

Monadnock Area Transitional Shelter

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Abstract

The project created a transitional shelter for the homeless community in the Monadnock Region, housing up to eight residents at any given time. The length of stay varied from 2-6 months, resulting in 16-48 residents per year. Working with Monadnock Area Transitional Shelter (MATS), residents established a savings account to move along the housing continuum, with the eventual goal of ending with home ownership. Additionally, they received educational assistance, job training and placement services, food assistance programs, and enrollment in home-ownership programs. Once financially stabilized, residents moved from transitional housing to affordable rental housing, with the aim of eventual home ownership.

Southwestern Community Services (SCS), in conjunction with the Monadnock Area Housing Coalition, has programs for homeless individuals in nearby Cheshire County. MATS partnered with these organizations, creating a set of support mechanisms and financial growth opportunities for residents. As a result, eligible residents had access to IDA programs (3:1 ratio), a rental guarantee program, a housing security guarantee program, and prevention/intervention programs to prevent future homelessness. Also, MATS provided comprehensive case management, including guidance and support to residents and their families. If eligible, residents received energy and food assistance. Job training and employment services were coordinated with the state of NH. Results were measured by the number of residents sheltered, employment secured and retained, average savings accumulated, and changes in resident's income.

Executive Summary:

The project created a transitional housing complex for the homeless of the Monadnock Region. Located in Peterborough NH, the population and geographical center of the region, a 2 unit duplex was purchased and then renovated, able to house 16 to 48 individuals per year depending on family size and length of stay.

The target community was typically newly homeless single mothers with children. There were however additional single individuals who also participated in the program. The primary catalysts preceding their application to MATS were economic in nature, e.g. expenses outweighing the cost of living, but there were also a significant number of applicants escaping domestic violence.

Primary goals:

- Create transitional housing opportunities for the homeless in the Monadnock Region.
- Increase income, decrease expenses, and encourage asset accumulation for MATS residents.
- Mitigate the economic and social consequences that accompany removal from one's community due to homelessness.
- Partner with other agencies to create a network of services including job training and placement, education services, financial literacy, food assistance programs, and enrollment in home-ownership programs.
- Stabilize the financial condition of residents in the transitional housing.
- Prepare residents to move along the continuum of housing towards home-ownership.

Key Milestones:

- Identify and purchase a building for transitional housing.
- House 16-48 homeless people over 18 months—exact number dependent on family size and average length of stay. 6 of these months will be project development time.
- Work with partner agencies to create a formal service network that leverages existing community institutions and resources.
- Assist residents in obtaining employment and enrolling in assistance programs.
- Establish MIS for tracking project indicators.
- Ensure a sustainable source of revenue for MATS operations by leveraging private donations, foundation funding, and possibly governmental funds.
- Increase awareness of community members regarding the growing homeless situation.

Many of these goals were successfully met. MATS was able to raise over \$100,000 dollars from foundations and individuals to use as a down payment on a duplex. The remaining funds were borrowed from Lake Sunapee Bank at subsidized rates. The renovations were completed with the assistance of many donated materials and labor from local businesses and contractors. Additionally, the MATS board of directors invested many hours of labor to personally renovate the property.

Residents began staying in the units during December, 2006 with seven people staying to date. While it took longer than anticipated to raise the funds to purchase the property, it is now fully operational and ready to house the expected number of individuals over the coming years.

MATS successfully partnered with other non-profit organizations and is now able to offer a 3:1 matching IDA program as well as various assistance and employment programs through the State of NH.

An MIS system was successfully created to track results and demonstrate performance both to funding partners and the board of directors. This consisted of a new intake and assessment procedure for applicants as well as the creation of a database to track evaluation indicators for residents. The intake assessment form is attached as Exhibit E.

There are however many goals still remaining. For example, the efforts to inform the larger community of the growing homelessness situation were unsuccessful. Outreach and advocacy efforts were not completed due to time constraints, but are still desired by the MATS organization. These efforts will include speaking at public events, hosting a “homeless awareness day” at local schools, and increasing our media exposure. Also there remains to be completed a successful “meeting of the minds” between the various local towns’ welfare offices.

While MATS is highly appreciated in some communities for its efforts, in other neighboring towns it is scorned as “a magnet for low income people.” This is the perception in the shelter’s physical location in Peterborough. Relations with the town administration are very difficult and rebuilding that relationship is an ongoing concern for the organization.

Also to be completed is a thorough assessment of the effect of MATS’ efforts to reduce homelessness. Preliminary data as will be shown below. Anecdotal feedback is positive from guests leaving the housing, but not enough data is available to verify these conclusions. However, with the recent MIS systems in place gathering this data is only a matter of time.

Unfortunately, as the literature review below will indicate, questions abound about the true efficacy of transitional housing in reducing homelessness. While the immediate effects of providing housing are of great value to residents, it is recommended that the organization devote substantial additional resources towards advocating for more affordable housing development. The information below shows homelessness to increasingly be the result of macroeconomic factors including the rising cost of housing, under-employment, and the lack of intergenerational asset transfer. To truly fulfill their mission of helping end homelessness, non-profit service providers must also become advocates for systemic solutions beyond temporary service provision.

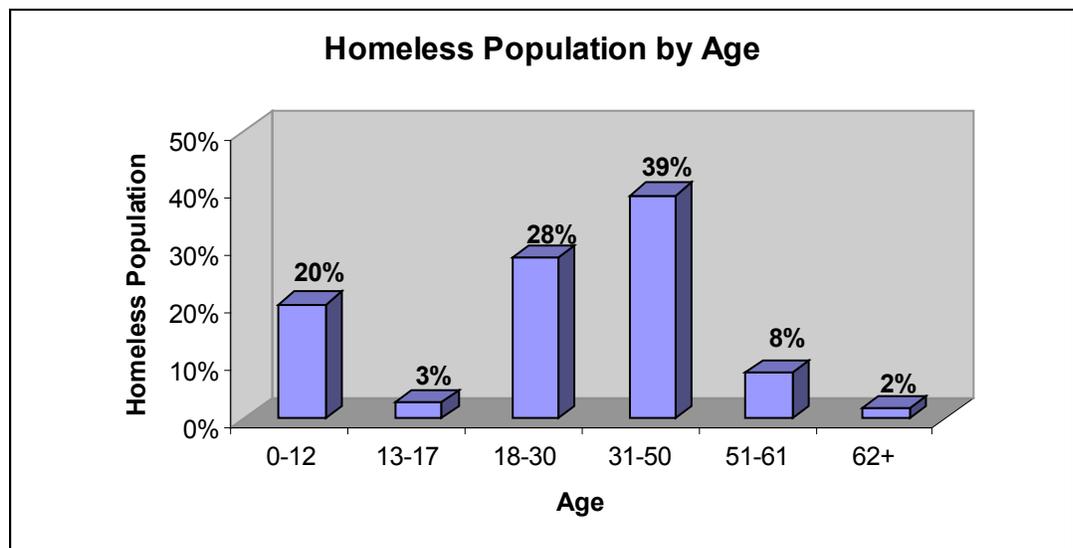
I. Community Needs Assessment

Homelessness is on the rise in New Hampshire. This is surprising to many in the state, especially those who live in rural areas. Since New Hampshire has few urban centers, and they are of a moderate size, homelessness is not centralized to one particular area nor is it particularly visible. However, it is becoming increasingly more prevalent.

The growing need for homelessness services has been well documented by several community needs assessments. A CNA conducted by the Monadnock United Way found that 10 of the 11 agencies in the Monadnock Region offering services to the homeless report that they cannot adequately address their population's needs. Additionally, 10 of the 11 agencies offering temporary housing to the homeless report that they cannot house the number of people who need it (Monadnock United Way, Community Assessment 2003, p. 46).

According to the 2003 ESHCC report 6,553 people were sheltered by state-run agencies in 2003. However, there were 13,529 turnaways due to lack of space. These numbers only include agencies receiving state funds, and most likely underestimate the size of the problem. (ESHCC Report, 2003, p. 10)

Age-wise, the homeless population breaks down as follows:



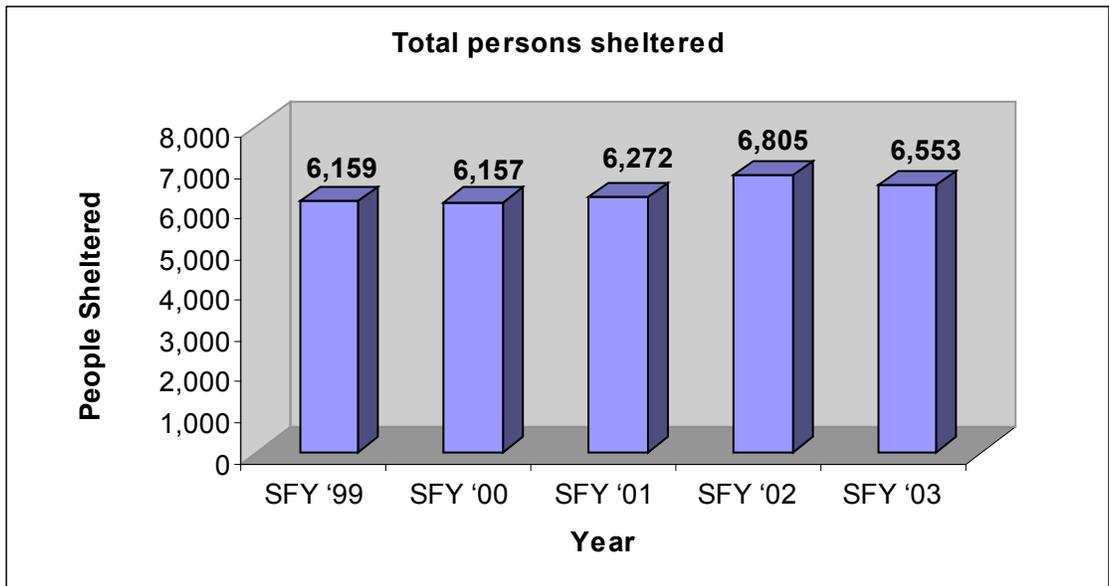
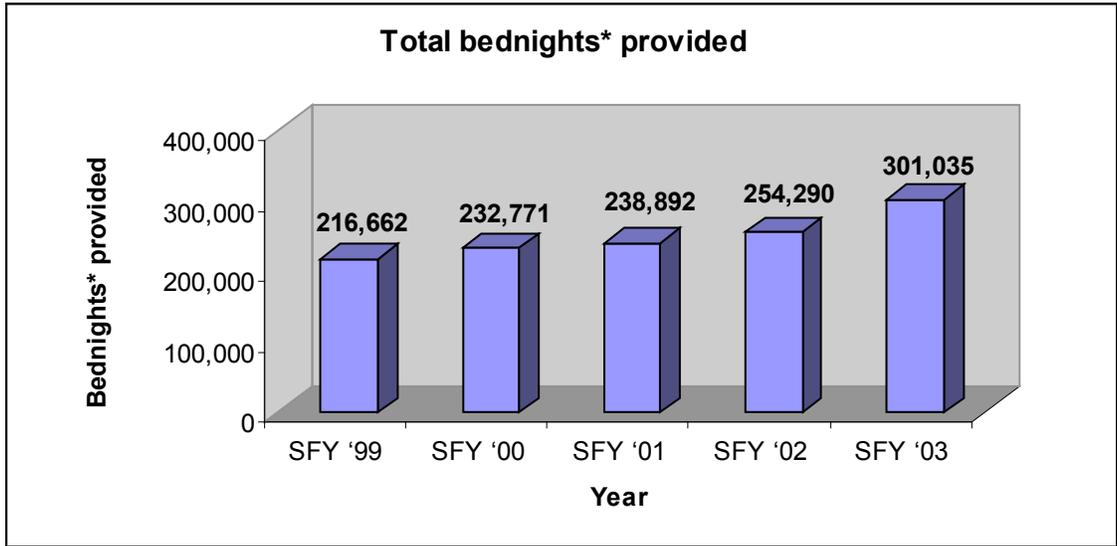
(ESHCC Report, 2003, p. 9)

