (3) additional RAD conversions under the Restore-Rebuild component. The planned developments are Fortune Commons (30 units), Timberlane Court (36 units) and WW Cross (60 units). Upon completion, each will be converted to PBV. As of August 2026, Plan Amendment #2 is pending HUD approval.

iv. Has the MTW PHA submitted a RAD Significant Amendment in the appendix? A RAD Significant Amendment should only be included if it is a new or amended version that requires HUD approval.

No.

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v. If the MTW PHA has provided a RAD Significant Amendment in the appendix, please state whether it is the first RAD Significant Amendment submitted or describe any proposed changes from the prior RAD Significant Amendment?

N/A

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Section VI. Administrative

Board Resolution and Certifications of Compliance

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DRAFT

DRAFT

DOCUMENTATION OF PUBLIC PROCESS

DRAFT

PLANNED AND ONGOING EVALUATIONS

Keene Housing has not engaged any outside evaluators to review our program as a whole. The agency does engage outside evaluators on an as-needed basis.

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LOBBYING DISCLOSURES

DRAFT

DISCLOSURE OF LOBBYING FUNDS (SF-LLL)

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APPENDIX I. Strategic Plan 2030

Keene Housing

STRATEGIC PLAN

—2030—

"The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little."
— Franklin D. Roosevelt

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INTRODUCTION

This Strategic Plan provides Keene Housing's Board of Commissioners, staff, residents, and partners—local, regional, and national—with a roadmap to guide our work through 2030. It reflects who we are today: a mission-driven, innovative organization grounded in community partnerships and committed to advancing affordable housing, sustainability, and opportunity throughout the Monadnock region.

Over the past quarter century, Keene Housing has transformed from a traditional housing authority with a narrow scope and modest real estate presence into an organization that develops, owns, and manages a growing portfolio of affordable housing, supports residents' and voucher holders' paths toward greater independence, and leads state and national advocacy for policy innovation. Building on the strong foundation of the 2020–2025 Strategic Plan, we enter this next chapter focused on expanding housing, advancing sustainability, and strengthening services for residents of all ages and abilities.

In recent years, Keene Housing has made major progress rehabilitating and recapitalizing its portfolio, supporting the growth and independence of the Keene Housing Kids Collaborative and deepening our partnerships with community organizations and local government. The impending completion of Roosevelt East, the development of Roosevelt West and the planned development of Fortune Commons in Jaffrey exemplify our commitment to meeting the region's housing needs through thoughtful growth. Our long-term goal of achieving carbon neutrality by 2035 remains at the center of our operations, with continued investments in energy efficiency, renewable energy generation, and sustainable design.

As a long-standing Moving to Work (MTW) agency, Keene Housing continues to leverage the flexibility and innovation that MTW provides to design and test new approaches that improve outcomes for families, seniors, and individuals with disabilities. Our ongoing rent reform longitudinal study with the Public and Affordable Housing Research Corporation and expanded partnerships in resident services are helping households build stability, employment, and financial independence, while providing researchers and policy makers with critical lessons about best practices. We also remain deeply engaged nationally through the MTW Collaborative, the Public Housing Authorities Directors Association and the National Association of Housing and Redevelopment Officials advocating for policy frameworks that empower housing authorities to respond to their communities' unique challenges.

This Strategic Plan is both aspirational and practical. It defines ten interrelated goals that encompass housing development, sustainability, financial strength, management excellence, resident and youth opportunity, and leadership at every level of the organization. It is designed to be a living document—reviewed, updated, and adapted annually to respond to changing circumstances and emerging opportunities.

As we look ahead to 2030, we remain guided by our mission:

"Keene Housing provides and advocates for affordable housing and supportive services that strengthen and empower low- and moderate-income households in the Monadnock region."

We are proud of what we have accomplished, mindful of the work that lies ahead, and inspired by a shared belief that every person deserves a safe, sustainable, and affordable place to call home.

GOAL 1:

Preserve, Enhance and Expand Affordable Housing Stock

We remain dedicated to preserving, enhancing, and expanding our real estate portfolio to help address our region's affordable housing shortage. Keene Housing's real estate portfolio remains a critical component of the region's housing stock, and one of Keene Housing's core responsibilities is to maintain and strengthen the portfolio so that it remains a resource for future generations. This goal captures a broad range of initiatives that help ensure the portfolio's long-term viability including capital improvements, landscaping and other activities to improve "curb appeal", preventive maintenance and, when appropriate, recapitalization.

