



# **MOVING TO WORK APPLICATION**

## **COHORT: ASSET BUILDING DEMONSTRATION**

### **JULY 27, 2022**

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The El Paso County Housing Authority, Texas,  
operates in accordance with Federal Fair Housing Laws

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# PART I

## MTW Plan and Asset Building Initiatives Information

### 1. MTW Plan

#### 1.1 Vision for EPCHA's Local MTW Program

The El Paso County Housing Authority (EPCHA) was established in 1978 to provide and develop affordable housing for low income families living outside of the City of El Paso limits. Though a small sized housing authority, EPCHA is nevertheless committed to innovative ways to serve its residents, including expansion of affordable housing options, self-sufficiency, and neighborhood revitalization.

The creation of the Moving to Work (MTW) Asset Building Cohort offers an exciting opportunity for EPCHA, as our Authority engages in expanding its resident self-sufficiency initiatives. We believe that providing housing through public housing or housing choice vouchers is just one step in improving the lives of our residents. EPCHA desires to expand its toolkit relative to financial stability, understanding that barriers like saving money and poor credit are not only barriers to housing choice, but in maintaining any stable housing, including that subsidized through our programs.

Approximately six (6) years ago, EPCHA established an in-house family supportive services program by partnering with United Way of El Paso and applying for AmeriCorps VISTA program. EPCHA was awarded two VISTA employees to build capacity for new programs that increases access to areas such as affordable health care, employment services, education, training, internet, and other technologies, etc. The success of these programs increased traffic of low-income families and housing participants and caused the family supportive services department at EPCHA to increase personnel by five (5) full time and one part time.

We hope to build on this success and growth with this application for the Opt-Out Savings Account plan of the MTW application. EPCHA participants face many barriers that affect the ability to transition out of affordable housing and achieve self-sufficiency. One barrier reported by EPCHA housing participants is financial instability; making it difficult for families to withstand unexpected expenses and save for the future. 98% of EPCHA participants report very little to zero dollars saved to cover an emergency expense such as a broken-down car, medical bill, or job loss. With the Opt-Out Savings Account, participants under Public Housing and HCV will benefit from EPCHA's ability to provide funds to grow their

savings account. EPCHAs clients will be exposed to free financial literacy classes to learn strategies on how to budget, spend and save.

### **Cost Effectiveness**

EPCHA anticipates that participation in the MTW program will allow a range of intervention and activities that will be effective towards reducing administrative costs associated with work that occurs when renters are not current on their rent due to financial instability, insufficient savings and poor credit. EPCHA plans to help housing clients start escrow accounts and savings, start & establish credit and facilitate financial literacy programs to improve households budgeting & spending that will improve families' successful leasing rates.

Without asset development access, clients who experience decreased work hours or income reductions will potentially increase late rent and/or utility payments, eviction, informal reviews, hearings and other services that we hope to reduce through the intervention described in our MTW application.

### **Self-Sufficiency**

EPCHA has attempted to leverage programs like FSS and ROSS previously, but has been unsuccessful to date. The MTW program would provide EPCHA the ability and flexibility to expand our in-house family supportive services by both building capacity and providing a source of funds for asset building. EPCHA anticipates the ability to draw the interest of community partners, such as financial institutions, to invest additional funds in asset building / savings account programs. Perhaps the most important aspect of the MTW program will be our ability to reach residents and participate in events in rural locations of El Paso County, who historically do not have access to the same PHA sponsored resources as larger urban areas.

### **Housing Choice**

EPCHA plans to participate in several MTW waivers related to housing choice to include the ability to offer incentives to landlords with rental units in higher opportunity areas and the ability to develop non-Public Housing using MTW funds. EPCHA is currently working with the County and local Continuum of Care program to obtain state and local funding related to housing constructions and other programs to decrease homelessness. Additionally, EPCHA is working with an experienced housing consulting company to strategically increase the overall number of affordable housing units in the community.

EPCHA envisions the MTW Asset Building Program will augment the opportunities and flexibility meant to achieve self-sufficiency and improve quality of life for residents and housing participants of El Paso County, Texas (Metropolitan Statistical Area). We believe that through a combination of policy changes and local partnerships we will not only

address specific local barriers and hardships, but also the start of programs meant to build & accomplish financial stability, obtain better housing options & home ownership, and ultimately improve the quality of life. EPCHA also foresees the MTW Program will increase participation among our housing clients because of new opportunities with collaboratives whose services will facilitate the improvement of household assets through education, employment, banking products, credit building, and financial literacy.