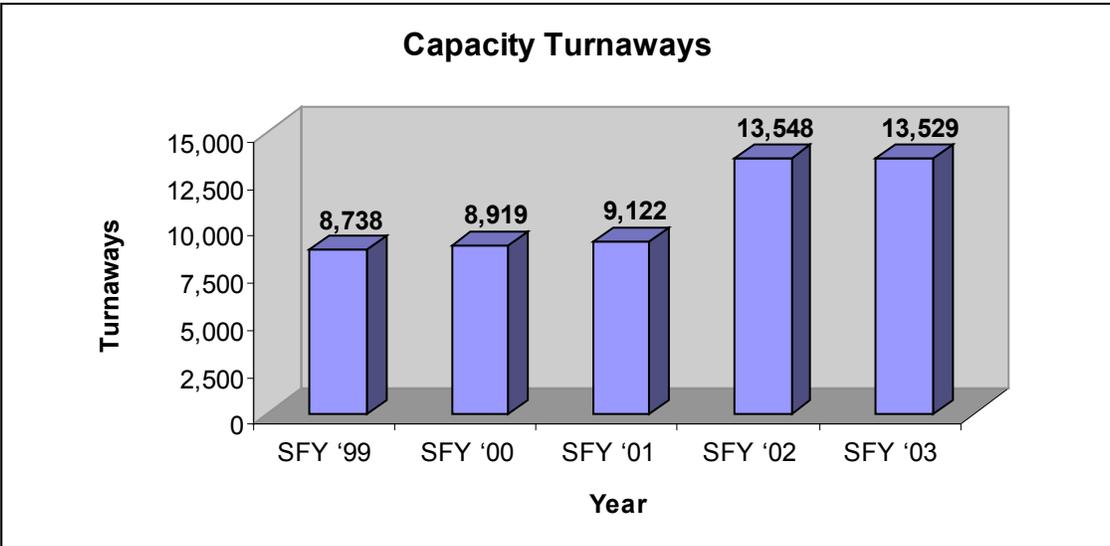
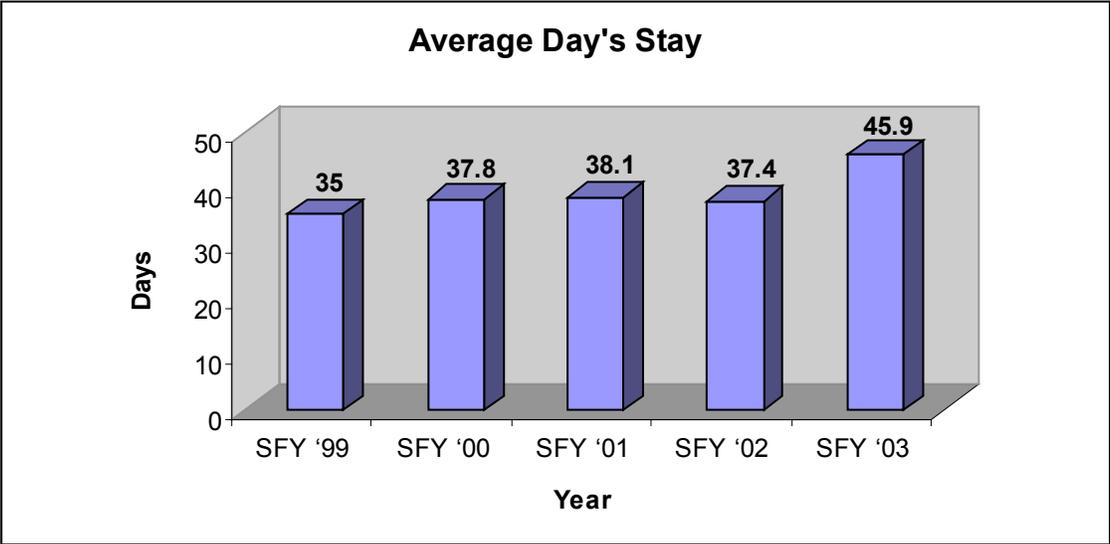
As you can see, the homeless population is mostly middle-aged, but with a full 20% being children under 12. Many of the homeless in New Hampshire are families and children. There has been a 34.4% increase in the number of children reporting as homeless from 2001 to 2002. (ESHCC Report, 2003, p. 9)

Furthermore, the inability of shelters and state agencies to locate affordable housing for their residents contributes greatly to the length of stay for sheltered clients. As a result, the average length of stay in shelters has increased over the past years, further compounding the shelter and transitional housing's capacity problems. (ESHCC Report,

2003, p. 10) When the average stay increases, shelters are able to serve fewer clients throughout the year. So although the number of bednights provided is rapidly increasing, the total number of people sheltered is not.

A series of charts derived from the 2003 ESHCC report illustrates the escalation well:





*One bednight equals one person sheltered for one night

Many of these people are newly homeless. In 2002 1,967 people sought assistance from the state-funded shelters for the first time. This number rose to 2,701 people in 2003. 6,614 people have asked for shelter for the first time over the past three years, indicating that the homelessness problem is not confined to a permanent segment of the population, but is in fact growing over time. (ESHCC Report, 2003, p. 16)

Homelessness in New Hampshire is increasingly caused by economic factors—especially the lack of affordable housing. The 2003 Emergency Shelter and Homeless Coordination Commission Annual Report listed the primary causes of homelessness in 2001 as:

1. Domestic violence
2. Eviction
3. Previously living with others
4. Unaffordable housing
5. Mental health

However, 2003 data shows the primary causes of homelessness as:

1. Eviction
2. Previously living with others
3. Unaffordable housing
4. Domestic violence
5. Lack of a job. (ESHCC Report, 2003, p. 10)

The top three reasons listed in 2003 all relate to an inability to afford the cost of housing.

Housing is extremely expensive in NH. The median cost of a mortgage is \$1,226 per month, compared to \$1,088 in the US. While the median household income in New Hampshire is actually above the average for the US, \$49,467 vs. \$41,994, this only serves to mask the underlying problem. (US Census, 2000, <http://www.swrpc.org/data/>)

When examining those that fall into the moderate or low-income categories, we can see that Hillsborough County in particular is heavily burdened by the cost of housing, with 52.8% having a housing burden (>30% of income spent on housing). This problem is so severe that Hillsborough County ranks at the 89.5th percentile of the proportion of moderate and low-income people with a housing burden when compared to the rest of the United States. (US Census, 2000, <http://www.dataplace.org/>)

Also, there has been a rapid rise in NH's population, growing 70% since 1970, compared to 38.4% for the US as a whole. This is contributing to an extremely low owner-occupied vacancy rate, 0.5% in Hillsborough County and 1% in NH, compared to 1.7% in the US. Also, the rental vacancy rate is very low, 2.5% in Hillsborough County and 3.5% in NH, compared to 6.8% for the US. This drives the cost of housing even higher. (US Census, 2000, <http://www.swrpc.org/data/>)

In Hillsborough County 25.1% of single mother households with children under 18 live in poverty, and 44.9% of single mother households with children under 5 live in poverty (US Census, 2000, <http://www.swrpc.org/data/>).

For those low-income earners who are not lucky enough to already have owned a home (therefore benefiting from the rise in values if they can keep pace with the increasing property tax liability), affordable housing is usually a fantasy. As a result, homelessness in NH is becoming increasingly common, especially for families.

II. Problem Identification

1. Problem statement:

As the figures above clearly indicate, there are a growing number of homeless people in New Hampshire. With the capacity of shelters and transitional housing falling far short of what is needed, thousands of people each night are turned away and left with no alternatives. While specific homelessness statistics for the Monadnock Region are not available, MATS turned down over 90 applications in the 2005 alone due to capacity constraints.

The problem is two-fold. One, the immediate effects of homelessness are severe, especially when there is no locally-based resource to turn to. Relocation to a shelter in another part of the state puts employment at risk, forces children to leave school, and severs social ties. The homeless are effectively removed from their community.

Secondly, even with shelter our target community does not have adequate income to afford the rising cost of housing. As the CNA's have clearly shown, economic factors are driving up housing costs and unless incomes rise to match, increased homelessness will result.

The project has attempted to address the above two areas. If these problems are not solved, the target community will face harsh consequences.

The rising cost of housing hits hardest the most vulnerable members of the community, who often already live in precarious financial situations. Thus we see a disproportionate representation of those with mental illnesses or substance abuse problems living without a home, further complicating the needs of the homeless community (Shinn & Gillespie, 1994).