We also recognize that our current portfolio alone cannot meet the growing demand for high quality affordable housing in the Monadnock region. Therefore, this goal also focuses on addressing broader regional affordable housing needs through preservation strategies and the development of new housing.

OBJECTIVES:

- Address the portfolio's capital needs
- Restructure/recapitalize portfolio financing where needed to ensure viability and long-term affordability
- Identify and secure funding to support capital needs including continuing use of MTW funds
- Maintain exceptional 'curb appeal'
- Leverage Project Based Vouchers and the Transitional Housing Assistance Subsidy Program as regional affordable housing preservation and expansion tools
- Pursue development opportunities that respond to identified, quantifiable regional housing needs

PRIORITY PROJECTS:

- Update annually and implement portfolio-wide preventive maintenance plan
- Update annually and implement landscape/grounds improvement and maintenance plan
- Implement annual and five-year Capital Plans focused on life safety, energy efficiency, and accessibility
- Update Capital Needs Assessments every five years
- Develop and implement recapitalization strategy, and related capital improvements, for projects nearing the end of the Low-Income Housing Tax Credit initial compliance period including Stone Arch Village and Evergreen Knoll
- Complete construction of Roosevelt East and West
- Complete construction of Fortune Commons
- Identify and undertake at least one additional development project by 2030
- Explore and evaluate strategies for mixed-use and mixed-income development
- Create and staff Planning and Development Department to develop and execute preservation and development strategies

GOAL 2:

Advance Energy Conservation and Sustainability

Apart from personnel expenses, energy remains Keene Housing's largest operating expense. Keene Housing aggressively pursues opportunities to reduce energy costs through a combination of energy efficiency improvements, savvy energy procurement and renewable energy production.

OBJECTIVES:

- Achieve carbon neutrality by 2035
- Continue executing energy conservation and investment strategies to lower costs and reduce carbon footprint
- Integrate conservation and sustainability into modernization and development planning
- Continue accessing available energy efficiency rebate and incentive programs and explore efforts to incentivize energy efficiency and sustainability practices among residents
- Improve the quality of data collection and reporting on energy use and related sustainability activities
- Stay informed about and take advantage of emerging public policies that incentivize energy efficiency and generation projects
- Promote Keene Housing's energy efficiency achievements to partners, stakeholders and the general public

PRIORITY PROJECTS:

- Maintain energy efficiency and sustainability priorities in coordination with execution of Capital Plan
- Replace remaining Electric Thermal Storage units with Air Source Heat Pumps or similar high efficiency HVAC systems
- Develop and implement a water conservation plan for community gardens
- Continue monitoring utility consumption to inform choices and quantify savings from energy efficiency improvements and renewable energy production
- Explore options for adding energy storage to existing and future renewable energy infrastructure
- Improve energy tracking and reporting
- Inform and educate residents about energy conservation benefits at lease-up and periodically during tenancy
- Design and pilot a resident recycling and energy conservation incentive program

GOAL 3:

Strengthen and Carefully Manage Agency Finances

Limited federal and state funding continues to challenge and constrain Keene Housing's ability to fully address capital, supportive service and other needs. In response, we will maximize the impact of our available funds, pursue new revenue streams, and reduce operating costs through innovative management and energy-efficiency strategies. Our objectives in this area include diversifying funding sources and containing operating expenses to ensure long-term financial stability.

OBJECTIVES:

- Strengthen and expand financial analysis and reporting capabilities
- Contain and, whenever possible, reduce operating costs
- Expand and diversify funding sources to reduce reliance on the U.S. Department of Housing and Urban Development and the U.S. Department of Agriculture
- Maximize rent and management fee potential
- Minimize vacancy loss across the portfolio
- Maximize occupancy and rent potential for commercial spaces
- Evaluate current and future administrative space needs
- Strengthen financial planning to support long-term agency expansion and growth

PRIORITY PROJECTS:

- Annually update and implement the agency-wide Financial Management Plan
- Conduct annual review of rent and management fees
- Continually monitor and reduce vacancy loss
- Regularly renew and update cost allocation methodology
- Conduct annual review of benefits and health insurance costs, pursuing cost effective but equitable opportunities where feasible
- Conduct annual review of property and casualty insurance costs, pursuing cost effective opportunities whenever feasible
- Identify and secure additional revenue through real estate development, grants, increased management fees, and other initiatives
- Conduct a workspace needs assessment with engagement from staff in anticipation of future growth

GOAL 4:

Achieve Excellence in Property and Program Management

Delivering high quality property management and maintenance services to all residents is a core value that is deeply ingrained into Keene Housing's organizational culture. This strategic goal focuses on achieving industry-leading performance outcomes in key performance indicators including occupancy, turnaround time, rent collection and work order completion. In pursuing these benchmarks, we are committed to fair and consistent lease enforcement while working closely with residents to minimize the need for evictions.

