I, Molly Porter, hereby submit this original work as part of the requirements for the degree of Master of Community Planning in Community Planning.

It is entitled:
A Case Study of the Northern Kentucky Scholar House

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Committee chair: David Varady, Ph.D.
Committee member: Jan Fritz, Ph.D.
A Case Study of the Northern Kentucky Scholar House

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Master of Community Planning

in the School of Planning of the College of Design, Architecture, Art, and Planning

by

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Abstract

Increasingly, housing services are being provided through networks of organizations rather than a single organization or the government. These networks involve non-profits, for-profit, and governmental organizations. The need for these types of networks stems from the decentralization of public policy. The less prominent role of the federal government in directly providing services has pushed community-based organizations to fill this role. It has also changed the roles and responsibilities of public housing authorities. In this paper, it is argued that there is great potential in networks to increase the capacity of the individual organizations and to provide better housing outcomes for the community.

The purpose of this paper is to conduct a case study on the Northern Kentucky Scholar House in Newport, Kentucky. The Scholar House, run by the Brighton Center, provides housing, child care, and an economic support program to single parents that are working to continue their post-secondary education. While the program is run by the Brighton Center it was developed through a new collaboration between the Brighton Center, Neighborhood Foundations (formerly the Newport Housing Authority), and the Model Group. This unique model requires that there be strong connections to other organizations to provide complete services to their clients. In this study there is a focus on the strength of relationships and the potential for regional and state-wide planning efforts in this network. It was expected that the length of time organizations interact with one another and the past successes of collaboration will be key indicators to future success.

With regard to the case study 11 semi-structured interviews with housing officials in Northern Kentucky and the Greater Cincinnati region were conducted. Documents related to the program and housing issues in the state of Kentucky and the Northern Kentucky region were also examined. The implications for public housing revitalization will be discussed. This study found that the Northern Kentucky Scholar House mirrors the changes in housing policy and reflects the current focus on collaborations between public and private organizations. The Northern Kentucky Scholar House benefits from sustained partnerships with nonprofit and private organizations that enables supportive services to be provided within the housing development. It was also found that the Northern Kentucky Scholar House would benefit greatly from a stronger network that has a core intermediary organization to coordinate network activities.
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Lastly, I want to dedicate this thesis in memory of my mother. Thank you for always believing in me so fiercely and for being an example of hard work and kindness to everyone who knew and loved you.
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CHAPTER 1: INTRODUCTION

Public housing in the United States has greatly changed since its inception in 1937. This transformation has included a growing role for private and nonprofit entities to develop, construct, and manage public housing units. This thesis examines one such development, the Northern Kentucky Scholar House, with a focus on the innovative formation of this program, the program’s use of informal networks of organizations in the Northern Kentucky region, and its targeting of a specific population group, single parents who are pursuing a post-secondary degree. This program is studied in the context of the changes in federal housing policy and the development of housing authorities and nonprofits adopting a social enterprise model.

The Northern Kentucky Scholar House, located in Newport, Kentucky is a public housing program that is a product of the ongoing collaboration between the Neighborhood Foundations (formerly called the Newport Housing Authority\(^1\)); Brighton Center (a local nonprofit); and Model Group (a Cincinnati based for-profit developer). This program offers housing to single parents, primarily single mothers, who are in the process of pursuing a post-secondary degree and qualify for the Section 8 Voucher program (Brighton Center, 2017).

The Scholar House program aims to mitigate some of the community’s economic and educational issues. According to the 2015 American Community Survey conducted by the United States Census Bureau, the City of Newport was below the national average in several categories, such as educational attainment and median family income. Nationally 13.4% of the population has not completed high school, compared with 22.5% of the Newport population that

\(^1\) The Newport Housing Authority changed its name to Neighborhood Foundations because it felt that better represented its expanded services, “While we remain dedicated to providing quality-affordable housing, we also aid in community support, offer opportunities, and strive to provide a quality of living second to none” (Neighborhood Foundations, 2017).
falls in this category (Social Explorer, 2015).

The city also falls below the average in terms of median family income. In 2015, the national median family income was $53,889 while median family income in Newport was $34,734 (Social Explorer, 2015). Lastly, the city of Newport, also according to the 2015 survey, had a higher rate of families with children under 18 in poverty. In Newport, 24.6% of families with children under 18 lived in poverty compared to 11.3% of families in the entire nation (U.S. Census Bureau, 2015). The Northern Kentucky Scholar House, along with its partners, works to reduce the economic and education inequality that exists in Newport and Northern Kentucky.