Additionally, the homeless tend to have poor access to health care, and the complexity of their health problems compounds with the length of homelessness (Mizrahi, 1991). There is a higher crime rate among the homeless, which is found to be precipitated more by their current situation than by individual characteristics (McCarthy, 1991). Also, homelessness has a damaging psychological effect on children, leading to lower self-concepts and higher rates of deviant behavior, implying negative consequences as they move into adulthood (DiBiase, 1995).

This problem affects not only the homeless individuals themselves, but also the communities they live in. Being unable to provide for themselves, many homeless need resources from the government, and thusly the taxpayers. Schools are affected when children suddenly leave or arrive, as is the fabric of the community when families suddenly disappear. Plus, employers suffer when their employees are forced to leave and find a shelter in another part of the state.

Monadnock Area Transitional Shelter (MATS) recognizes the critical need of the homeless population, and provides transitional housing to homeless families and individuals in the Monadnock Region of New Hampshire. Also, MATS enables residents to reestablish financial stability and community integration.

2. Project target community:

This project targeted the homeless population in the Monadnock Region of New Hampshire, primarily oriented towards families with children.

3. Project goal(s) in CED terms:

- Create transitional housing opportunities for the homeless in the Monadnock Region.
- Increase income, decrease expenses, and encourage asset accumulation for MATS residents.
- Mitigate the economic and social consequences that accompany removal from one's community due to homelessness.
- Partner with other agencies to create a network of services including job training and placement, education services, financial literacy, food assistance programs, and enrollment in home-ownership programs.
- Stabilize the financial condition of residents in the transitional housing.
- Prepare residents to move along the continuum of housing towards home-ownership.

4. Stakeholders:

The project involved a large number of stakeholders from the organization itself, to the local town governments, the community at large, the school system, the residents, and the organization's partner entities. For a full explanation of the interrelated stakeholder involvement, see Appendix D.

5. Project objectives:

Below are the main objectives that needed to be met in order to meet the project goals.

- Identify and purchase a building for transitional housing.
- House 16-48 homeless people over the next 18 months—exact number dependent on family size and average length of stay. 6 of these months will be project development time.
- Work with partner agencies to create a formal service network that leverages existing community institutions and resources.
- Assist residents in obtaining employment and enrolling in assistance programs.
- Establish MIS for tracking project indicators.
- Ensure a sustainable source of revenue for MATS operations by leveraging private donations, foundation funding, and possibly governmental funds.
- Increase awareness of community members regarding the growing homeless situation.

MATS accumulated slightly over \$100,000 from foundations and individuals to make a down deposit on the property as well as pay for renovations. These funds were raised through a variety of techniques employed by the board of directors including direct mail campaigns, personal solicitation, board contributions, and hosting a musical event and reception. Additional funds were borrowed from Lank Sunapee Bank at subsidized rates.

The extra fundraising efforts have both expanded and solidified our donor base, which will likely result in additional future revenue. Also, new relationships have been formed with foundations potentially providing new revenue streams for the organization's future efforts.

With an active board and volunteer base, MATS was fully able to provide the necessary labor to implement new initiatives and design programs to meet resident needs. Not only was the property renovated, but the MATS program itself was significantly revamped. With a case manager on staff, residents received support and guidance through the entire process.

III. Project Design

Review of the Literature:

In order to ascertain “best practices” associated with transitional housing, interviews were conducted with Chris Sterndale, Director of The Crossroads House in Portsmouth, NH. The model used by the Crossroads House is an award winning example of transitional housing.

Operating both an emergency shelter and transitional housing, The Crossroads House is a larger organization, sheltering over 600 people per year (Crossroads House, 2006).

Administrators at The Crossroads House also recognize the link between the rising cost of housing and homelessness. Taking referrals from their own emergency shelter, they attempt to break the cycle of homelessness by entering families into their transitional program.

In order to ensure MATS is using best practices in its efforts, Chris shared what his organization found works well, and what doesn't. The primary focus in their transitional program is increasing income. This can be done through job training and placement, or in the case of disability, through government provided funds. This income is first used to clear up the resident's past landlord debt, which is a barrier to obtaining one's own apartment or being accepted into public housing (Sterndale, 2006).

From there, 30% of resident income is charged as “rent”, but is often returned to residents to help with security deposits once they move into their own housing. The Crossroads House feels this is very important, because residents will be paying that amount as a minimum once they leave the program. As they receive budgeting assistance, residents plan on 30% of their income going towards housing on a regular basis, preparing them for the future.

Resisting the urge to provide all services for all people, The Crossroads House relies heavily on referrals to other agencies. These include links to employment training, transportation assistance, child care, and public housing authorities. Having a strong partnership network is key to their success (Sterndale, 2006).

The average length of stay is 3 to 14 months, and varies on the nature of each resident's situation. Also affecting the length of stay is the availability of public housing. With less housing available, they find the average length of stay is increasing.

Another key component of their program's success is highly competent case managers. As the link between residents, The Crossroads House, and partner agencies, the case manager plays a vital role. Not only needing compassion, they also need familiarity with government programs, and the ability to work within complex rules and regulations (Sterndale, 2006).

Their biggest mistake as an organization was trying to conduct on-site vocational training. Having received funds for that purpose, the staff attempted to train residents in order to provide new employable skills. However, the staff itself was not skilled enough to conduct useful training, and the job training provided wasn't in an in-demand field. To truly be successful with job training and placement, partnerships must be forged with prospective employers. Effective training will take place via that employer, or through educational institutions. Also, to obtain a job that produces enough income to survive, job training must be fairly advanced, and be conducted with the local economic reality in mind. This is one of the more difficult challenges faced (Sterndale, 2006).

Measuring success is also difficult. Residents are often difficult to track after leaving the program. As a result the primary indicator used is whether or not the resident returns to another emergency shelter or transitional program (Sterndale, 2006). The Crossroads House is attempting to improve this area of its operations.

Other studies have demonstrated the lack of knowledge surrounding the efficacy of transitional housing. While removing the barriers to self-sufficiency is paramount as noted by Sterndale, post transitional housing stability is ultimately achieved only if income levels increase to meet the costs of living. Unfortunately some studies indicate subsidized housing assistance may have a *negative* effect on participation in work programs and also ultimately in income (Riccio, 2007). These effects may occur because the incentive of housing assistance may outweigh the incentive of additional wages earned through additional employment. Riccio recommends providing self-sufficiency services while tying rental assistance directly to work program participation to prevent this negative divergence.

Other studies also indicate the tenuous link between participation in transitional housing and any resulting effect on homelessness rates. These studies postulate that the driving forces behind homelessness are macroeconomic in nature and include the escalating cost of housing and dwindling economic opportunities among certain demographics (Barrows & Rodriguez, 2004). Shinn and Gillespie (1994) compare homelessness to a game of musical chairs "where the players are low-income individuals and the chairs are the units they can afford." While homelessness services such as transitional housing may affect who gets a seat, it does not increase the number of chairs in the game. The true culprit is the lack of supply in affordable housing and the escalating costs that result. Implied in their study is that transitional housing models, regardless of execution, may have no net effect on homelessness. Instead it may only prepare participants to more effectively compete against other society members for a scarce resource.

To prepare a target community to more effectively compete for these scarce housing opportunities requires intervention in a wide range of areas, especially concentrating on increased savings, reliable transportation, strong social ties and support networks, and adequate income (Shlay, A. Rossi, P., 1992). Shinn and Weitzmann (1994) argue that dwindling housing subsidies have also contributed to homelessness across the

country, and that the lack of economic means to meet the increased costs of living is the impetus behind this change.

These studies reinforce the information reflected in the CNA's regarding the Monadnock Region. As demonstrated in the community analysis, the costs of housing have skyrocketed. Homelessness has risen directly with it, striking the most vulnerable elements of the population first. Real life practice demonstrates that not only is shelter needed to address immediate physical needs, but barriers to employment must be resolved to enact lasting change for participants. Furthermore, the supply of affordable housing must be greatly increased for program participants to have a realistic chance of self-sufficiency regardless of successful program participation.

1. Program:

The community needs analysis clearly indicates a growing disparity between income and the cost of housing. This creates the greatest problems for low-income residents in the community, as they are most vulnerable to financial disruptions. Depending on the severity of the disruption, the expenses borne by the household, and their level of income, homelessness is increasingly the outcome.

Increasing income, decreasing expenses, and encouraging the accumulation of assets is critical to stabilizing the lives of these families and the communities they live in. The MATS program aims to increase employment opportunities, provide temporary housing, and assist residents to accumulate savings used to stabilize their housing situation.

MATS received referrals from its partner agencies, especially The River Center, Monadnock Family Services, and local town welfare officers. Once a referral was received the applicant is interviewed by the case manager and a member of the board who also conducts the necessary background and safety checks.

Working with MATS, residents establish a savings account and begin to make deposits. They are strongly encouraged to save 30% of their income. This account is monitored by the case manager, who provides basic financial literacy training and assistance with budgeting. Small loans for unforeseen expenses are available to residents when necessary.

MATS has access to local auto mechanics and child care providers who provide these needed services at reduced rates to enable maximum savings for residents.

Additionally, residents receive educational assistance, job training and placement services, food assistance programs, and enrollment in home-ownership programs. Once financially stabilized, residents move from transitional housing to affordable rental housing with the ultimate aim of homeownership.

Southwestern Community Services (SCS), in conjunction with the Monadnock Area Housing Coalition, has programs for homeless individuals in nearby Cheshire County. MATS partnered with these organizations, linking residents to a set of

support mechanisms and financial growth opportunities. As a result, eligible residents have access to IDA programs (3:1 ratio), a rental guarantee program, a housing security guarantee program, and prevention/intervention programs to prevent future homelessness.

Also, MATS provides comprehensive case management, providing guidance and support to residents and their families. If eligible, residents receive energy and food assistance. Job training and employment services are coordinated with the state of NH.

2. Participants:

The building is able to house eight people at any given time. Currently, the typical stay of residents with MATS is 2-6 months. As a result, this project is able to house 16-48 homeless individuals per year. The total number of residents per year will vary with family size and the average length of stay.

Residents are from the Monadnock Region, and applications are received both directly by MATS, and as referrals from other agencies such as The River Center, Monadnock Family Services, Southwestern Community Services, and local town welfare officers.