About the El Paso County Housing Authority:

EPCHA currently manages 80 public housing units and administers Housing Choice Vouchers. The Authority anticipates completion of a RAD conversion on its public housing properties, resulting in the agency administering only Section 8 funding in the future.

EPCHA has consistently achieved “High Performer” status on the Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP). During the past five (5) years, EPCHA's ability to administer a successful HCV program gave us the opportunity to submit applications and received funding to administer special voucher programs such as Veteran Affairs Supportive Housing (VASH), Mainstream Voucher program and Foster Youth Initiative (FYI) Voucher program. As a result, EPCHA expanded affordable housing access to Veterans, Non elderly persons with disabilities and youth aging out of foster care in communities of El Paso County. Additionally, partnerships with local agencies grew to provide case management and other social/health supportive services for housing participants under these programs.

The MTW program will be overseen and administered by Miguel Hernandez who is the Executive Director of EPCHA since July 2016. Hernandez has held various leadership positions of two other housing authorities comprising over 10 years of PHA experience. Hernandez experience includes the administration and oversight of Public Housing, Housing Choice Vouchers, Special Voucher Programs, HCV Homeownership Vouchers, various project base programs, Rental Assistance Demonstration program, ROSS and FSS. Hernandez continues to keep High Performer ratings under SEMAPP & PHAS and maintains unqualified opinion-clean report on all company's financial audits. Hernandez earned his MBA from the University of Texas at El Paso and a Bachelor of Science degree in Business Management from Phoenix University. Local elected officials has appointed Hernandez as board member of two municipal committees which has established rapport and credibility in the community.

EPCHA's supportive service program currently includes five (5) full time and one part time positions, including the following:

**Full time:**

- AmeriCorps VISTA: Education and Employment Access Coordinator- build capacity for programs that increase access to education and employment.
- AmeriCorps VISTA: Health Access Coordinator - build capacity for programs that increase access to health services.
- Three (3) Parents As Teachers (PAT program) – The goal of the PAT program is to ensure all children enter school ready to learn. PAT promotes the optimal early development, learning, and health of children by supporting and engaging their parents and caregivers. At its core, EPCHA PAT staff is trained to establish rapport with our Public Housing and HCV clients by relationship-based and parenting-focus.

**Part time:**

- Family Support Services Coordinator – This employee facilitates various events and tracks & reports data to executive team.

Due to the growing rural towns and communities, the MTW program will permit EPCHA to allocate funds to cover related administrative costs.

## **B. Plan for Future Community/Resilience Engagement**

Community participation is critical to build MTW programs to serve the unique needs of the population in El Paso County. Although EPCHA does not receive funds under HUD's FSS or ROSS program, it has built capacity to several inhouse family supportive services through local partnerships, AmeriCorps VISTA programs, and fundraising.

In fact, today several of EPCHAs self-sufficiency programs were established and created by its residents by way of public meetings and resident committees. The extensive engagements by the local community and resident stakeholders also contributed to the success of the programs.

Approximately 5 years ago, EPCHA has applied for FSS and ROSS but not awarded. During resident meetings, EPCHA staff presented ideas to start its own family supportive services that would require the help of the residents. To successfully start the programs, EPCHA would need residents help to facilitate communication with community partners, sort donations, and serve on events. Not only were Public Housing Residents able to complete their monthly community service hours, but their efforts and involvement improved their resume and gained employment.

Word of mouth increased the number of participation from housing clients, as a result EPCHA needed to hire more staff. Several of the public housing residents that helped start the family services program applied for, were hired, and now makes up part of the six (6) staff that work at EPCHAs family services department.

The relative small size of EPCHA means that we will be able to effectively advertise, engage, and even meet with all EPCHA residents who may be candidates for participation in the asset building program. Though the program will only be available to a certain number of residents, EPCHA anticipates making it available to a broad range of household types and sizes. EPCHA will market this program to all residents seeking housing, even if spots are not immediately available.