OBJECTIVES:

- Maximize utilization of available voucher and housing resources
- Meet or exceed voucher utilization, property management and maintenance performance goals
- Document, maintain, and implement best practices that meet or exceed applicable regulatory requirements
- Strengthen performance through integrated enterprise software and enhanced quality control measures

PRIORITY PROJECTS:

- Achieve annual voucher program utilization goals
- Achieve annual property management and maintenance goals
- Annually update and implement Tenant Selection and Occupancy Plan and Moving to Work Administrative Plan
- Identify areas of risk, develop and implement quality control protocols where needed
- Streamline and wherever possible consolidate housing and voucher administrative processes and systems to maximize efficiencies and improve operational outcomes
- Evaluate current software and identify future needs, including preparation of a solicitation to address ongoing system requirements
- Convert to a single enterprise software platform for voucher, property management and finance operations, if possible

GOAL 5:

Support Wellness and Independence Among Seniors and Residents with Disabilities

Nearly half of the households Keene Housing serves include at least one member who is elderly or a person with a disability. State and regional demographic data suggest that this trend will continue growing well into the future. This strategic goal affirms Keene Housing's commitment to supporting aging in place and advancing initiatives that improve quality of life for elderly residents and residents with disabilities. We will accomplish this goal by partnering with agencies that bring specialized expertise and resources, and by ensuring that residents' physical needs are reflected in our capital planning process.

OBJECTIVES:

- Leverage existing resources and relationships to secure new funding and services
- Integrate accessibility features and resident comfort into new and retrofit project design
- Promote development and redevelopment strategies to support aging-in-place
- Strengthen supports and services available to residents

PRIORITY PROJECTS:

- Explore opportunities for additional resident services through recurring federal and state sources
- Expand partnerships to offer wellness, mental health, and social service programs for residents
- Implement strategies to ensure successful housing search and long-term tenancies for residents with disabilities and voucher holders, including making sure residents understand what reasonable accommodations are and how they can request them
- Pursue CORES certification (a national designation that recognizes housing organizations for their commitment to high-quality resident services coordination)
- Evaluate service coordinator staffing and training to meet resident needs
- Create, distribute, and maintain a one-page resident resource guide listing local service contacts and programs

GOAL 6:

Expand Resident Economic Development

As evidenced by our resident-centric approach to property management and robust resident services programming, Keene Housing prioritizes helping residents and voucher holders access well-paying jobs, pursue educational opportunities, and build financial stability. This strategic goal leverages Keene Housing's Moving to Work (MTW) flexibility to develop rent reform and resident service initiatives specifically designed to help working families achieve greater economic independence.

OBJECTIVES:

- Use MTW flexibility to explore resident service and rent models that provide incentives for employment and asset building
- Evaluate and expand rent reform initiatives to identify best models and share findings with residents, partners, stakeholders, and regional and national networks
- Leverage internal and external resources to help residents and voucher holders build social connections and sense of community
- Focus on measurable outcomes and program evaluation
- Encourage and support resident employment by continuing to provide resources that help working families increase their employment and earning options

PRIORITY PROJECTS:

- Complete evaluation of rent reform and services demonstration project with the Public and Affordable Housing Research Corporation (PAHRC), and analyze results to identify the most effective model(s) across cohorts
- Share results and findings from the rent reform and services demonstration project with partners and stakeholders to promote lessons learned
- Pursue broader rent reform initiatives based on recommendations and findings from the evaluation
- Look for additional Transitional Housing Assistance Subsidy Program partners and other opportunities to expand sponsor-based subsidy programs
- Increase the use of the Family Activity Centers by residents and local service providers

GOAL 7:

Strengthen Youth Development Through Collaboration with the Keene Housing Kids Collaborative

Since its founding in 2014, Keene Housing Kids Collaborative (KHKC) has benefited from Keene Housing's support in advancing the healthy development and educational success of Keene Housing youth. In partnership with the Keene School District and more than 30 partner agencies, KHKC offers a wide array of after school and summer programs that promote healthy youth development and support parents and children living in Keene Housing owned or assisted homes. Over the course of this Strategic Plan term, Keene Housing will continue collaborating with and supporting KHKC, with a focus on positioning KHKC to become a self-sustaining non-profit organization.