This thesis builds upon the thesis written by Rigel Behrens, a graduate from the Master of Community Planning program at the University of Cincinnati. Her thesis, titled “Regional Planning and Collaboration for Affordable Housing: Northern Kentucky’s Regional Housing Network”, studied why a housing plan titled Vision 2015 did not work and ultimately fell apart (Behrens, 2010). Behren’s thesis was concerned with the network of organizations that was involved in regional planning efforts, though she did not focus on any one specific housing program.

This thesis expands on her research by focusing on one program within the Northern Kentucky network and how the network of organizations has affected this program’s service delivery rather than the entire regional planning process. It also examines why an understanding of networks is of high importance for service delivery today. I hypothesize that the length of time organizations interact and the successes from these partnerships are critical for future success in service delivery. This study, like Behrens’ (2010), relies on in-depth interviews with actors in organizations that are connected to the Northern Kentucky Scholar House. The interviews, unlike hers (2010), will be used for a case study of one housing program within that network.
This thesis explores the problem of how the devolution of federal housing policy has changed the roles and responsibilities of public housing authorities (PHAs). It also studies how this change has pushed PHAs to become more like social enterprises and has incentivized partnerships with for-profit and nonprofit organizations to provide public housing. These partnerships have, at times, resulted in public housing that is targeted, because of available funding, at a specific population group, such as individuals in recovery, single parents, or individuals with disabilities. This problem is examined using the Northern Kentucky Scholar House as an example of this transition away from traditional public housing.

The goal and purpose of this thesis is to better understand the impacts of the change in service delivery method of public housing i.e. devolution. Related to this topic this thesis also examines how networks of agencies provide social/educational services along with public housing and whether the network model is an efficient way to provide these services in this case. This case study understands the workings of the Northern Kentucky Scholar House program as it illustrates the changes in PHA and nonprofit service delivery with an exploration of how organizations work together in Northern Kentucky and what organizations gain from working together. More specifically I seek answers to the following questions:

1. How is the Northern Kentucky Scholar House understood within the context of current public housing policy?
2. How does the changing role of public housing authorities affect the production and management of public housing?
3. How do actors in the Northern Kentucky housing network perceive the strengths and weaknesses of the Northern Kentucky Scholar House?
This topic is important because the shrinking funding for affordable housing on both federal and state levels is an indicator that partnerships between organizations to construct and manage housing will continue (Quercia and Glaster, 1997). Therefore, we must understand the context in which they are developed and the benefits and drawbacks to housing programs that are developed through collaboration. Chapter 2 contains a review of the existing literature on the innovations in public housing in the United States and examines the use of networks in providing social services, the formation of networks, and the importance of trust in networks. Chapter 3 provides an overview of the Northern Kentucky region including demographic changes, plans for the area, and housing issues that need to be addressed. Chapter 4 discusses the Northern Kentucky Scholar House in the context of its history in the state and the Northern Kentucky region. Chapter 5 examines this project’s use of the case study method approach including its benefits and drawbacks and discusses the different types of data that are used in this study. The findings and discussion that resulted from the interviews and field research are located in Chapter 6. Chapter 7 contains conclusions and recommendations about the Scholar House model.
CHAPTER 2: INNOVATIONS IN PUBLIC HOUSING

Introduction

This chapter presents an overview of the literature concerning the history of affordable housing, the role and importance of inter-organizational networks, and the changing roles of nonprofits and public housing authorities in affordable housing service delivery. Then, topics of trust in networks and the importance of capacity building will be discussed. I will argue that changes in public housing involve an increasing emphasis on partnerships that enable organizations to get access to more funding and resources.

The increase in this type of collaboration requires an understanding of the importance of these networks in the current service delivery climate, how these networks are formed and sustained, the effects of the networks not only for the community at large but also for the individual organizations, and the structure of networks. This literature review also includes an examination of how policy has shifted towards a focus on “self-sufficiency” and how that shift reinforces the ideas of the “deserving” and “undeserving” poor.

Evolution of Housing Policy in The United States

Housing policy in the United States has evolved from direct service provision to the use of contracting services to outside organizations. The policies that the government enacts has a great deal of effect over the role of nonprofits and for-profit organizations. For example, “Some (policies), such as public housing and rental vouchers, rely almost exclusively on government agencies; others involve partnerships with for-profit or nonprofit developers” (Schwartz, 2006, p. 5). This overview of housing policy in the United States will highlight the shift from the government providing services directly to a more indirect method of service provision.

