

Caribou Housing Agency

More than 300 people rely on the Caribou Housing Agency for rental assistance each month. That, by itself, defines our mission. Most of them are low- and moderate-income people, with children and often extended family in the home – a grandmother on Social Security or an unemployed uncle. Our job is to provide them safe, decent and sanitary housing conditions, and connect them to the educational and economic opportunities that will help them prosper.

The rental assistance that the Caribou Housing Agency (CHA) provides is the Housing Choice Voucher Program (aka Section 8). Funded by the U.S. Department of Housing and Urban Development (HUD), this program provides an estimated \$18 million in assistance payments to participating property owners each year.

Property Owners/Landlords

It takes a lot of partnership to make this program work and CHA is proud of its 64 Owners and Agents (Landlords) who participate in the HCV Program. In 2014, CHA paid approximately \$784,148 in Housing Assistance Payments (HAP) to owners/landlords of rental properties in the Caribou area.

Residence of Owners/Agents:

- Caribou: 44
- Bangor: 1
- Easton: 1
- Limestone: 6
- Minot: 1
- Presque Isle: 3
- Stockholm: 2
- Washburn: 1
- Outside of Maine: 5

Of the participating Owners/Landlords, CHA is assisting 167 units in Caribou and 20 Limestone.

Housing Choice Voucher: Waiting List

When vouchers are available, the CHA draws applications, by date & time of application, from the Waiting List. The eligibility determination process includes verification of family composition, income eligibility, and criminal background checks.

In 2014, CHA invited 257 applicants off the Waiting list, 112 responded, and 89 were issued vouchers to search for a rental unit on the open market. Of those vouchers issued, only 50 actually leased up. The average gross household income of those that leased up in 2014 is \$9,330 with a family size of 1.84.

Housing Choice Voucher: Program Participants

By the end of 2014, CHA administered 2,246 vouchers with a base of 2,316, an average of 187 per month; putting us at a 97% unit utilization rate.

Household Characteristics: On a monthly average, the CHA serves 360 people:

- Adults: 176
 - Disabled: 120 (33%)
 - Elderly: 33 (9%)
 - Not Disabled/Elderly: 165 (46%)
- Minors: 184
 - Disabled: 12 (3%)
 - Not Disabled: 20 (9%)

Income Sources: Of the 360 participants/ 187 Vouchers (All Family Members: Many families have multiple sources of income);

- Child Support 46%
- Employment 11%
- Food Stamps 46%
- Social Security (SS)/ Supplemental Social Security (SSI) 35%
- TANF 3%
- No Income .5%

Housing Choice Voucher: Family Self-Sufficiency

The lack of safe, decent, and affordable housing undermines quality education, public health, and economic growth. Affordable housing is a contributing factor to stabilizing families. Stable families are better equipped to take advantage of education opportunities. With opportunities for and access to advanced education and training, families increase their employability. Sustainable employment offers opportunities to attain self-sufficiency. Economic self-sufficiency leads to a better society and strengthens the “sense of community.”

The Family Self-Sufficiency (FSS) Program promotes self-sufficiency and asset development by providing supportive services to participant to increase their employability, to increase the number of employed participants, and to encourage increased savings through an escrow savings program.

FSS Escrow Graduations/Withdrawals/Forfeitures in 2014:

- Graduation: 2 for a total of \$7,585
- Withdrawals: 8 for a total of \$10,366
- Forfeitures: 3 for a total of \$ 2,094

Current FSS Data:

- Total FSS participants: 32
- Participants with an escrow savings account: 20
- Average monthly escrow savings deposit:
(participants with an escrow balance) \$ 165
- Average escrow savings account balance:
(participants with an escrow balance) \$1,289
- Highest escrow account savings balance: \$4,204

Housing Choice Voucher: Homeownership

Eligible participants have the option of purchasing home with their HCV assistance rather than renting.

- 7 vouchers were used to purchase homes since 2008.
- 0 vouchers are currently active.

Caribou Housing Agency Highlights for 2014

- Section Eight Management Assessment Program (SEMAP): Each year CHA undergoes an independent performance review by HUD. Fourteen separate indicators are assessed on a 100 point scale. This year (FY 2013) CHA scored 100% and was designed a “High Performer”. FY 2012 and 2010, CHA scored a 96%.
- The Housing Choice Voucher Program. CHA increased our occupancy rate in the HCV Program of 97%. In 2013, our occupancy rate was 93%.
- Family Self-Sufficiency: CHA was awarded the 2014 FSS Grant for FY 2015 in the amount of \$48,343. We are the only Agency in Aroostook County, Maine that has the FSS Grant.

Respectfully Submitted,
Lisa A. Plourde
Executive Director