3. Community role:

MATS depends on the input of its residents to shape the programs offered. Each hosted family works with the case manager to determine the unique obstacles and challenges they face. A plan is created in partnership with each family that takes into account their particular situation. With the goal of stronger employment and eventual home-ownership in mind, the case manager guides the residents to the appropriate programs, and reports to the board when MATS is unable to meet resident needs. MATS feels very strongly that its mission is to help residents arrive where the residents themselves would like to be, not where individual board members feel is suitable. That is the only way to empower the residents, and in turn, the community.

There are other community institutions that are very supportive of MATS. For example, food banks and community suppers are readily used by those who need them. Also, local papers allowed MATS to publish a monthly article about the organization and how they are trying to help the homeless community. The papers are very supportive of MATS and have been invaluable in building public awareness of the issue. Local businesses supported the organization through in-kind donations and assistance with funding drives.

The local school system has also expressed interest in becoming involved, recently hosting a “homeless awareness day” at the high school. While this did not involve MATS directly, school officials have expressed a desire to have it do so in the future.

However, most of the community is unaware of the extent of the homeless situation. One element of this project is to raise awareness of the issue, and mobilize the community in support of its homeless members.

There is a contentious relationship between the town where the shelter resides, Peterborough, and the MATS organization. Unfortunately the town's administration feels that MATS is a "magnet for low-income people" and they are unhappy with our presence. Although we have explained to them that we are providing services that they would, by law, have to provide themselves and therefore are saving them money, they are still displeased. They worry that residents from surrounding towns are going to come to the MATS program and then decide to stay in Peterborough and drain the town's welfare budget. Although the data shows most of the residents are originally from Peterborough anyhow, and residents from surrounding communities almost always return to those communities, the town is still quite upset. This relationship is ongoing and improving it is a major focus of the organization.

For further information and a complete list of stakeholders, see the stakeholder analysis chart in Appendix D.

4. Host organization:

Monadnock Area Transitional Shelter is the organization that owns and operates the transitional housing units. They are a registered non-profit with 13 board members, employing one part-time case manager.

They have existed for 15 years, but on a very small scale. Renting only two two-bedroom units, the number of people they can assist has been severely constrained. With only the small rental units, families larger than four could not be housed by the MATS program. Also, paying the rental fees has been draining MATS' financial resources with no return.

MATS identified expansion as a primary strategic goal, as well as formalizing the program assistance they will provide to community members. The organization deemed it wise to follow its own advice regarding asset accumulation and purchase its own building, a financially prudent decision since the organization will build equity instead of losing it to rental fees.

As a small organization, partnerships are key to success. Leveraging existing community resources and institutions ensures efforts have maximum impact. Through a referral system and informal networking, MATS partnered with the following agencies and institutions to provide services for our residents:

Education/Employment:

- Community Network Team (CNT)
- University of New Hampshire (UNH)
- Dept. Employment Security (DES)
- NH Vocational Rehabilitation (NHVR)

Financial Assistance:

- Southern New Hampshire Services (SNHS)
- Southwestern Community Services (SCS)
- Dept. Health & Human Services (DHHS)
- Good News Garage (GNG)

- Salvation Army
- Consumer's Credit Counseling Services

Family Services:

- Home Healthcare & Community Services (HCS)
- Monadnock Family Services (MFS)
- Monadnock Developmental Services (MDS)
- The Family Center (TFC)
- Monadnock Coalition for Violence Prevention (MCVP)
- Peterborough Elementary School
- Con-Val High School
- South Meadow Middle School
- Monadnock Community Hospital

Homeless Shelters:

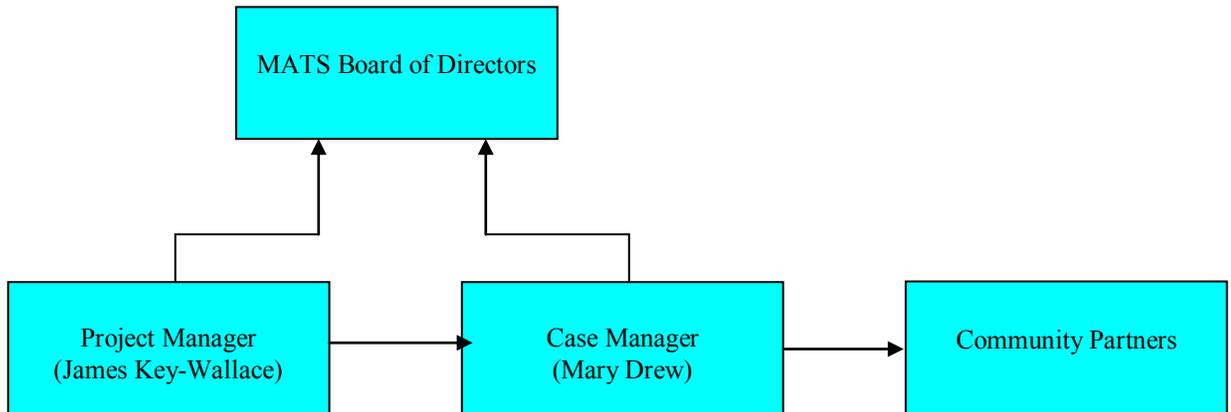
- The Way Home
- New Horizons
- In From The Cold
- Keene Men's Shelter
- Keene Family Shelter

Food Banks / Community Suppers:

- St. Peter's Church
- St. Vincent's DePaul
- Monadnock Area Coalition
- Monadnock Area Food Banks
- Union Congregational Church
- Episcopal Church
- Dublin Community Church

As the manager of this project, the author's role was to handle all details of obtaining the new property, from selecting the property, to obtaining financing, to monitoring the project's results. Plus, the author worked with the case manager to expand and formalize the network of services available to our residents. Lastly, the author was responsible for working with the MATS finances and facilities committee to ensure adequate funds are available for the project.

Organization Chart:



5. Method:

The existing framework within MATS was followed, but also enhanced. The case manager was the liaison between residents and the board. She was responsible for identifying appropriate programs for residents, assisting them with program applications, establishing their savings accounts, and monitoring their well being. Additionally, she worked with our community partners to provide access to a large network of services for MATS residents. This project helped formalize and expand the scope of programs, but the case manager still oversees program administration.

The following programs were available to residents:

Administered directly by MATS:

- Savings account established.
- Links to affordable rental housing.
- Enrollment in home-ownership programs.
- Education assistance (To date: GED, nursing licenses, vocational schooling).

Administered by NH State through partnership with MATS:

- Job training and placement services.
- Food assistance programs.
- Energy bill assistance.

Administered by partner agencies through partnership with MATS:

- IDA programs (3:1 ratio).
- Rental guarantee program.
- Housing security guarantee program.
- Prevention/intervention programs to prevent future homelessness.

6. **Products & outputs:**

Outputs for 16-48 residents:

- Residents will no longer be homeless
- Savings account established for each adult
- Enrollment in home-ownership programs for each adult
- Minimum of GED obtained for each resident over 18
- Employment obtained and retained for each adult resident
- Links to programs to prevent future homelessness

Outcomes for community:

- Increased employment rate
- Greater family stability
- Less dependence on public assistance
- Increase in marketable skills among community members

Organizational Assets:

- MATS-owned housing for 16-48 homeless people per year
- Increased income from donor base
- Strategic plan to guide future development
- Full-time case manager
- More volunteers for MATS activities

IV. Project Implementation

Original Implementation Plan:

1. Objectives:

- Identify and purchase a building for transitional housing.
- House 16-48 homeless people over the next 18 months—exact number dependent on family size and average length of stay.
- Work with partner agencies to create a formal service network that leverages existing community institutions and resources.
- Assist residents in obtaining employment and enrolling in assistance programs.
- Establish MIS for tracking project indicators.
- Ensure a sustainable source of revenue for MATS operations by leveraging private donations, foundation funding, and possibly governmental funds.
- Increase awareness of community members regarding the growing homeless situation.

2. Original Timeline:

November 2005

- Identify potential properties for transitional housing
- Select property
- Conduct housing inspection

December 2005

- Secure board approval of purchase
- Conduct direct mail campaign to raise funds
- Contact New Hampshire Community Loan Fund (NHCLF) for possible source of funds

January 2006

- Create operating budget for property
- Compile information for NHCLF application

February 2006

- Meet with town government to obtain property tax exemption
- Obtain letters of support from community institutions

March 2006

- Meet with local businesses to obtain in-kind donations
- Contract for environmental site assessment

April 2006

- ❑ Begin literature review to identify best practices
- ❑ Create fund raising plan for the next 3-5 years
- ❑ Complete environmental site assessment
- ❑ Establish MIS for tracking project indicators
- ❑ Discuss current partnership with SCS and other agencies

May 2006

- ❑ Make appointments with local banks to secure mortgage
- ❑ Finalize financing with NHCLF and local banks
- ❑ Review and revise supplemental funding plan with town governments
- ❑ Community outreach activities begin—exact nature unknown at this stage.
- ❑ Current tenants leave building at end of the month

June 2006

- ❑ Finalize purchase of property
- ❑ First residents move into building
- ❑ Complete literature review
- ❑ Pilot information tracking systems, revise as necessary
- ❑ Hold summit with town officials, outline MATS agenda and program
- ❑ Fund-raising effort with local businesses (specifically the grocery store and dept. store)
- ❑ Monitor successes/failures of MATS program to meet resident needs.
- ❑ Establish formal referral system between MATS and SCS programs
- ❑ Establish formal referral system between MATS and other agency programs

July 2006

- ❑ Direct mail effort to raise funds
- ❑ Revise programmatic strategy to assist residents, leveraging existing partnerships and other community resources.

August 2006

- ❑ Finalized and documented network of services for MATS residents to better return to permanent self-sufficiency and the potential of home ownership.

September 2006

- ❑ Continue to operate transitional shelter, tracking activities and revising as necessary.