Schwartz, (2006) outlines the purpose of housing policy, “The primary goal of housing policy has traditionally been to improve the quality of the housing stock and eliminate substandard
housing” (p. 16). This goal was especially important in the late 19th and early 20th century when overcrowding and poor conditions were prominent for a large portion of the population. These conditions led to poor health outcomes for the residents of these living conditions and necessitated that the government intervene. This intervention to address substandard living conditions, in part, took the form of the first building codes (Schwartz, 2006). The quality of housing has since greatly increased.

The Great Depression (1929-1939), which caused a significant number of Americans to lose their jobs, also had a large negative effect on the housing market and was the catalyst for a new type of policy. In 1932 the Federal Home Loan Bank Act was passed, “The legislation created the Federal Home Loan Bank system, which aimed to strengthen the role of savings and loans and savings banks (‘thrifts’) in the mortgage market” (Schwartz, 2006, p. 48). This legislation became an important component in the expansion of home ownership in the US.

The Great Depression was also a catalyst for legislation concerning public housing and the formation of the Housing Division of the Public Works Administration (PWA). This division was responsible for building public housing projects, “During a tenure that lasted until 1937, the PWA Housing Division built 51 public housing projects containing 21,800 dwelling units (von Hoffman, 1998, p. 5). This program was greatly affected by legislation that was passed in 1937. This legislation, “…authorized local public housing authorities (PHAs) to issue bonds to finance the development costs of public housing” (Buckley and Schwartz, 2011, p. 12).

WWII (1939-1945) had a strong impact on housing in the United States because the policies crafted after the war encouraged home ownership which facilitated a dramatic shift away from renting. Schwartz (2006) notes how policies after the war changed home ownership patterns,
After World War II, the Veterans Administration (VA) established its mortgage insurance program to help the 16 million returning servicemen purchase homes at an affordable cost. The VA program was closely modeled after the FHA program, but it involved even lower down-payments. Together these programs brought home ownership into the realm of working-class America. (p. 73)

With more families and individuals owning homes there was an exit from the city to the suburbs which was a shift away from the majority of the population renting and living within cities. In the time since WWII, the major shifts in low-income housing policy were the creation and utilization of housing vouchers and federally subsidized private housing (e.g. Section 235\textsuperscript{2}, Section 236\textsuperscript{3}).

The Housing Act of 1949\textsuperscript{4} had an immense impact on public housing, “Title III required that public housing authorities demolish or renovate one slum dwelling unit for every public housing apartment they built” (von Hoffman, 2000, p. 310). After this legislation public housing was torn down at a faster rate than it was built. This legislation was passed shortly before the era of urban renewal and the Housing Act of 1954\textsuperscript{5}. This act did not include a guarantee that housing torn down would be replaced and it also extended the Housing Act of 1949 to allow commercial and industrial development (Flanagan, 1997). Urban renewal included projects that built highways and demolished neighborhoods that were historically lower-income and minority occupied neighborhoods.

The Housing Act of 1959\textsuperscript{6} was an indication of how the federal government would decentralize the distribution of services in the future. Section 202\textsuperscript{7} of this housing act gave direct loans to nonprofit organizations to assist in building housing for low-income elderly individuals (Schwartz, 2006). This type of legislation represents the shift from direct services to third party organizations who are contracted to deliver these services.

The 1970s saw a shift in the implementation of housing policy in the United States because the role of the federal government was diminished. Buckley and Schwartz (2011) explain, “The first step in the devolution of housing and other social programs occurred with the creation of the Community Development Block Grant program (CDBG)” (p. 19). The block grants require that localities compete for funding from the federal government to carry out designated projects in their communities.

The Housing and Community Development Act of 1974\textsuperscript{8} and the voucher program had a great impact on how and where low-income individuals access affordable housing, “As first designed, the Section 8 Existing Housing program provided rental certificates to households with incomes up to 80% of the area median” (Schwartz, 2000, p. 228). The voucher program offers recipients more choice of where to live than traditional public housing, and has become a larger subsidy program for low-income Americans than building projects (Buckley and Schwartz, 2011).

