

Caribou Housing Authority

Serving Local Needs Since 1977

Like all communities across the country, Caribou Housing Authority experienced challenges throughout 2021. Housing instability and homelessness hit our community with many individuals and families doubling up in homes, living in shelters, hotels, and even sleeping in the local Police Station lobby. These challenges were heightened by the COVID-19 pandemic. In FY 2021, the Caribou Housing Authority met this challenge by incorporating new funding from the federal and state levels into new housing programs.

Housing Choice Voucher (HCV) Program: A federal program operated by the Housing and Urban Development that provides rental assistance to eligible households, covering the gap between the rent charged and 30 percent of their income, ensuring that the tenant does not experience housing cost burden. These families and individuals live in privately owned properties, both single-family homes and apartment building, helping people live independently while supporting local landlords.

- CHA distributed over \$924 thousand in total funds in support of 2,245 families; a significant increase from 2,163 families and \$879 thousand in 2020.

NEW, Mainstream Vouchers Program: In January of 2021, CHA received an allocation of 40 HUD Mainstream Voucher made available through the CARES Act. Mainstream Vouchers serve a household that includes a non-elderly person(s) with disabilities who is at least 18 years old and not yet 62 years of age at effective date of the initial lease up.

- 127 families were assisted and received \$44,108 in rental assistance.

NEW, Emergency Housing Voucher Program: Caribou Housing Authority recently received an allocation of 15 HUD Emergency Housing Vouchers made available through the federal American Rescue Plan Act. These vouchers are for individuals and families who are 1.) homeless; 2.) at risk of homelessness; 3.) fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking or 4.) have a high risk of housing instability. Landlords who lease a unit to an Emergency Housing Voucher holder may receive a \$1,000 for each unit rented.

- Over \$9,001 in funds for rental assistance, security deposits, and landlord bonuses were distributed to assist 8 families.

NEW, Landlord Participation Incentive Program: In partnership with Maine Association of Public Housing Directors (MAPHD) and Maine Housing Authority, CHA can offer benefits to landlords who rent to a Housing Choice Voucher and/or Mainstream Voucher participants. The program offers the following incentives 1.) Security Deposit, landlords may request, on behalf of the prospective tenant, funds from CHA to pay the security deposit; 2.) Signing Bonus, landlords will receive a \$750 bonus for each new unit rented; 3.) Repair Grants, landlords may be reimbursed up to \$5,000, per year, on necessary repairs to a unit that failed its initial HQS inspection; and 4.) Damage Reimbursements, landlords may be reimbursed up to \$1,500, per unit, on damage cost beyond those covered by a security deposit.

- Between the four Landlord Incentive's, CHA distributed \$31,613 to landlords.

Family Self-Sufficiency Program: The Family Self-Sufficiency (FSS) Program offers financial and employment coaching to HCV participants who are working full- or part-time. As an FSS household's earned income increases, funds are deposited into an escrow account for the participant to use upon successfully completing the program.

- The FSS program enrolled an additional 40 households, for a total of 520 program participants.
- 6 participants graduated from the FSS program, receiving an average of \$3,306 in escrow funds. One graduate family received \$20,108.29!
- Over \$2,692.28 was utilized by 6 participants for auto purchases and repairs, reimbursements for work clothes, and school supplies.

Expenditures from these funds directly support participants employment and asset building goals.

HCV Homeownership Program: The HCV Homeownership Program allows families that are assisted under the HCV program to use their voucher to buy a home and receive monthly assistance in meeting homeownership expenses. To participate in the HCV Homeownership program, the HCV family must meet 1.) specific income and employment requirements (the employment requirement does not apply to elderly and disabled families), 2.) be a first-time homeowner, 3.) attend and satisfactorily complete the pre-assistance homeownership counseling program, and 4.) meet any additional eligibility requirements set by CHA.

- Currently, CHA has one participant receiving assistance through the HCV Homeownership Program, who received \$3,332 towards their mortgage payment.

Other Notable Statistics in FY 2021

- Section 8 Management Assessment Program score of 100% resulting in HUD's recognition as a "High Performer" for the twentieth consecutive year.
- The Family Self-Sufficiency Program had its 101st program graduate last year.
- Over \$1.010 million distributed to 67 participating landlords; a significant increase from \$878 thousand to 62 landlords in 2020; an 87% increase.
- The average annual household income is \$13,026, who is receiving an average rental assistance payment of \$415 towards an average contract rent of \$750.
- Of 2,380 families, 65% have a person with a disability, and 22% are elderly.
- Of 96 vouchers issued in 2021, 51 participants leased up; the remaining 45 families where unable to find housing.

We are deeply grateful for the support of the Housing Board of Commissioners, the Caribou City Council, the City Manager, all City Departments, participating landlords, partnering organizations, and the community at large for our past and future endeavors to provide housing and services.

Respectfully Submitted,

Lisa Plourde
Executive Director