EPCHA has a community center and conducts various family supportive events where participants are tracked. Some our events have grown so much that some residents from the following County, Hudspeth, drive to our events. Such as Sierra Blanca and Van Horn residents. This past weekend we held our annual back to school event. EPCHAs staff prepares for this large yearly event. It is a huge event were we obtain free back packs, money donations to purchase school supplies, and various community partners attend and hand out boxes of free food from the local food bank, health experts provide free vaccinations, physicals for kids doing sports and other vendors that provide free services such as haircuts. Each family that arrives must first sign in and the EPCHA staff issues a short

survey to track their zip code and if there are an existing EPCHA housing client. This data is reported back to the board and helps to strategize for future events.

An MTW Advisory Committee will be created with EPCHA staff, housing participants and community partners such as the Local Workforce Border Plex, Centro San Vicente, FirstLight Federal Credit Union, Teachers Federal Credit Union and Western Technical College. The committee will be utilized to evaluate outcomes such as participation, success of the program, and make recommendations relative to any changes the program should make to be most successful.

EPCHA anticipates establishing MOUs with various local banks and credit unions that expressed supporting the asset building initiative. They will provide financial literacy courses and free income tax filing through the VITA program that will enhance and personalize asset building initiatives for our clients that are Veterans, Single Parents, Persons with Disabilities, Aging out of Foster Care, Survivors of Domestic/Sexual Abuse, etc.

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### C. PHA Operating and Inventory Information

In 2022, EPCHA manages 80 public housing units and ? Housing Choice Vouchers, which include ? VASH vouchers, and ? Mainstream vouchers.

EPCHA is currently completing the conversion of its public housing stock to Section 8 project based vouchers through a RAD / Section 18 blend. When complete, the Authority will no longer have any public housing units and solely administer Section 8 funds through choice and project-based vouchers. The Authority anticipates that both housing choice and project-based voucher tenants will be eligible and participate in the MTW Asset Building program.

Low income residents that reside in the in rural/low populated areas in the outskirts of El Paso County would benefit the most from this building program due to lack of transportation. Lack of transportation is a huge barrier that decreases the access to employment, education, and affordable health care. Households are unable to save enough for a down payment and finance a new or used vehicle.

<b>EPCHA Utilization Summary Per Program</b>					
	<b>Housing Program</b>	<b>Unit</b>	<b>Occupied</b>	<b>Available</b>	<b>Utilization %</b>
<b>Tenant Base</b>					
	Portability HCV	27	27	0	100
Goal: 90% Utilization	HCV	125	127	-2	102
	VASH	20	9	11	45
	Mainstream	13	5	8	38
<b>Project Base</b>		<b>158</b>	<b>141</b>	<b>17</b>	<b>89</b>
Goal: 95% Utilization	PH Sanchez Apt	40	40	0	100
	PH Solis Apt	40	40	0	100
	SRO 1	20	20	0	100
	SRO 2	12	9	3	75
		<b>112</b>	<b>109</b>	<b>3</b>	<b>97</b>
No Ports		<b>270</b>	<b>250</b>	<b>20</b>	<b>93</b>
W/Ports		<b>297</b>	<b>277</b>	<b>20</b>	<b>93</b>

Many of EPCHA housing clients experience barriers due to location of their rental unit. EPCHAs housing jurisdiction covers towns, villages and small cities that are rural and/or far away from services.

In order to increase the number of affordable housing units, EPCHA has applied for voucher programs when HUD accepted new applications. This includes the VASH, Mainstream and

FYI program. The case management tied to the program is what motivated EPCHA to apply. The case management would provide a case worker to assess each family and connect them to programs and services they greatly needed. The MTW program would help EPCHA allocate funds to expand case management to other housing programs to tailor and dedicate work plans to each family member.

**Current El Paso County Housing Authority (EPCHA) Affordable Housing Programs**

<b>Program</b>	<b>Address</b>	<b>Focus</b>	<b>Units</b>
RAD Section 18 Blend	1101 Yan Rd Fabens, TX 79838	Public Housing reposition	40
RAD Section 18 Blend	650 NE G Ave Fabens, TX 79838	Public Housing reposition	40
Section 8 Moderate Rehab Single Room Occupancy	1221 Magoffin El Paso, TX 79901	Elderly	12
Section 8 Moderate Rehab Single Room Occupancy	1318 Myrtle El Paso, TX 79901	Homeless Women	20
Housing Choice Voucher	Tenant Base	Low-Income Families	125
Mainstream	Tenant Base	Non-Elderly Disable	13
Veteran Affairs Supportive Housing (VASH)	Tenant Base	Veteran	20
Foster Youth Initiative (FYI)	Tenant Base	Aging out of Foster Care	25

## **D. Plan for Local MTW Program**

EPCHAs family support program will experience an increase in funding, staffing, and collaboration under the MTW program and help establish three (3) one-stop centers. One center will be located far west of the County in the City of Fabens, the second center will be located in south central in between the city of Horizon and Socorro, the third center will be located on the far west in the town of Canutillo.