The amount of public housing being built has drastically decreased in recent decades, “Only 5 percent of the public housing stock as of 2003 was built after 1985, and most of that

\textsuperscript{8} Housing and Community Development Act of 1974, 12 US.C. 1706e. p. 633 Retrieved from https://www.gpo.gov/fdsys/pkg/STATUTE-88/pdf/STATUTE-88-Pg633-2.pdf#page=30
replaces older public housing buildings that had been torn down” (Buckley and Schwartz, 2011, p. 13). Buckley and Schwartz (2011) found that public housing that has been torn down has been replaced, in part, by smaller mixed income communities because of the HOPE VI program. The HOPE VI program no longer exists and was replaced by the Choice Neighborhoods Program. Low-income rental housing is being constructed because of the Low-Income Housing Tax Credit. Schwartz (2014) notes, “Established by the Tax Reform Act of 1986, the Low-Income Housing Tax Credit (LIHTC) provides financial incentives to invest in low-income rental housing” (p. 135). This competitive incentive program has become central to the building of low-income housing.

The level of involvement at the federal government has not changed, rather their type of involvement has changed, “Today, the federal government continues to fund the clear majority of the country’s subsidy programs, but it does not dictate the terms of these programs to the same extent as before” (Buckley and Schwartz, 2011, p. 8). This explains the increasing role of nonprofit and for-profit networks that address housing issues,

The federal government is no longer the preeminent player in U.S. housing policy. Beginning in the late 1970s, state and local governments, along with a variety of nonprofit organizations, have become increasingly important…. (Buckley and Schwartz, 2011, p. 18)

Vouchers, the HOME program, and the low-income housing tax credit (LIHTC) have

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all played a growing role in the low-income housing arena as the significance of public housing has decreased (Orlebeke, 2000). The voucher program expanded the role of PHAs to include administrating subsidies for use in the private market (Kleit and Page, 2008). This responsibility is one example of the increased interaction of the PHAs with the private market. The HOME Investment Partnership program allowed PHAs to use funds and private cash infusions from the LIHTC to construct housing. This gave nonprofits a strong role in affordable housing because localities were required to consider housing nonprofits in their consolidated housing plans (Kleit and Page, 2014).

The Quality Housing and Work Responsibility Act (QHWRA) of 1998 increased the responsibilities of PHAs and changed the ways that PHAs operate. QHWRA deregulated PHAs, facilitated mixed income communities, and consolidated the Section 8 voucher and certificate program into a single market-driven program (Hunt, 1998). This legislation cemented the trajectory of future PHA activity,

QHWRA’s authorization of mixed financing for public housing redevelopment connected public housing and PHAs to market forces. It positioned some PHAs to become developers for the first time, while encouraging others to continue development activities that they had engaged in since the 1980s. (Kleit and Page, 2014, p. 11)

The trend of privatizing public housing continued with the Rental Assistance Demonstration Program (RAD). This program, “…is designed to address a $26 billion public

14 Low-Income Housing Assistance 42 U.S. Code §1437f Retrieved from https://www.law.cornell.edu/uscode/text/42/1437f
housing capital needs backlog. New investment is leveraged by converting public housing to project-based assistance, with the ownership transferred to nonprofit and private entities” (Hanlon, 2016, p. 611). This program, enacted in 2012, was meant to address the fact that public housing units were aging and the federal budget to address these problems was shrinking. By transferring ownership to nonprofit and private organizations it was believed that a more reliable stream of funding could be utilized.

Schwartz (2017) explored the effects of the RAD program on PHAs between the years 2013-2016, “The RAD program has proven itself to be very popular among PHAs. It quickly reached its original 60,000-unit cap, and promptly reached the increased cap of 185,000 units” (p. 803). In his study, he also found that larger PHAs participate at higher levels than smaller PHAs. While smaller PHAs use the program less when they do participate they are using the RAD program to project base all of their public housing units. This effectively discontinues their management of public housing. According to Hanlon, (2016) RAD built upon the HOPE VI program, “…and in terms of what seemed to work, namely a shift toward mixed financing- and a concomitant shift in the role of PHAs from managing public housing to brokering complex real estate deals” (p. 616).

The RAD program has come under criticism because the program is privatizing public housing (Schwartz, 2017). Furthermore, because of limits in how many vouchers are allowed in each RAD development the program works against the needs of the most vulnerable households. The law, however, contains an exception, “…households that are either elderly or have a person with a disability, or that agree to participate in supportive services programs. These units can then only continue getting rent assistance if occupied by a household in one of these categories” (Smith, 2015, p. 44). The RAD program has played an important role in the changing roles and
responsibilities of PHAs.

This brief overview of housing policy in the United States as it pertains to affordable housing highlights how the role of nonprofits in the housing sector have increased over time. Buckley and Schwartz (2011) found that, “The importance of the nonprofit sector is reflected in the requirement imposed by several major housing programs that state and local governments designate a minimum percentage of their funding to nonprofit housing groups…” (p. 26). These networks have grown in importance not only because of public policy, but also because of the complexities of providing affordable housing. That is, individual actors need to take advantage of the expertise of others in the system.

