

**CHAPTER 20**  
**MOVING TO WORK**

INTRODUCTION ..... 2

PART I: ASSET BUILDING PROGRAM ..... 34

    1-I.A. Opt-Out Savings Account Option Selected:..... 34

    1-I.B. Aim to Save Program ..... 34

    1-I.C. Selection Criteria ..... 34

    1-I.D. Program Operation ..... 34

    1-I.E. HUD Asset Building Opt-out Group ..... 45

PART II: MTW WAIVERS..... 56

    1.II.A. Waiver Source and Selection ..... 56

    1.II.B. GRHC Selected Waivers ..... 56

## INTRODUCTION

Moving to Work (MTW) is a demonstration program for public housing authorities (PHAs) that provides them the opportunity to design and test innovative, locally designed strategies that use Federal dollars more efficiently, help residents find employment and become self-sufficient, and increase housing choices for low-income families. MTW allows PHAs exemptions from many existing public housing and voucher rules and provides funding flexibility with how they use their federal funds.

In September of 2022, the Grand Rapids Housing Commission (GRHC) was selected to be part of the Moving to Work Expansion – Asset Building Cohort. As part of this cohort, the GRHC must test asset building initiatives that encourage the growth of savings and/or aim to build credit for assisted households.

This chapter contains information about the Asset Building Program and Waivers the GRHC has selected.

There are two (2) parts to this chapter:

**Part I: Asset Building Program (Aim to Save)**. This part includes a description of the Aim to Save Program and how the GRHC will administer the program.

**Part II: MTW Activity Waivers**. This part contains information about the MTW Waivers the GRHC has selected to implement (Note: Activities are only listed; policy changes will be reflected in their respective chapters).

## **PART I: ASSET BUILDING PROGRAM**

### **1-I.A. Opt-Out Savings Account Option Selected:**

The GRHC selected to implement Option C – PHA Designed Asset Building Option as stipulated in PIH Notice 2022-11 Section 3.

### **1-I.B. Aim to Save Program**

The GRHC - designed asset building initiative will lead to strengthened household stability through savings, increased credit worthiness, and positive role modeling for our youth who will also be eligible to participate in the initiative. The GRHC will provide funds to HCV assisted households with the goal of increasing savings for our program participants and believe simply opening a savings account, depositing funds, and interacting with a financial institution will lead to greater financial stability when life altering events occur (paying rent vs. paying car) and opportunities to increasing credit worthiness. The GRHC will also use lessons learned from our successful FSS and homeownership programs to guide successful activities of the Asset Building program.

### **1-I.C. Selection Criteria**

- The GRHC will select up to 40 assisted families to participate in the program.
- Program Participants will be selected from the following programs:
  - Housing Choice Voucher (HCV) Program
  - Project Based Voucher (PBV) Program
- The GRHC will identify households that have youth between the ages of 13 and 18.
- Notification will be provided to all eligible families and an application will be provided.
  - No contract of participation will be required to participate in the Aim to Save program, however, an acknowledgement of participation will be provided for signature.
  - Households do not need to be participating in GRHC's FSS program to participate in this savings program.
  - Participants may opt out of this activity at any time.
- The GRHC will randomize the selection of eligible families that have submitted an application.
- Each participant must agree to open a savings account with a partnering financial institution and will be offered educational opportunities around banking, saving and financial management.

### **1-I.D. Program Operation**

- Each participating head of household will receive a monthly deposit of \$50.00.
  - The number of contributions is not tied to income and will be made whether or not there is a corresponding increase in the participant contribution.
- Youth of participating head of households, ages 13-18 are eligible to participate in the savings program (up to 3 per household) and will receive a monthly deposit of \$25.00.
- **Term:** Funds will be provided in the form of a savings account that will accrue for two (2) years or until the account reaches \$5,200.00.

- Head of household participants may deposit additional amounts that will be matched by the GRHC on an annual basis of up to \$1,000 per year for two (2) years.
- Youth participants may deposit additional amounts that will be matched by the GRHC on an annual basis of up to \$500 per year for two (2) years.
- Participants must let the funds accumulate in the account for at least one (1) year before they can access the funds unless the participant demonstrates an urgent need.

### **1-I.E. HUD Asset Building Opt-out Group**

The GRHC has partnered with the Department of Housing and Urban Development (HUD) to add an additional 50 families to study the effects of asset building initiatives have on assisted families. These families will be selected from all the GRHC's portfolio (including special voucher programs). Although the program will adhere to various aspects of the Aim to Save program, the following indicates the departure from the Aim to Save Program:

- Families will be selected randomly from the GRHC portfolio based on criteria established by HUD.
- A control group of 25 families will be selected randomly and will not have monthly deposits submitted by the GRHC.
- The GRHC will not match additional funds deposited by families into the savings accounts.
- The GRHC will only deposit funds into the Head of Household savings account.

## **PART II: MTW WAIVERS**

(Note: Activities are only listed; policy changes will be reflected in their respective chapters).

### **1.II.A. Waiver Source and Selection**

HUD has pre-approved more than 70 MTW Waivers permitting a range of activities in 17 categories. Those pre-approved MTW Waivers and MTW activities are provided in Appendix I of the MTW Operations Notice (Exhibit 20.1).

The GRHC can select new waivers, remove, and/or modify waiver activities annually during its annual plan submission in the MTW Supplemental Form, or amend during its fiscal year.

### **1.II.B. GRHC Selected Waivers**

Below are the MTW Waivers selected by the GRHC to implement (Note: this may change on an annual basis, and will be updated as such):

- 2. Payment Standards and Rent Reasonableness (See Admin Plan Chapter 17)
  - 2.d - Rent Reasonableness – Third Party Requirement
- 3. Reexaminations (See Admin Plan Chapter 11)
  - 3.a - Alternative Reexamination Schedule for Households (PH)
  - 3.b - Alternative Reexamination Schedule for Households (HCV)
  - 3.c - Self-Certification of Assets (PH)
  - 3.d - Self-Certification of Assets (HCV)
- 4. Landlord Leasing Incentives (See Admin Plan Chapter 13)
  - 4.a - Vacancy Loss (HCV – Tenant-Based Assistance)
  - 4.c - Other Landlord Incentives (HCV – Tenant-Based Assistance)
- 5. Housing Quality Standards (See Admin Plan Chapter 8)
  - 5.a - Pre-Qualifying Unit Inspections (HCV)
  - 5.c - Third-Party Requirement (HCV)
  - 5.d - Alternative Inspection Schedule (HCV)
- 9. Project-Based Voucher Program Flexibilities (See Admin Plan Chapter 17)
  - 9.a - Increase PBV Program Cap (HCV) Plan to Implement in the Submission Year
  - 9.b - Increase PBV Project Cap (HCV) Plan to Implement in the Submission Year
  - 9.c - Elimination of PBV Selection Process for PHA-owned Projects Without Improvement, Development, or Replacement (HCV)
  - 9.e. Alternative PBV Unit Types (Shared Housing and Manufactured Housing)
  - 9.g - Increase PBV Rent to Owner (HCV) Plan to Implement in the Submission Year
- 17. Local, Non-Traditional Activities
  - 17.a – Rental Subsidy Program