October 2006

- ❑ Continue to operate transitional shelter, tracking activities and revising as necessary

November 2006

- ❑ Continue to operate transitional shelter, tracking activities and revising as necessary

December 2006

- ❑ Continue to operate transitional shelter, tracking activities and revising as necessary

January 2007

- ❑ Continue to operate transitional shelter, tracking activities and revising as necessary

February 2007

- ❑ Continue to operate transitional shelter, tracking activities and revising as necessary

March 2007

- ❑ Continue to operate transitional shelter, tracking activities and revising as necessary
- ❑ Compile collected data
- ❑ Begin final report preparations

April 2007

- ❑ Finalize final report on activities

May 2007

- ❑ Present project activities and results

| Activity ↓ | Project Month → | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | Task Time | |
|--|-----------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|-----------|----------|
| Identify potential properties | | ■ | | | | | | | | | | | | | | | | | | | | 1 month |
| Select property | | ■ | | | | | | | | | | | | | | | | | | | | 1 month |
| Conduct housing inspection | | ■ | | | | | | | | | | | | | | | | | | | | 2 weeks |
| Board approval of purchase | | ■ | ■ | | | | | | | | | | | | | | | | | | | 2 weeks |
| Direct mail effort—raise funds | | | ■ | | | | | | | | | | | | | | | | | | | 3 weeks |
| Contact NHCLF | | | ■ | | | | | | | | | | | | | | | | | | | 1 day |
| Create operating budget | | | | ■ | | | | | | | | | | | | | | | | | | 3 weeks |
| Compile information for NHCLF | | | | ■ | | | | | | | | | | | | | | | | | | 2 weeks |
| Obtain letters of support from community institutions | | | | ■ | ■ | | | | | | | | | | | | | | | | | 3 weeks |
| Meet with town govt, obtain property tax exemption | | | | ■ | ■ | | | | | | | | | | | | | | | | | 3 weeks |
| Obtain in-kind donations | | | | | ■ | ■ | | | | | | | | | | | | | | | | 1 month |
| Contract for environmental site assessment | | | | | ■ | ■ | | | | | | | | | | | | | | | | 1 month |
| Finish environmental site assessment | | | | | | ■ | ■ | ■ | | | | | | | | | | | | | | 2 weeks |
| Establish MIS for tracking project indicators | | | | | | ■ | ■ | ■ | | | | | | | | | | | | | | 3 weeks |
| Create fund raising plan for the next 3-5 years | | | | | | ■ | ■ | ■ | | | | | | | | | | | | | | 3 weeks |
| Discuss current partnership with SCS and other agencies | | | | | | ■ | ■ | ■ | | | | | | | | | | | | | | 2 weeks |
| Literature review | | | | | | | ■ | ■ | ■ | | | | | | | | | | | | | 3 months |
| Make appointments with local banks | | | | | | | ■ | ■ | ■ | | | | | | | | | | | | | 2 weeks |
| Finalize financing | | | | | | | ■ | ■ | ■ | | | | | | | | | | | | | 1 month |
| Finalize purchase of property | | | | | | | ■ | ■ | ■ | | | | | | | | | | | | | 1 month |
| Review and revise funding plan with town govt | | | | | | | ■ | ■ | ■ | | | | | | | | | | | | | 2 months |
| Community outreach activities begin | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | Ongoing |
| Current tenants leave building | | | | | | | | ■ | ■ | | | | | | | | | | | | | 1 week |
| First residents move into building | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | | | | | | | | | 2 weeks |
| Pilot information tracking systems, revise as necessary | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | | | | | | | | | 5 Months |
| Summit with town officials, outline MATS agenda and program | | | | | | | | ■ | ■ | | | | | | | | | | | | | 1 month |
| Fund-raising effort with local businesses | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | 2 months |
| Monitor successes/failures of MATS to meet resident needs | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | Ongoing |
| Establish referral system between MATS and SCS | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | 2 months |
| Establish referral system between MATS and other agencies | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | 2 months |
| Revise programs available to residents | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | 3 months |
| Direct mail effort to raise funds | | | | | | | | | ■ | ■ | | | | | | | | | | | | 1 month |
| Operate transitional shelter, tracking activities and revising | | | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | Ongoing |
| Compile collected data | | | | | | | | | | | | | | | | | | | ■ | ■ | ■ | 3 weeks |
| Begin final report preparations | | | | | | | | | | | | | | | | | | | ■ | ■ | ■ | 2 weeks |
| Finalize final report on activities | | | | | | | | | | | | | | | | | | | | ■ | ■ | 3 weeks |
| Present project activities and results | | | | | | | | | | | | | | | | | | | | | ■ | 1 week |
| Graduate! | | | | | | | | | | | | | | | | | | | | | ■ | 1 day |

Staff Assignments: Project Manager ■
Case Manager ■
Board of Directors ■

2. **Staff Descriptions:** See Appendix B.

3. **Budget:** Since the property will be obtained four months into 2006, only eight months of costs have been budgeted for first year of operations. Immediately below is the originally proposed budget. A full 2007 annual budget is also included indicating an actual full year's operation once the project was finished. Both are attached as Appendix C.

| Property Budget (May-December 06) | |
|--|------------------|
| Mortgage Details | |
| Property Price | \$179,000 |
| Down Deposit | \$ 79,000 |
| Amount to be Financed | \$100,000 |
| Mortgage Rate | ? |
| Term | ? |
| Monthly Mortgage | \$ 815 |
| 8 mos. Mortgage | \$ 6,520 |
| Property Upkeep Costs | |
| Maintenance | \$ 2,700 |
| Property Tax | \$ 1,283 |
| Electricity | \$ 1,167 |
| Heat | \$ 1,167 |
| Insurance | \$ 788 |
| Water/Sewer | \$ 615 |
| Telephone | \$ 406 |
| 8 mos. Upkeep | \$ 8,125 |
| Cost w/o Taxes | \$ 13,362 |
| First Year Costs (8 mos.) | \$ 14,645 |

| Property Budget 2007 | |
|------------------------------|------------------|
| Mortgage Details | |
| Property Price | \$179,000 |
| Down Deposit | \$ 79,000 |
| Amount to be Financed | \$100,000 |
| Mortgage Rate | ? |
| Term | ? |
| Monthly Mortgage | \$ 700 |
| Annual Mortgage | \$ 8,400 |
| Property Upkeep Costs | |
| Maintenance | \$ 3,600 |
| Property Tax | \$ 1,300 |
| Electricity | \$ 2,000 |
| Heat | \$ 1,600 |
| Insurance | \$ 1,080 |
| Water/Sewer | \$ 820 |
| Telephone | \$ 700 |
| Annual Upkeep | \$ 11,100 |
| Cost w/o Taxes | \$ 18,200 |
| Annual Property Cost | \$ 19,500 |

Actual Implementation:

1. Timeline modifications:

While the project was in fact completed, there were many adjustments to the timeline along the way. Originally the financing was going to be obtained through the New Hampshire Community Loan Fund, an agency very helpful to MATS during the project's planning stages. However, it became evident that financing would be very difficult to achieve because MATS is 100% supported by donations. This carried a high level of risk in the eyes of lenders, resulting in a substantial down payment requirement for the purchase.

As a result, MATS embarked on a capital campaign that lasted several months, eventually raising over \$100,000. This was beyond our goal of \$80,000 and allowed us to obtain the remainder of the financing through conventional means at a very attractive rate.

The following fundraising activities were conducted during the capital campaign:

- Direct mail campaigns
- Personal solicitation by board members
- Board member contributions
- Devoting a board member's time exclusively to grant writing
 - Secured two grants for a total of over \$30,000
- Placed donation boxes at 19 local banks and businesses
- Held a "Barbershop Quartet" benefit concert
 - Raised over \$9,000

While these efforts were successful, their necessity delayed the timing of the purchase by several months. As a result, MATS purchased the property at the very end of August instead of the beginning of June.

Furthermore after purchasing the duplex, the existing residents asked for additional time to find housing. As MATS is not in the business of creating homelessness, rather the opposite, the request was granted. This delayed the opening of the transitional units another thirty days.

Following that, more rehabilitative work was needed than anticipated. While this work was performed with generous donations of both materials and labor, again additional time was added to the implementation phase.

The first transitional housing unit opened and began housing residents in December, 2006. The renovation work was completed on the other side within the next two months, and the first residents arrived in March, 2007.

However, the extra time was not wasted by the organization. MATS used the time to focus on building relationships with partner agencies and revising internal policies. As a result, MATS is now able to offer an IDA program with a 3:1 matching ratio, as well as having a new MIS system for tracking evaluation indicators.

The organization was also able to hold a strategic planning retreat where several other areas of interest were identified by the organization. Further capacity expansion is on the top of the list, as is creating a stronger link to employment opportunities. The organization feels that the post transitional housing stability of residents is in question, and stronger employment could possibly alleviate those concerns. The current employment programs via the State of New Hampshire are deemed inadequate.

MATS has crafted a plan to reach out to the five largest local employers including Monadnock Community Hospital, New Hampshire Ball Bearing, Staff Development for Educators, Millipore, and TFX Medical to create direct relationships between the organization and possible employers. The goal will be to provide direct access to employment and training opportunities in the local community. This is seen as a key step for the organization in creating a truly effective homelessness intervention strategy.

The organization had also planned to perform several outreach activities to advocate for the homeless population. However due to time constraints and a lack of personnel these efforts were minimal. The expansion project itself demanded more time of every board member and other planned efforts were unfortunately postponed.

However, these efforts are now resurfacing and there is currently a new committee designated for outreach and advocacy. Its planned activities to date include:

- “Homeless Awareness Day” with local schools
- Speaking at public events and gatherings
 - Chamber of Commerce
 - Kiwanis Club
 - Lion’s Club
 - Churches
 - Town meetings
 - Community Action Groups
- Continued newspaper articles and other media coverage
- Coalition with state-wide homelessness advocacy groups

The organization was successfully able to obtain a tax exemption from the Town of Peterborough due to its non-profit charitable status. This however ignited a rather contentious relationship with the town’s administration.

Unfortunately the town administration views MATS as a “magnet for low-income people.” Peterborough is notorious in the region for its disdain of low-income people and has consistently fought any attempt to accommodate them, from low-income

housing developments to the efforts of our organization. Although we have explained to them that we are providing services that they would, by law, have to provide directly and therefore are saving them money, they are still displeased.

The town administration worries that residents from surrounding towns are going to come to the MATS program and then decide to stay in Peterborough and drain the town's welfare budget. Although the data shows most of the residents are originally from Peterborough, and residents from surrounding communities almost always return to those communities, the town is still quite upset. This relationship is ongoing and improving it is a major focus of the organization.

MATS plans to hold a summit of the local towns' welfare officers to bring everyone into the fold, but due to time restrictions this was not completed as planned. While this is of high priority for the organization at this point, in retrospect it may have been wise to hold this summit in a smaller, more feasible manner earlier in the project to proactively defuse the situation that currently exists with the Town of Peterborough.