*The Changing Roles and Responsibilities of Public Housing Authorities and Nonprofits*

Laws, such as the QHWRA, have made PHAs more susceptible to market forces which altered the types of projects that PHAs participated in and changed the populations that these projects served. Buckley and Schwartz (2011) note, “In the search for capital to support the development of affordable housing, many PHAs found themselves creating housing either for special needs populations or the workforce, rather than the poorest households, because of the targeting of federal funds…” (p. 26). The Northern Kentucky Scholar House reflects this trend of PHAs creating housing that caters to a special needs population, such as individuals with a medical condition, single parents, or those individuals in recovery.

Another example of a housing authority that has become involved in supportive housing, housing that generally serves a specific population, is in Columbus, Ohio. Johnson and their colleagues (2008) note, “The Columbus Metropolitan Housing Authority and the YMCA of Central Ohio partnered to convert Sunshine Terrace, a 180-unit public housing high-rise, into supportive housing for chronically homeless men and very low-income individuals” (p. 22). This
program used funds from HUD Public Housing Subsidies and was a collaboration between the housing authority, United Way of Central Ohio, and Rebuilding Lives Funder Collaborative among others. The program was designed to serve 50 formerly homeless men and is one example of how housing authorities have adopted innovative collaborations with other organizations to provide housing and how this housing has become more targeted to specific populations. The attention to special populations could work against or potentially expand public housing’s original goal of providing housing for the lowest income populations (Quercia and Galster, 1997).

The role and functions of PHAs and the private market has changed drastically due to the devolution of federal housing policy, "Rather than public production, neoliberal policies have sought to stimulate the production of affordable housing in the private market with both private and public sources of finance" (Kleit and Page, 2014, p. 2). PHAs have transitioned from their traditional role to adopting a social enterprise model. Nguyen, et. al (2012) detailed one action by PHAs that shows this shift,

Within the public sector, local housing providers have engaged in social entrepreneurial activities by creating for-profit and nonprofit subsidiaries. This allows them to draw from a larger pool of resources within the public, private, and nonprofit sectors, take greater risks in their market-oriented activities, and have more flexibility. (p. 2)

This topic is important to understand for the purposes of this thesis because both the Brighton Center, and Neighborhood Foundations Inc. (formerly the Newport Housing Authority), have established development subsidiaries that allow them greater access to a variety of different funding sources.

The phrase “social enterprise” has been defined in a variety of ways by scholars in different
countries since its development in the 1970s. This term is often used interchangeably with the term “social entrepreneurial activities” in the literature even though there is some debate about this practice (Luke, 2013). For the purposes of this thesis, the terms “social entrepreneurial activities” and “social enterprise” are assumed to be interchangeable. The definition used in Europe is much more constrained than the one used in the United States (Defourny, 2010). Even within the United States there is a difference in definitions used by practitioners and academics. As Kerlin (2006, p. 248) notes,

In U.S. academic circles, social enterprise is understood to include those organizations that fall along a continuum from profit-oriented businesses engaged in socially beneficial activities to dual-purpose businesses that mediate profit goals with social objectives (hybrids) to nonprofit organizations engaged in mission supporting commercial activity. Outside of academia, however, the definition is much more focused on 501(c)(3) nonprofit organizations that are involved in revenue generating activities (Kerlin, 2006). While Kerlin’s definition of a social enterprise is broad enough to include most community-based organizations, it does show how nonprofit entities have had to rely on market based activities to provide services to their clients.

The term “social enterprise” represents activities of nonprofits that are a reaction to federal policy, “Responding to a downturn in the economy in the 1970s, the 1980s brought welfare retrenchment and large cutbacks in federal funding…nonprofits began to seize on social enterprise as a way to fill the gaps” (Kerlin, 2006, p. 251). A lack of funding at the federal level led nonprofits to participate in market activities and also increased collaborations between nonprofit and for-profit organizations.

It is clear that policies like the QHWRA have pushed PHAs to become more involved in
market activities, and therefore, have pushed the transition of PHAs towards a social enterprise model, “Given that social enterprises are present in the public, private, and nonprofit sectors and have a variety of ways in which they can structure their organization and management, housing social enterprises in the USA exemplify dimensions of hybridity” (Mullins, 2016, p. 55). Hybridity refers, in this context, to organizations from different sectors that combine funding to produce a service.