The physical centers will increase accessibility and reduce driving distances over 35 minutes. These physical centers will be equipped with state of the art technology to help our clients' access computers and internet. The centers will be equipped with classrooms to facilitate financial literacy and other educational programs.

Each center will require a minimum of 8 employees and additional staff will be added as traffic increases.

New and existing MOUs between local partners (example partners). Several partners are listed in section F of this document and EPCHA will be updated to reflect contributions and services. These centers will be a focal point resource center providing accessibility to the following:

- **Economic Stability:** Provide financial resources that address low-income, cost of living, socioeconomic status and their health. Programs and services that will focus on poverty, employment, financial literacy (savings/checking, budgeting, and credit repair), housing stability and homeownership opportunities.
- **Neighborhood and Physical Environment:** Programs that improve quality of housing, access to transportation, availability of healthy foods, air water quality and neighborhood crime and violence.
- **Education:** Programs that address key issues such as graduating from high school, enrollment in higher education, educational attainment in general, language literacy, and early childhood education and development.
- **Food:** Programs that combat hunger improving food security. Provides access to healthy nutritious meals.
- **Social and Community Context:** provide connection between characteristics of the contexts within which people live, learn, work, and play, and their health and well-being. This includes topics like cohesion within a community, civic participation, discrimination, conditions in the workplace, and incarceration.
- **Health Care:** Program will encompass access to quality & affordable healthcare, such as access to primary healthcare, health insurance coverage and health literacy.

## **E. Proposed Use of MTW Funds**

If selected as a participant under the MTW Asset Building program, EPCHA will establish authorization to utilize HCV fund flexibility through the provision of monthly payments to eligible participants.

Funds under this program will be completely unrestricted and will not be depended on the participant's employment status. Participating families will attend a financial literacy workshop to learn best practices to save and grow saving funds.

Upon successfully completing the workshop, contributions towards their savings account may start and funds will be used by the participating family as they see fit. Participants will be provided with savings plans to help with future down payment on a home, addressing budgetary gaps, health, or rental emergencies, etc. These funds will be accessible to support the family's financial stability and pave the road towards better money management.

Several housing clients have expressed their desire to own a home. The property taxes in the county communities we serve are significantly lower than in larger cities (like El Paso city). The contributions from HCV will assist families to improve their financial stability and open the opportunities for home financing. EPCHA has discussed first time homebuyers programs available by government, state and USDA where credit score is not an eligibility factor. To qualify the family must meet low-income status and be a first time homebuyer. EPCHA anticipates the savings account program will motivate its housing clients to save and improve their financial stability to transition to homeownership. EPCHA also anticipates HCV clients graduating into homeownership causing more vouchers to become available and decrease waiting period on the HCV waitlist.

## **F. Evidence of Significant Partnerships**

EPCHAs in-house family supportive services department has established partnerships with various community partners and financial institutions to support various programs and events for our housing clients. A current list of our community partners includes:

- United Way of El Paso County, Texas
- Texas Workforce Borderplex
- FirstLight Federal Credit Union
- Teachers Federal Credit Union
- Vantage International Bank
- WestStar Bank
- Center Against Sexual and Family Violence
- El Paso Health Inc.
- El Paso County Community Services Department
- El Pasoans Fighting Hunger Food Bank
- Reynolds Home
- Aliviane addiction recovery center
- Opportunity Center: Homeless Shelter
- Local Continuum of Care partners
- Emergence Health Network: mental health organization

# **Asset Building Initiative Information**

## **G. Assessment of Existing Asset Building Programs**

EPCHAs current family supportive services department traffic has increased from 30 families per pandemic to over 450 families post pandemic. Although local health experts report the cases of COVID has dramatically decreased, EPCHA continues to experience approximately 300 families a week requesting services.

EPCHA has limited marketing funds and currently relies on word of mouth advertising; 90% of traffic comes from word of mouth and the remaining 10% comes from our website, event flyers, and social media. Although EPCHA does not receive funds from FSS or ROSS program, the family supportive services department administers services and operates by other grants and fund raising.