In summary, the project was completed as planned. However certain elements took longer than expected and other elements were postponed due to a lack of necessary human resources. However these elements are still planned for completion during the next 12 months. Below is a revised Gantt chart reflecting the actual implementation

| Activity ↓ | Project Month → | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | Task Time |
|--|-----------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|-----------|
| Identify potential properties | | ■ | | | | | | | | | | | | | | | | | | | 1 month |
| Select property | | ■ | | | | | | | | | | | | | | | | | | | 1 month |
| Conduct housing inspection | | ■ | | | | | | | | | | | | | | | | | | | 2 weeks |
| Board approval of purchase | | ■ | ■ | | | | | | | | | | | | | | | | | | 2 months |
| Direct mail effort—raise funds | | | ■ | | | | | | | | | | | | | | | | | | 3 weeks |
| Contact NHCLF | | | ■ | | | | | | | | | | | | | | | | | | 1 day |
| Create operating budget | | | ■ | ■ | | | | | | | | | | | | | | | | | 2 months |
| Compile information for NHCLF | | | ■ | ■ | ■ | | | | | | | | | | | | | | | | 2 months |
| Obtain letters of support from community institutions | | | | ■ | ■ | ■ | | | | | | | | | | | | | | | 6 weeks |
| Contract for environmental site assessment | | | | | ■ | ■ | | | | | | | | | | | | | | | 1 month |
| Finish environmental site assessment | | | | | ■ | ■ | | | | | | | | | | | | | | | 2 weeks |
| Capital Campaign | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | | | | | | | | 7 months |
| Create fund raising plan for the next 3-5 years | | | | | ■ | ■ | | | | | | | | | | | | | | | 2 months |
| Discuss current partnership with SCS and other agencies | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | | | | | | | | | | 4 months |
| Literature review | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | | | | | | | 7 months |
| Establish referral system between MATS and SCS | | | | | | | | ■ | ■ | ■ | ■ | ■ | | | | | | | | | 2 months |
| Establish referral system between MATS and other agencies | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | | | | | | | | 2 months |
| Revise programs available to residents | | | | | | | | | ■ | ■ | ■ | ■ | ■ | | | | | | | | 3 months |
| Direct mail effort to raise funds | | | | | | | | | ■ | ■ | ■ | ■ | ■ | | | | | | | | 1 month |
| Make appointments with local banks | | | | | | | | | ■ | ■ | ■ | ■ | ■ | | | | | | | | 2 weeks |
| Finalize financing | | | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | | | | | | 2 months |
| Establish MIS for tracking project indicators | | | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | | | | | | 4 months |
| Meet with town govt, obtain property tax exemption | | | | | | | | | | ■ | ■ | ■ | ■ | | | | | | | | 2 months |
| Obtain in-kind donations | | | | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | | | 6 months |
| Finalize purchase of property | | | | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | | | | | 2 months |
| Community outreach activities begin | | | | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | Ongoing |
| Current tenants leave building | | | | | | | | | | | | ■ | ■ | | | | | | | | 1 month |
| Renovate Property | | | | | | | | | | | | ■ | ■ | ■ | | | | | | | 2 months |
| First residents move into building | | | | | | | | | | | | | ■ | ■ | | | | | | | 2 weeks |
| Pilot information tracking systems, revise as necessary | | | | | | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | | | 4 months |
| Monitor successes/failures of MATS to meet resident needs | | | | | | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | Ongoing |
| Operate transitional shelter, tracking activities and revising | | | | | | | | | | | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | Ongoing |
| Compile collected data | | | | | | | | | | | | | | | | | | ■ | ■ | ■ | 3 weeks |
| Begin final report preparations | | | | | | | | | | | | | | | | | | ■ | ■ | | 2 weeks |
| Finalize final report on activities | | | | | | | | | | | | | | | | | | ■ | ■ | | 2 months |
| Present project activities and results | | | | | | | | | | | | | | | | | | | | ■ | 1 week |
| Graduate! | | | | | | | | | | | | | | | | | | | | ■ | 1 day |

Staff Assignments: Project Manager ■
Case Manager ■
Board of Directors ■

V. Monitoring/Evaluation

Monitoring/Evaluation Plan:

The purpose of this evaluation is two-fold. One component is summative; data will be collected to assess the ability of the program to fulfill its objectives outlined in the project abstract. Secondly, a formative aspect is included to identify potential problems and opportunities for program improvement.

There are three different audiences for this evaluation:

- **The MATS organization.** It is essential that we confirm we are achieving our mission of combating homelessness. The summative nature of the evaluation will compile data on our pre-determined indicators and provide a basis for program analysis. Also, qualitative data will be collected from participants regarding their personal experience with the program and provide insight into potential improvements that can be made. This formative aspect will come directly from the participants' experience and will be invaluable to the organization as we expand our operations.
- **Funding sources.** The summative nature of the evaluation will show our level of success in combating homelessness. Of primary interest to these sources will be the number of people helped, the degree to which we've done so, and the amount of resources required to enact change.
- **The community.** This information will be used to raise public awareness of both the homelessness problem in the area, and the organization's success in mitigating it. Public awareness and community action is critical to changing the larger factors that contribute to the homeless situation.

Information Needed:

In order to perform our evaluation, we must first define what we intend to measure. We will be measuring how many adults enter the MATS program, and of those adults how many enter into the various programmatic components offered. Then we will measure the variables intended to be affected by those components throughout each stage of the process.

The specific indicators that will assist us in meeting our evaluation goals are as follows:

Stage 1:

- # of residents housed
- # of savings accounts established
- # of entrants into energy and food assistance programs
- # of entrants into education program
- # of entrants into employment program
- # of entrants into home-ownership classes
- # of residents receiving financial counseling

Stage 2:

- Savings accumulated
- Degrees/education certificates obtained
- Employment secured
- Home-ownership class completion certificates obtained
- Financial counseling completion certificates obtained

Stage 3:

- # of residents in self-supported housing and spending \leq 30% of income on housing costs
- Increases in wage being earned and prospects for future wage growth
- Marketable experience obtained from job
- Job retention rate
- Continued savings growth once residents are on their own

Stage 4:

- Permanency of location—measured by intentional length of stay in community and a reduction in the rate of return to homelessness
- Satisfaction with career choice and ability of career to meet financial needs
- Net financial worth
- Public assistance money being received

Sources of Information:

The case manager will be the primary data gatherer due to her relationship with the residents. Starting with establishing a firm baseline for each resident accepted to the program, she keeps on-going records on certain key data points such as:

- The number of people housed
- Their enrollment in all programs and classes
- Their successful graduation from each program and class
- Their level of income
- The activity in their savings account

She prepares a monthly report for the board on the status of each resident. In order to tabulate and analyze the data for evaluation purposes the project manager will have access to her current and past records. These records will easily show the outputs of the program, and the short-term outcomes.

However, the indicators will be more difficult to measure at later stages.

Since time must elapse to allow for intermediate and long-term outcomes to develop, some residents will not be available for contact. Furthermore, the case manager does not routinely collect data for more than a few months after residents leave the transitional housing. Combining these factors with the qualitative nature of some indicators at this stage, a series of in-depth interviews is most likely to be effective at this point in the process.

One year after leaving the housing, a random selection of residents will be contacted and asked for permission to be interviewed. The target participation mark will be 50% of participants (with a minimum of 3 per year) agreeing to the interview. This is explained upon entry to the program to encourage participation at this stage.

The case manager will conduct the interviews since a previously established relationship already exists. The desired indicators will be collected and compiled for evaluation. Additionally, participants will share their overall experience beyond the indicators we are looking for. This will shed light on additional ways to improve the program.

And due to the long term nature of final outcome indicators, even more time will have to elapse before the next stage of measurement can occur. Three years after leaving the transitional shelter, in-depth interviews will again be used for data collection. It will be highly preferable to conduct follow-up interviews with previously selected participants. This will allow for continuity of data and narrative.

The case manager will conduct the interviews looking for the new set of indicators, plus encouraging any feedback beyond the pre-established benchmarks.

Analysis Methodology:

Due to the complex factors involved in this project, and the long-term nature of the measurement, a valid control group would be extremely difficult to obtain. Far too many extraneous variables would interfere, invalidating a quasi-experimental analysis.

Instead, analysts will calculate the quantifiable changes in the indicators described above, and then supplement that data with qualitative information from the participants. This will help assess whether the desired outcomes can be attributed to the program's activities.

The participant experience shared through the series of in-depth interviews will add a rich dimension to the analysis of the program. This will allow the evaluation to go beyond changes in their financial and housing situation, enabling the participants themselves to further illuminate the process. In doing so program staff will not only be able to evaluate the current effect of the MATS program, but also gain input on how to improve it from those most affected by it.

In reality, the evaluation will be an on-going process. Initial reports will detail the program outputs, and over time will begin to incorporate the various intended outcomes. However, by that time a set of new residents will have moved into the housing, resulting in an on-going cycle of evaluation and feedback. This cycle will serve to improve the program, and in fact the nature of the evaluation may change over time to suit new needs.

