Overview of the Creating Moves to Opportunity Program in Seattle and King County

a housing mobility program jointly run by

Seattle Housing Authority

King County Housing Authority
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Program Overview

The Seattle and King County Housing Authorities jointly developed and piloted a housing mobility program, Creating Moves to Opportunity (CMTO), to support new families receiving vouchers in accessing high-opportunity neighborhoods. They partnered with a local non-profit, InterimCDA, to provide services to a subset of families coming off of the waitlist.

The program aims to reduce barriers for families seeking to move to high-opportunity areas through three main supports: search assistance, landlord engagement, and short-term financial assistance. There were several elements to search assistance designed to address different families’ unique needs.

**The Creating Moves to Opportunity Program**

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All families were offered search assistance regardless of their interest in moving to opportunity neighborhoods, while financial assistance could only be used for units in opportunity neighborhoods. Landlord engagement was also focused on landlords with units in opportunity areas.

InterimCDA staff, called “Navigators” provide services in one of two areas: Family Navigators provide family-facing services particularly during the preparation and early search phases. These services are highly customized to meet families’ needs. Housing Navigators conduct all landlord-facing services, and support families in the late search and lease-up processes.

The following document details the CMTO program as designed for the Seattle and King County contexts. Additional details and examples of materials used are available on request.
CMTO for Families
Overview of CMTO Family Experience

Because of variations in the voucher issuance timeline at each PHA, the extent to which services were provided pre vs. post issuance varied by PHA.
Details of the Interventions

CMTO families services focus on four main components:

- **Opportunity Area Education:** Educating families on what opportunity areas are, providing information for families on amenities and resources in opportunity neighborhoods, and facilitating neighborhood tours.

- **Rental Application Coaching:** Preparing families to be tenants on the private rental market, including identifying barriers to renting, budgeting, and preparing materials needed for rental applications.

- **Housing Locator Services:** Supporting families during the housing search process, including helping them structure their housing search and providing referrals to units with landlords interested in leasing to CMTO families.

- **Short-Term Financial Assistance:** Providing flexible funds to help families overcome additional costs associated with moving to high opportunity neighborhoods.

Subsequent slides provide more detail on how each of these categories of assistance were operationalized by InterimCDA staff.
Opportunity Area Education Overview

GOAL: Increase families’ familiarity with and interest in opportunity areas, and identify priority areas for housing search

ACTIVITIES

- **Goal setting**: help family set goals for their housing search
- **Assess priorities and ingoing perceptions**: discuss family’s needs and priorities, including transportation, schools, etc.; determine family’s ingoing attitude towards housing search (level of open-mindedness to moving, specific neighborhoods of interest)
- **Introduce opportunity areas**: explain what an opportunity area is, and show where relevant opportunity areas are, highlighting those that might best fit the families’ needs
- **Tour neighborhoods**: visit neighborhoods firsthand highlighting amenities relevant to families’ needs
- **Continued opportunity area education**: additional support and information provided to families unsure about moving to opportunity neighborhoods throughout the program

TIMING

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MATERIALS & RESOURCES

- Vision and Goals worksheet
- Opportunity Area maps
- Neighborhood guides
- Neighborhood comparison guides
- Neighborhood tours
- CreatingMoves.org map tool
Rental Application Coaching Overview

**GOAL:** Increase families’ competitiveness for private market rental units

**ACTIVITIES**

- **Screen for rental barriers:** work with families to understand their barriers to renting (e.g. credit, criminal, eviction history) and provide resources to help family address issues and/or prepare explanation for applications
- **Create budgeting and savings plan:** help families plan for costs associated with moving, assess resources family has and potential needed financial assistance
- **Prepare rental portfolio:** coach families through preparing materials needed for rental applications, including references
- **Practice communicating with landlords:** discuss how to interact with landlords and role play as needed
- **Learn tenant responsibilities:** educate families on how to be a good tenant and landlord expectations from tenants

**MATERIALS & RESOURCES**

- Guide to building rental portfolio (materials needed for applications)
- Budget and spending plan worksheet
- “Building your rental portfolio” worksheet
- Rental resume template
- Rental references template
- Examples of rental applications and tenant screening processes
- Tenant screening worksheet (to identify barriers to renting)
- Credit and evictions reports

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GOAL: Support families’ housing search process to help them identify and apply for homes in opportunity areas

ACTIVITIES
- Create a housing search plan: families work to develop a plan for how they’re going to look for housing, including setting search goals, action steps and timelines
- Housing search workshop: during enhanced briefing at voucher issuance, Navigators present briefly on tips for conducting a successful housing search
- Refer housing listings: shortly after voucher issuance, Navigator refers at least three units available in the family’s search criteria
- Support housing search process: Navigators help arrange unit viewings, determine unit eligibility, and provide guidance on using online search tools
- Expedite leasing paperwork: Housing Navigators help family fill out PHA leasing packet and sign lease

TIMING

MATERIALS & RESOURCES
- Housing search plan template
- Housing search log
- Fair Housing flyers
- Needs vs. Wants worksheet
- Referral list developed by Housing Navigators
GOAL: Provide flexible funds during leasing process to reduce the financial burden of moving to an opportunity neighborhood

Maximum assistance per family: $3,500

ALLOWABLE EXPENSES
Fees paid for viable units in opportunity neighborhoods:
• Application fees, screening fees, administrative fees, holding fees
• Security deposits
• Other final barriers if family is under hardship and no other current community assistance is available: for example, pro-rated first month rent portion when they’ve already paid rent elsewhere.