OBJECTIVES:

- Continue supporting and collaborating with KHKC to expand and strengthen programs that focus on youth development from preschool through high school
- Help the KHKC become a self-sustaining organization

PRIORITY PROJECTS:

- Continue reducing Moving to Work contribution toward KHKC operating costs while maintaining the service contract to provide KHKC services to children living in Keene Housing assisted households
- Actively participate in and support KHKC's advocacy and fundraising efforts
- Maintain Keene Housing staff and Commissioner presence on KHKC Board and Committees

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GOAL 8:

Build Board and Staff Capacity for Leadership and Innovation

An engaged, well-trained Board and staff are essential for Keene Housing to continue achieving excellence, fostering innovation and most importantly, addressing community needs. This goal reflects efforts to increase the Board of Commissioner's engagement in, and advocacy on behalf of Keene Housing's strategic goals. It also encompasses efforts to further support and build Board and staff capacity through training, education, and initiatives that periodically solicit feedback from staff and the Board, especially when major organizational transitions are under consideration.

OBJECTIVES:

- Recruit and retain a qualified, motivated workforce
- Provide staff with training, including cross training, needed to excel at their jobs and grow within the organization
- Ensure that new and current Board members are fully informed of their roles and responsibilities, appropriately engaged in governance and policy matters, and fulfilling their obligation to advocate for Keene Housing and the people we serve
- Engage in succession planning and leadership development
- Strengthen internal communication and collaboration
- Provide opportunities for local stakeholders, including students, to learn about Keene Housing's work

PRIORITY PROJECTS:

- Continue bonus program that recognizes extraordinary performance
- Continue conducting biennial employee satisfaction and feedback surveys
- Annually update and implement Employee Handbook
- Annually update Board training materials and schedule, including onboarding packet
- Continue increasing opportunities for Board members to participate in relevant trainings and engage with staff
- Continue developing strategies to attract and retain quality staff at all organizational levels
- Integrate interdepartmental "Shadow Days" into new employee orientation
- Develop a succession plan for key leadership roles
- Continue periodic trainings for staff and Board members
- Implement monthly internal department updates to be distributed to all staff

GOAL 9:

Enhance Customer Service and Operational Efficiency

As a service organization, Keene Housing recognizes that applicants, residents and voucher holders are our customers. We are committed to continually improving the customer service experience by streamlining operations and leveraging emerging technology to provide helpful and timely information to our customers and community and minimizing disruptions in the event of a natural disaster or other unforeseen event.

OBJECTIVES:

- Integrate new technologies that streamline work processing and improve public, voucher holder and resident access to information
- Ensure that providing high quality customer service, based on empathy and fairness, is a fundamental organizational principle
- Expand the use of digital tools to improve efficiency and customer convenience and to support resident, voucher participant, and applicant engagement
- Provide additional opportunities to easily receive and respond to public feedback
- Implement a disaster response and recovery plan

PRIORITY PROJECTS:

- Integrate security camera infrastructure at all properties wherever practical
- Periodically assess and implement enhancements to Keene Housing's hardware, software and telecommunications network
- Improve coordination across departments through integrated technology
- Use technology to improve the timeliness, accuracy and accessibility of information about Keene Housing plans and strategies for applicants, residents, voucher holders, community stakeholders and other target audiences
- Explore implementation of online recertifications and similar digital processes to improve efficiency and enhance resident engagement
- Evaluate opportunities for integrating emerging technologies into workflows to further streamline operations and improve customer service including Artificial Intelligence
- Regularly solicit input from residents and stakeholders on Keene Housing programs and initiatives
- Develop a disaster response plan that accounts for the safety of residents and staff as well as the need to recover quickly from a natural disaster
- Evaluate and, where cost effective, deploy technological tools such as video updates, kiosks, computers and publicly available printers to assist residents and applicants

GOAL 10:

Advocate for Innovation in Affordable Housing and Supportive Services

Keene Housing's organizational culture values and actively supports innovation and excellence in the administration of housing and supportive service programs for low- and moderate-income people. Keene Housing strongly believes that we achieve excellence by learning from, and sharing with others engaged in activities that benefit our customers. To that end, Keene Housing strives to play a prominent role in local, state and federal efforts to improve, promote and expand affordable housing programs and supportive services. Central to this effort is Keene Housing's leadership in the Moving to Work (MTW) program.