EPCHAs family supportive services department provides services to more than 200 Public Housing and HCV participants. Approximately 98% of our participants report not having a savings account and 100% are interested in credit repair and /or credit building assistance.

Partnerships that support EPCHAs asset building programs will continue to be strengthened, including but not limited to, education/technical programs, workforce development, financial literacy and credit counseling. EPCHA facilitates programs that provides budget, savings, and other banking accounts provided by community partners such as local credit unions. Every year, EPCHA schedules free income tax filing through VITA program and provide training and resources for household to save some of their income tax return. Classes include subjects such as budgeting, savings and establishing credit.

## **H. Choice of Asset Building initiatives Option**

EPCHA is seeking to participate in the Opt-In Savings Program. This option permits the PHA to design a local asset building program that encourages the growth of a savings accounts.

### **I. PHA-Designed Asset Building Option**

The goal of this program will be to support assisted households start and grow their savings account.

#### **Growth of Savings Account**

EPCHA will partner with both banks and credit unions to connect participating households with financial education and savings account and banking services tailored to fit the participant’s financial needs. Below is the matrix that EPCHA can model using MTW program:

(A) Anticipated Number of Assisted Households Participating in Savings Program. <i>(Must be at least 25 households)</i>	25	
(B) Anticipated Percentage of Assisted Households Participating in Savings Program <i>(must be no more than 50% of total Assisted households)</i>	25%	
(C) Anticipated Amount of Saving Contributed Per Household Per Month <i>(must be at least \$10 per household, per month)</i>	\$20 (min)	\$50 (max)
Total PHA Investment Per Month <i>(A) X (C)</i>	\$500 (min)	\$1,250 (max)
Total Anticipated PHA Investment Per Year <i>((A) x (C)) x 12 months</i>	\$6,000 (min)	\$15,000 (max)
Total Anticipated PHA Investment for Life of Program <i>((A) x (C)) x 24 months</i>	\$12,000 (min)	\$30,000 (max)

**Outcomes:** Our expectations are the household will develop good money management, access to funds whenever they face decrease in income or job loss, on time rental payments, and save enough for down payment on a vehicle or home. If over 25 applications are received within the application acceptance period, there will be a lottery for participation in the program.

Potential cash Investment by partners for each participating household:

Number of partners making matched payments into a family’s account	Min monthly payment	Max monthly payment	Annual contribution	Total contribution
1	\$20	\$50	\$240 - \$600	\$480 - \$1200
2	\$40	\$100	\$480 - \$1200	\$960 - \$2400
3	\$60	\$150	\$720 - \$1800	\$1440 - \$3600

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## **PART II – Appendices**

**Appendix 1: Moving to Work Certification of Compliance**

**Appendix 2: Public Process Documentation**

**Appendix 3: Required Standard Forms**

**Appendix 4: Other Supporting Documentation**

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El Paso County Housing Authority  
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Fabens, Texas 79838  
(915) 764-3559  
www.epcha.org

## LEARNS MORE ABOUT THE MOVE TO WORK (MTW) PROGRAM: **ASSET**

### Quick Facts on the MTW Program:

What is it: MTW allows PHAs to design and test innovative, locally designed housing and self-sufficiency strategies for low-income families by permitting flexibility and by allowing certain exemptions from existing public housing and Housing Choice Voucher program rules, as approved by HUD.

Cohort type: The Asset Building Cohort supports activities and services that encourage the growth of savings account and/or aim to build credit for assisted households.

We invite you to participate in any or all of the in-person or virtual meetings listed below to hear more about the MTW Program and EPCHA's plans. During the meeting, you will have the opportunity to provide comments and/or ask any questions.

### In-Person

**When:** Tuesday, July 12, 2022  
**Time:** 9am – 10am  
**Where:** 650 NE G. Avenue  
Fabens, Texas 79838  
Board Room

### Virtual

**When:** Tuesday, July 12, 2022  
**Time:** 3pm - 4pm  
**Where:** Virtual Zoom  
**Meeting ID:** 833 0718 9637  
**Passcode:** 588283  
**Phone:** 346-248-7799

You may also ask your questions or provide your comments by calling EPCHA's office at 915-764-3559.

*Persons with disabilities needing information in an accessible format, please contact our office at 915-764-3559.*