NON-ALLOWABLE EXPENSES
• First or last month’s rent
• Housing arrears
• Utility arrears, unless under discretionary funds
• Moving costs
• Any item in “allowable expenses” for a unit not in an opportunity neighborhood

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MATERIALS & RESOURCES
• Budget and spending plan worksheet
• Client income verification
• Family financial assessment
• List of other programs with financial assistance
## Service Delivery Schedule

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| 1   | Overview of CMTO Services  
**Opportunity Area Education**: Set goals, assess priorities and ingoing perceptions, introduce opportunity areas  
**Rental Application Coaching**: Screen for rental barriers, create budget and savings plan, prepare rental portfolio | Overview of CMTO Services  
**Opportunity Area Education**: Set goals, assess priorities and ingoing perceptions, introduce opportunity areas  
**Rental Application Coaching**: Screen for rental barriers, create budget and savings plan |
| 2   | **VOUCHER ISSUANCE**  
**Housing Locator Services**: Housing Search workshop | **Rental Application Coaching**: Prepare rental portfolio, coaching on landlord communication, learn tenant responsibilities  
**Opportunity Area Education**: Tour opportunity areas, continued opportunity area education |
| 3   | **Rental Application Coaching**: Coaching on landlord communication, learn tenant responsibilities  
**Housing Locator Services**: Create housing search plan, connect with Housing Navigator  
**Opportunity Area Education**: Tour opportunity areas, continued opportunity area education | **Rental Application Coaching**: Prepare rental portfolio, coaching on landlord communication, learn tenant responsibilities (cont’d)  
**Opportunity Area Education**: Tour opportunity areas, continued opportunity area education |
| 4   | **Housing Locator Services**: Refer units, support housing search, expedite lease-up | **VOUCHER ISSUANCE**  
**Housing Locator Services**: Housing Search workshop |
| 5+  | **Housing Locator Services**: Refer units, support housing search, expedite lease-up | **Housing Locator Services**: Create housing search plan, connect with Housing Navigator, refer units, support housing search, expedite lease-up |
|     | **Post-Lease Up**: Check in after move in with family  
Provide connections to resources in new neighborhood as needed for up to two weeks | **Post-Lease Up**: Check in after move in with family  
Provide connections to resources in new neighborhood as needed for up to two weeks |

*Note*: this is a template for service delivery. The activities and order of delivery are tailored to the needs and interests of each family.
Overview of CMTO for Landlords

CMTO landlord engagement focuses on three main interventions, available only to landlords in designated opportunity areas:

- **Landlord outreach**: Housing Navigators conduct outreach to landlords to recruit them to rent to CMTO families.

- **Financial incentives**: Landlords in opportunity areas have access to mitigation funds that will cover damages to the unit beyond the security deposit after a family moves out, up to $2,000.

- **Expedited Lease Up**: Housing Navigators handle significant portions of the lease-up process to ensure fast processing time and minimize delays in leasing up due to PHA requirements.

Subsequent slides provide more detail on these programs were operationalized by InterimCDA staff.
Landlord Outreach Overview

**GOAL:** Increase the number of units available to families with vouchers in opportunity neighborhoods

**OUTREACH STRATEGIES**

- Reach out to **existing PHA landlord partners** to identify additional units
- Connect with corporate offices of **large property management companies** with properties in opportunity areas
- Meet with **small complex and private landlords** for individual recruitment meetings or phone calls
- Attend **Rental Association meetings** to present about CMTO and network with landlords
- Identify units through **online search tools** and contact landlords with affordable listings in opportunity neighborhoods
- Monitor **new tax-credit projects** opening and contact building managers.

**MATERIALS & RESOURCES**

- CMTO Landlord Flyer
- CMTO webpage for landlords

**CMTO Landlord Flyer**
Expedited Lease Up Overview

EXPEDITED LEASE UP PROCESS

3-5 business days

PHAs

InterimCDA

Family

Landlord

Family selects unit and is approved by landlord

Housing Navigator facilitates completing Request for Tenancy Approval (RFTA) and lease-up packet

Housing Navigator performs Rent Reasonableness and affordability check and completes HQS inspection

Landlord makes any unit improvements needed

Housing Navigator facilitates final lease-up paperwork and signing lease

PHA processes paperwork, issues initial HAP payment within 2 days

For KCHA, rent reasonableness and HQS inspection is conducted by PHA staff

To expedite the time from unit approval to lease-up, Housing Navigators administer several parts of the lease-up process (varies slightly by PHA):

• **Request for Tenancy Approval (RFTA):** Housing Navigators coordinate filling out the RFTA with the landlord and tenant, ensuring proper completion

• **Rent Reasonableness:** Housing Navigators ensure the unit is considered “rent reasonable” under PHA guidelines

• **Housing Quality Inspection:** Housing Navigators are trained to perform HQS inspections to determine if unit meets standards or requires improvements

The PHAs also implemented processes to expedite the processing of CMTO families’ RFTAs and issue first HAP payments to landlords once final paperwork is received.
Contacts

For more information about the CMTO program or examples of worksheets and materials used with families, please contact:

– Jodi Speer, Seattle Housing Authority: Jodell.Speer@seattlehousing.org
– Sarah Oppenheimer, King County Housing Authority: SarahO@kcha.org

If you are interested in implementing a housing mobility program in your jurisdiction, Opportunity Insights is looking for new partners.

Please contact cmto@opportunityinsights.org to connect with our policy team working on housing mobility.