OBJECTIVES:

- Support and participate in the growth of the Moving to Work Collaborative and advocate for the permanent extension of current Moving to Work Agreements
- Participate in local, state and national efforts to improve public policy affecting affordable housing development, management and administration
- Contribute to efforts to improve local, state and national renewable energy incentive programs and related public policies
- Contribute to efforts to improve local, state and national supportive service programs and policies
- Deepen local advocacy and community education around affordable housing and services

PRIORITY PROJECTS:

- Actively participate in and support the Moving to Work Collaborative
- Actively participate in and support the New Hampshire Housing Authority Corporation
- Actively participate in and support the Public Housing Authorities Directors Association
- Actively support the advocacy efforts of Housing Action New Hampshire
- Actively support the advocacy efforts of the Monadnock Housing Collaborative
- Ensure that members of staff hold leadership positions with local, state and federal organizations, committees and councils
- Continue advocating for low- and moderate-income people to local, state and federally elected officials
- Develop a local advocacy packet for newly elected officials, city staff, and partners
- Strengthen partnerships with schools, local government, and nonprofits through briefings and site visits

APPENDIX II. Safety Net

Safety Net

The Safety Net (SN) program provides temporary relief to participating households experiencing significant, unexpected increases in rent burden. Safety Net is not meant to take the place of full-time employment for participants who are able to work. Work-able participants are encouraged to find employment rather than use the Safety Net program. Safety Net is meant to be temporary assistance during times of economic hardship. Applications for Safety Net must be submitted monthly unless KH approves a longer term.

Safety Net applications are reviewed by the SN Committee which consists of Community Support Specialists (CSSs), Tenant Assistance Specialist and the Director of Voucher Programs. Applicants do not have to attend a SN Committee meeting, however applicants are encouraged to attend Review Board meetings to explain their need for Safety Net.

Eligibility Guidelines

1. Applicants must complete a Safety Net application and provide supporting documentation by the 20th of the month the hardship occurs.
2. KH may consider applications after the 20th in cases of unanticipated income loss for Stepped Subsidy households.
3. Applicants must meet all three of the following criteria to be eligible for Safety Net.
4. In compliance with the MTW Housing Contract
5. If the applicant lives in a PBV unit, the applicant must be in compliance with their lease and not owe money to KH.
6. If the applicant owes KH money, they must execute a Payment Agreement (PA) and not be in default of the Payment Agreement.
7. In compliance with the THRIVE program (if applicable)
8. An Income Based (IB) participant pays more than 45% of their adjusted income towards rent and allowable utilities.
9. A Stepped Subsidy participant pays more than 45% of their gross income toward rent and allowable utilities.
10. A change in the Stepped Subsidy does not qualify a household for Safety Net.
11. For mixed households, safety net determination is based solely upon eligible household members.
12. Households within the 180-day $0 HAP period (Chapter 13) with verified unforeseen changes in household composition or decreases in income may complete a Safety Net (SN) application to request consideration to recalculate housing assistance.

Consistent with KH interim policies in Chapter 13 subsidy will be calculated based upon the household's current circumstances.

Households participating in the Stepped Subsidy Program prior to the HAP decreasing to $0 will have their subsidy reinstated at their previous step level.

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Safety Net Committee

The Safety Net Committee is comprised of KH staff.

Applications are presented by a Community Support Specialist (CSS) to the Safety Net Committee.

The Safety Net committee may require an applicant to complete a Career Plan as part of accepting the additional housing assistance. This Career Plan may include, but is not limited to:

- Training program participation
- Proof of an active job search
- Updated financial plan
- Proof of volunteer activities
- Additional meetings with the CSS
- Other activities deemed appropriate

Setting Safety Net Tenant Payment

The Safety Net Committee has several options to help eligible households depending on the household's individual circumstances. The Committee can choose any combination of the following:

Set the household's tenant payment temporarily to the greater of:

- Minimum rent
- 30% of gross income (for Stepped Subsidy)
- 30% of adjusted income (for Income Based Subsidy)
- Extend the period of Safety Net for which the household was previously approved.
- Transfer a household from Stepped Subsidy to Income Based subsidy, if applicable.
- Recommend an Income Based Subsidy household for an interim recertification.

DRAFT