Logic model:

| Inputs | Activities | Outputs | Outcomes | | |
|--|---|---|---|--|---|
| | | | Short Term | Intermediate | Long Term |
| Funding from private donors and foundations Case Manager Project Manager MATS board of directors Volunteers Transitional shelter Community service agencies NH State agencies Program participants | Provide Transitional Housing Education assistance Job training and placement Assist in establishing a savings account—with funds earmarked for housing Financial Counseling Enrollment in home-ownership programs Referrals to affordable rental housing Rental guarantee program Security deposit guarantee program Food assistance Energy bill assistance | 16-48 people housed annually (for free), 4-12 will be heads of households 4-12 adults attend classes—GED or vocational training 4-12 people enter employment program 4-12 savings accounts established 4-12 adults enrolled in home-ownership classes 4-12 people receive credit and financial counseling 4-12 people enroll in assistance programs (food, energy, etc) | Minimum of GED obtained for each adult resident Employment obtained for each adult resident Savings accumulated for each adult Home-ownership knowledge obtained for each adult Personal financial skills acquired by each adult resident | Gain work experience, a stable source of income, and greater career options Use savings to secure housing, whether rental or ownership Gain experience in handling money effectively | Increase in assets Higher quality of life for residents Greater family stability Less dependence on public assistance Greater community stability |

Evaluation Design Matrix:

| | Hypothesis | Variables | Indicators | Data Gathering |
|------------------|---|---|---|--|
| Long Term | If housing, whether rental or ownership, is secured then we will see greater family and community stability | IV: Housing secured DV: Family and community stability | IV: # of residents in self-supported housing spending <= 30% of income on housing costs DV: Permanency of location— measured by intentional length of stay in community and the rate of return to homelessness | Due to the long term nature of the dependent variables, again more time will have to elapse before measurement can occur. |
| | If greater career options are available then they will have an increase in quality of life | IV: Greater career options DV: Quality of life | IV: Wage being earned and prospects for future wage growth DV: Reported satisfaction with career choice and ability of career to meet financial needs | With the difficulty of obtaining quantitative data on the full spectrum of residents at this stage, in-depth interviews should be used. |
| | If they gain work experience and a stable source of income then they will have an increase in assets and less dependence on public assistance | IV: Work experience and stable source of income DV: Assets accumulated DV: Level of public assistance | IV: Marketable experience obtained, Wage rate being earned, and job retention rate DV: Net worth DV: Assistance money being received | It will be highly preferable to select previously interviewed participants in order to conduct follow-up interviews. This will allow for continuity of data and narrative. |
| | If they gain experience in handling money effectively then they will have an increase in assets and less dependence on public assistance | IV: Experience in handling money effectively DV: Assets accumulated DV: Level of public assistance | IV: Continued savings growth despite supporting own housing costs DV: Net worth DV: Assistance money being received | The case manager will conduct the interviews looking for the new set of variables, plus again looking for any feedback beyond the pre-established guidelines. This will help inform the program. |

| | | | | |
|---------------------|--|---|--|--|
| Intermediate | <p>If savings accumulated then housing, whether rental or ownership, will be secured</p> <p>If home-ownership knowledge obtained housing, whether rental or ownership, will be secured</p> <p>If minimum of GED obtained then greater career options will be available</p> <p>If employment obtained then they will gain work experience and a stable source of income</p> <p>If personal financial skills acquired then they will gain experience in handling money effectively</p> | <p>IV: Savings accumulated DV: Housing secured</p> <p>IV: Home-ownership knowledge obtained DV: Housing secured</p> <p>IV: Minimum of GED obtained DV: Career options available</p> <p>IV: Employment obtained DV: Work experience DV: Stable source of income</p> <p>IV: Personal financial skills acquired DV: Experience in handling money effectively</p> | <p>IV: Amount of savings DV: # of residents in self-supported housing spending \leq 30% of income on housing costs</p> <p>IV: Completion certificates obtained DV: # of residents in self-supported housing spending \leq 30% of income on housing costs</p> <p>IV: Degrees/certificates obtained DV: Wage being earned and prospects for future wage growth</p> <p>IV: Employment secured for adult residents DV: Marketable experience obtained from job DV: Wage rate being earned and job retention rate</p> <p>IV: Completion certificates obtained DV: Continued savings growth despite supporting own housing costs</p> | <p>Independent variables will be collected from case manager records.</p> <p>However, the dependant variables will be slightly more difficult at this stage.</p> <p>Since time must elapse to allow for variables to develop, some residents will not be available for contact. Combining that factor with the qualitative nature of some dependant variables (prospects for future wage growth), in-depth interviews are most likely to be effective at this stage.</p> <p>A random selection of residents will be contacted until 50% of participants (with a minimum of 3) agree to the interview. This is explained upon entry to the program to encourage participation at this stage.</p> <p>The case manager will conduct the interviews since a previously established relationship already exists. The dependant variables will be collected and tabulated for evaluation.</p> <p>Additionally, participants will share their overall experience beyond the variables we are looking for. This will shed light on additional ways to improve the program.</p> |
|---------------------|--|---|--|--|

| | | | | |
|-------------------|---|---|---|---|
| Short Term | If heads of households are housed for free, then savings will be accumulated | IV: Heads of households housed for free DV: Savings will be accumulated | IV: # of residents housed DV: Amount of savings | <p>Case manager keeps records on:</p> <ul style="list-style-type: none"> • The # of people housed • Their enrollment in all programs and classes • The successful graduates of each program and class • Employment and income • The activity in their savings account <p>She prepares a monthly report for the board on the status of each resident.</p> <p>The project manager will have access to her current and past reports for data tabulation and analysis.</p> |
| | If savings accounts established, then savings will be accumulated | IV: Savings accounts established DV: Savings will be accumulated | IV: # of accounts established DV: Amount of savings | |
| | If enrolled in assistance programs (food, energy, etc), then savings will be accumulated | IV: Enrolled in assistance programs (food, energy, etc) DV: Savings will be accumulated | IV: # of entrants into assistance programs DV: Amount of savings | |
| | If attend classes (GED or vocational training), then minimum of GED will be obtained | IV: Attend classes (GED or vocational training) DV: Minimum of GED will be obtained | IV: # of entrants into education program DV: Degrees/certificates obtained | |
| | If enter employment program, then employment will be obtained | IV: Enter employment program DV: Employment will be obtained | IV: # of entrants into employment program DV: employment secured for adult residents | |
| | If enrolled in home-ownership classes, then home-ownership knowledge will be obtained | IV: Enrolled in home-ownership classes DV: Home-ownership knowledge will be obtained | IV: # of entrants into home-ownership classes DV: Completion certificates obtained | |
| | If receive credit and financial counseling, then personal financial skills will be acquired | IV: Receive credit and financial counseling DV: Personal financial skills will be acquired | IV: # of residents counseled DV: Completion certificates obtained | |

Adjustments to Monitoring/Evaluation Activities:

1. Management Information System

The creation of the MIS was implemented as planned, albeit at a later date due to the aforementioned project delays. MATS has historically collected little data on residents, the organization's activities, or community outcomes. However, they realize that collecting this information is key to grant applications, improving the MATS program, and assessing whether or not their mission is being fulfilled.

In partnership with the case manager, an entirely new resident intake procedure has been designed, attached as Appendix E. This new procedure successfully establishes baseline data for residents including starting income, savings, employment, program enrollment, and other pertinent factors. This intake procedure has been successfully used with the two families in the units to date.

While defining baseline data has been quite successful, it remains to be seen how effective the follow-up procedure will be. The two families in the transitional housing are still residents there, so post-transition data is not yet available. However, interim data collection on key indicators such as change in income, savings, program enrollment, past debt, credit rating, etc is going well. Plus, the residents have each expressed a willingness to be contacted in the future to allow MATS to assess the long term results of their program.

2. Project Milestone Monitoring Table:

| Project Goal | Indicators | Milestone Achieved | Timeline | Result |
|-------------------------------|--|---------------------------|------------------------------|---|
| Purchase Units | Own building | Yes | October 2006 | 2 Units available |
| House 16-48 families | Case manager records | No | December 2006 to April 2007 | 7 people residing to date |
| Create service network | Programs available to residents | Yes | June 2006 to October 2006 | IDA program available, home-ownership courses available, state referral service active |
| MIS in place | New intake procedure. Creation of tracking database | Yes | August 2006 to December 2006 | Baseline data gathered. Framework for ongoing evaluation established |
| MATS financial sustainability | \$80,000 in capital campaign funds. Increase regular donations 25% annually. | Yes | January 2006 to October 2006 | Exceeded capital campaign target by \$20,000. Increased regular annual donation target by desired amount. |
| Increase community awareness | Outreach presentations. More MATS volunteers. | No | N/A | Still planning to perform. |

3. Summative Evaluation:

As mentioned, the proposed evaluation plan outlined in the previous evaluation design matrix has been followed and a full list of indicators is given for short-term, medium-term, and long-term outcomes. However, due to project delays the transitional units, while full, have not yet experienced a full move-in move-out cycle. As a result only resident baseline data and cursory interim data is available at this stage. Medium-term and long-term results will be monitored according to the above evaluation design matrix as time moves forward. The following are direct excerpts from the Case Manager's records:

Performance Indicator Table:

| Resident Information | Entry Date | Children Data | Referred By | Starting Income | Current Income | Starting Savings | Current Savings | Bad Debt Cleared | Home Ownership Class Attended | IDA Enrolled | Other Program Enrollment |
|----------------------|------------|----------------------------------|------------------------------|-----------------|----------------|------------------|-----------------|------------------|-------------------------------|--------------|--|
| Female, 46 | 12/2/2006 | 4 daughters. Ages 17, 14, 12, 10 | Southwest Community Services | \$960/m | \$2010/m | \$0 | \$ 1,100 | \$0 | Yes | Yes | Food Stamps, Healthy Kids Gold, LARC |
| Female, 40 | 3/9/2007 | 1 Daughter, age 3 | Peterborough Welfare Officer | \$0/m | \$1060/m | \$0 | \$0 | \$ 615 | Yes | Yes | Food Stamps, Healthy Kids Gold, Bonnie Clac, Childcare Assistance, Credit Repair |

The data indicates that the MATS program is having its desired short-term effects. Not only are residents no longer homeless, but income is increasing. In one case this is due to child support received due to pro bono legal assistance provided by one of our partner agencies, and in another it is the result of new employment. Savings have resulted in one case, and in the other bad debts are being

cleared first. Homeownership classes have been completed by each family, and they have successfully enrolled in our IDA program. The referral network is active and successful, with enrollment in a variety of applicable programs for each family.

4. Formative Evaluation:

While the majority of project milestones were achieved, in retrospect there were areas for improvement. The following is a list of unexpected factors or outcomes discovered in the project's development:

- Initial expectations of accessible capital were unrealistic.
- Underestimation in needed personnel.
- Underestimation of property renovation time.
- Unexpected backlash from local town government
- Differing philosophies at board level regarding value of evaluation

The original plan was to put 20% down on the property and finance the remainder through a bank and New Hampshire Community Loan Fund partnership. However this was not acceptable to banks, and the NHCLF advised MATS substantially increase the amount of equity available for the project.

As a result a capital campaign was necessary, taking additional time and human resources. This development, along with more renovation work than anticipated, added significant time to the project's implementation schedule. In retrospect, the initial expectations were (un?)realistic and the project's schedule overly aggressive due to these factors.

However, while adding additional time to the project the outcome was significantly positive for the organization. Not only did the extra equity reduce the projected debt service by over 50%, increasing the financial stability of the organization, but the campaign itself raised the organization's profile in the public eye. Additional donors were identified, community dialogue increased, and valuable service partnerships were formed.

A surprising negative development in the project was the difficult relationship with the Peterborough town administration. As mentioned previously, town officials feel that MATS is a gateway for low-income individuals to enter into Peterborough. Ignoring the fact that having an issue with low-income individuals in town is in and of itself prejudicial, this is a very unfortunate circumstance. As a result of this difficult relationship the town resisted granting a property tax abatement even though the shelter fully qualifies under the town's own set of stringent criteria. Although the shelter eventually gained the abatement from the Board of Selectmen, this has only exacerbated the poor relationship with the town's welfare office.

In order to circumvent this issue MATS might have been able to work with the town earlier in the process. Operating somewhat independently of the town's process in the past, and during the capital campaign, may have contributed to a feeling of exclusion on their part. Going forward, it is recommended that consultations between the case manager and the town's welfare office occur prior to admission into the MATS system. This desire has been expressed by the town and will not only result in better teamwork, but ultimately a better outcome for the residents themselves.

Lastly, there was a surprising amount of difficult in getting the MATS board to agree to track results in any manner. Many of the veteran board members felt that it was too intrusive to follow up with residents after leaving the transitional housing. Although some argued that without that data the board cannot know how effective its efforts are, there was considerable resistance nonetheless. In the end the reluctant board members were convinced, but more because the information is needed to acquire grants and foundation funding. While this development was completely unexpected, it was handled well and with success.

Once sufficient data has been gathered it will illustrate the true effectiveness of the MATS program. However this may trigger an entirely new series of conversations if the data shows that efforts are not truly fulfilling the mission of reducing homelessness. As indicated in the literature review, while individuals in the program may experience positive outcome if increased employment can be achieved, the systemic issues at the root of homelessness have not been addressed. This will be a critical evaluative discussion for both MATS and their partner agencies.

VI. Sustainability Plan

1. Field Observation:

The case manager will continue to frequently visit the property and meet with residents. Weekly interviews and check-in meetings are performed to assess progress and collect data.

Board members are now part of the original intake procedure, allowing a closer link between the governance of the organization and the needs of the target community. A mentoring program is being planned for residents that desire one. This will match residents with a board member for advice, guidance, and support beyond what is provided by the case manager.

Lastly, the finance and facilities committee visits the property in between residents for cleaning and assessment of any needed repairs. The committee will be responsible for the physical sustainability of the building and grounds.

2. Sustainability Plan:

Financial: Funding is essential to maintaining operations. As a small organization, costs are relatively low, and the amount of funds needed are relatively modest. Due to its partnerships, MATS is able to leverage funds extremely effectively. Donors see a “big bang for their buck”, and are attracted to the model. The project will continue to use this competitive advantage to raise funds. Also, since MATS does not rely on governmental funding, they are not subject to changes to federal budgetary shifts. However costs have increased due to the recent expansion. And, as MATS wishes to expand further additional costs will be incurred. To this effect a new fundraising committee has been established to raise the needed funds. This includes a devoted grantwriter, two fundraising events per year, an expanded donor base, and regular direct mail campaigns.

Political: Working with the town governments is a key component of this project. As residents come to the housing from various surrounding towns, there is conflict amongst the town governments as to who bears responsibility for payment. As that amount is quite small, it has little impact on MATS operations. Nonetheless, MATS will be working with surrounding towns to arrive at a funding formula that is perceived as equitable by all participants.

More important to the project is the local governments’ perception of the MATS organization and the residents. There is some resistance to the project among some officials who are concerned about inviting “unruly” citizens into town. Their opinion of the residents is a challenge when gaining their cooperation.

This is reinforced by the poor relationship with Peterborough administration. Currently there are plans to strengthen those relationships with a series of direct

meetings with the town administrator and the MATS board. Also planned is closer coordination of the MATS case manager with the town welfare office. Lastly, a town welfare office “summit” is planned to discuss the region’s homeless needs and how MATS will work best with the surrounding communities.

Social: There is a marked lack of community awareness and action on the issue of homelessness in this region. Many simply do not know that there are homeless people even in the smallest of towns. Gathering support and raising awareness is part of MATS’ goal and will help in its mission.

To raise this awareness several activities are planned, some overlapping with fundraising special events. Outreach at the school level is planned during a “homelessness awareness day” that will reach both students and their families. Several speeches are scheduled at local civic organizations. Also, newspaper articles written by board members are published twice per month through the local paper.

VII. Conclusions and Recommendations

Results:

The goals and objectives of the project stayed consistent throughout each stage of development, however the strategy and timeline adjusted significantly along the way.

The primary goal of the project, to purchase and renovate a parcel for transitional housing, was completed successfully. There were several additional and unexpected steps along the way, most notably the need for a capital campaign. While this added several months to the project's timeline, in the end it was a net positive for the organization. Not only did the project become more financially feasible due to the extra funds, but the organization's profile was raised within the region.

The donor base was both strengthened and enlarged, leading to future support for additional projects. Also several foundations supported our initiatives through grant awards and indicated a desire to continue working with the MATS organization.

Significant capacity has been built at the board level due to the project, from financial acumen and planning to construction management and know-how. Additionally, the extra focus on programmatic improvements and partnerships with other service agencies have created new and exciting opportunities for residents, notably a 3:1 matching IDA program and the accompanying home-ownership courses.

A new MIS system is in place for tracking results in both the short and long term. This is a major step for the organization. Previously no data collection had been performed due to resistance at the board level. However the board now feels tracking data is the only way to both ensure effective outcomes for residents, and secure funding from foundations and individual donors.

Initial results from the pilot families in the transitional housing indicate increases in income, savings, a reduction in back debt, and participation in several programs including the IDA program, home-ownership courses, and governmental assistance. This is particularly exciting. The target population has already shown demonstrable short-term outcomes that have been quite positive. The MATS model of transitional housing appears to be effective in at least the short term.

However, even though there have been positive results for both MATS and for residents, there is much to be desired. Directly related to the program is the relatively ineffective impact on employment and long-term income. While residents have received an income increase while in transition, it has predominantly been from securing child support payments. One resident went from having no income to having a full time job, but not at a wage that will lead her to self-sufficiency let alone homeownership.

Also, political relationships have proven to be quite difficult. This is especially true in Peterborough, the location of the transitional housing. The welfare office and town

administration views MATS as a gateway for low-income people to enter the neighborhood. As a result the town is becoming increasingly uncooperative with MATS efforts. This political difficulty may have been prevented by taking a more collaborative approach with the local government from the project's origin.

However there is speculation that this would not have been effective due to political circumstances outside of MATS control. Of great concern to the town administration is the tax exempt status of the organization. The administration did not want to grant the entitled property tax abatement even though MATS clearly fits the criteria as both a non-profit and a charitable organization. The selectmen however granted the abatement, overruling the administration's objection, finding there were absolutely no grounds for disagreement. In fact, they called the MATS application a picture perfect example of the type of organization that should be tax-exempt.

Driving the resistance is the fact that Peterborough recently lost a long, drawn-out, high-profile court cases where the administration challenged the property tax exemption of a local non-profit. The courts ruled in favor of the non-profit, citing that administration again had no ground for objection and was looking to unfairly increase tax revenues. This unfortunate series of events has caused the town administration to actually increase their resistance to non-profit presence in the community. While this controversy was separate from MATS, the political backdrop was certainly a factor in the difficult relationship.

Lastly, another area that fell short of expectations concerned community outreach. There simply was not enough time or human resources to attend events, deliver speeches, proactively engage media, or schedule awareness building activities. Efforts were largely devoted to the capital campaign, and then the needed renovations. In retrospect it would have been wise to secure non-board member volunteers to work on the renovations, freeing up board time to focus on other strategic issues.

Recommendations

Several recommendations arise from this project and review of the literature. Efforts to improve the programmatic model must focus on workforce development. Even further, the focus must continue through to job placement with specific employers. Direct relationships with local employment opportunities are going to be the most effect means of permanently raising participant income. The NH State employment office is inadequate and has shown remarkably little success. On the other hand, preliminary discussions with local employers have indicated a high desire to work with MATS on employee placement. With entry-level turnover a high concern, employers are excited that the MATS program could provide a source of stability for new employees to reduce turnover and ultimately reduce employer costs.

Also recommended is a focus on comprehensive case management executed through a network of service providers. The needs of the homeless are very complex, ranging from housing to transportation to child care to substance abuse and beyond. Each barrier to self-sufficiency must be addressed for a homelessness intervention program to be

effective. Skilled case management and strong board outreach is vital to establishing these programs and relationships. This includes outreach and collaboration with other service agencies, but also local governmental bodies and school systems.

Strongly recommended is resident participation at the board level. While the case manager may be an advocate, direct involvement by program participants will not only improve the effectiveness of the program but also increase empowerment, the ultimate aim of the organization. Many debates were held at the board level regarding what is most important to provide programmatically, and in absence of the case manager there were only a few publications and studies to rely upon. Direct resident involvement on the board level would better inform all members as well as the program itself.

Lastly, it is recommended that transitional housing seriously question its own efficacy in fighting homelessness. As indicated in the literature review, no data to date indicates any effect on homelessness due to transitional housing programs. Nor does the data indicate any increase in homeownership due to transitional housing programs. While successful programs may make individual participants more likely to enter into affordable rental housing, if employment and income is raised sufficiently—no small task, the systemic issues fueling the homelessness project are still in place.

The causes of homelessness are increasingly economic, fueled primarily by the rapid rise in the cost of housing. To truly fight homelessness it is this problem that needs attention. Transitional housing, while vital and necessary to prevent the enormous negative effects of becoming homeless, is not in and of itself a solution regardless of any particular model followed. Even adoption on a wide scale would not increase the stock of housing, nor combat the ever raising cost of living. Even with a 3:1 IDA account, it is questionable if residents will realistically be able to save enough income to access homeownership, as the bar is constantly raised at alarming rates as indicated in the community analysis above.

It is recommended that transitional housing view itself as a temporary safety net for vulnerable populations, and as a springboard to barrier resolution and higher employment opportunities. However it is strongly recommended that transitional housing organizations join forces with affordable housing development movements or they will always face a new stream of ever-changing residents regardless of scale or effective program design.