The innovative approach of the Charlotte, North Carolina Housing Authority (CHA) offers an example of how PHAs have adopted the social enterprise model and rely on hybridity. Charlotte, because of its growing population, has had to address housing affordability issues. This has affected how the PHA has operated,

Faced with these housing challenges, the CHA’s mission has been broadened from developing and operating conventional public housing to leading, developing and executing community-wide strategies that meet the broad range of housing needs for families who cannot otherwise obtain conventional housing. (Nguyen, Rohe, and Cowan, 2012, p. 8)

To do this, CHA has begun to operate more like a private business through the utilization of partnerships, expanding the amount of risk, and adoption of innovative techniques (Nguyen, Rohe, and Cowan, 2012). While acting like a business is a low standard for an organization to be considered a social enterprise it does show how susceptible nonprofits and housing authorities have become to market forces and the growing role that funders play in the types of programs in which nonprofits are participating.

CHA used this new model to implement a variety of programs including the redevelopment project, The Park at Oaklawn. This was a HOPE VI project that was completed with a highly
structured network. CHA owned the redevelopment site, a nonprofit organization was the developer, while a for-profit organization developed, built, and currently manages the rental apartments and homes. A separate for-profit organization was responsible for selling the units and a public organization built a community center on the site (Nguyen, Rohe, and Cowan, 2012.). Nonprofits also use this site to provide services such as day care, after school programs, and a Head Start program. This project, much like the Northern Kentucky Scholar House, illustrates how PHAs are working with external organizations to increase access to funding and provide a wider variety of services. It also highlights how the dissolution of networks, which could be a result of a negative experience or the lack of funding, could greatly harm low-income individuals who access the services provided by the network.

Kleit and Page (2008) argue that PHAs can alter their strategies to adapt to the changes in federal policy, “PHAs can innovate to adapt or capitalize on new developments, defend existing arrangements by consolidating core business areas, or react to instructions from their stakeholders” (p. 38). These strategies can be implemented by public housing authorities in five different ways as listed by Kleit and Page (2008): extend their geographic or demographic markets, change the services or products they provide, sustain or expand their revenues, cultivate external partnerships, or improve their internal capacities.

While social enterprises are seen by some as an efficient way to incorporate the market into social services there are many scholars that observe the negative and potentially negative effects of social enterprises. Kerlin (2006) notes, “As with service delivery, a growing focus on the bottom line may lead organizations to abandon less efficient practices that strengthen social capital such as running a volunteer program” (p. 258). Many of the concerns of social enterprises revolve around organizations becoming more focused on access to funds rather than
on community need. There is also a concern that the lowest income individuals will not have access to services because of a shift in organization mission. This shift could result from competition for funding. “If nonprofit firms are forced by this competition to behave similarly, the focus of attention of the nonprofit sector will also shift increasingly toward those able to pay, leaving the disadvantaged with few places to turn” (Salamon, 1993, p. 37).

If an organization is beholden to market forces there may be a stronger pressure to provide services to only those that are deemed the “deserving poor” a topic that has been widely explored in the literature (Katz, 2013). The Scholar House program may or may not be a social enterprise, but for the purposes of this thesis it is assumed that the organizations that created and currently manage the program have adopted social enterprise models and this has had an effect on how the housing program is run.

“Self Sufficiency” and the “Deserving Poor”

The term the “deserving poor” refers to how some individuals are seen as deserving of public assistance while others are not. This distinction is not based on income levels, but on other characteristics,

Unlike the “undeserving poor,” the “deserving poor” are those who cannot be blamed for their poverty; their impoverishment is not due to individual behavioral or character flaws, but rather to structural or macro forces well outside of an individual’s control. (Bridges, 2017, p. 1049)

This division, however, does not end with the distinction between deserving and underserving but also within each group. For example, “Not only are the poor divided along moral lines, but the very process of division marks even those ultimately deserving, subjecting them to behavioral conditions, administrative discretion…” (Zatz, 2012, p. 552). The distinction of the deserving and
undeserving poor in federal policy has focused, as in the Personal Responsibility and Work Opportunity Reconciliation Act of 1996\(^6\) (which reformed the welfare system) on the ideas of work and self-sufficiency. This policy is a continuation of the importance that has been increasingly placed on self-sufficiency, “Since the early 1980s, an increasing number of initiatives have been introduced to link housing programs and policies with efforts designed to promote family economic self-sufficiency” (Shlay, 1993, p. 457).

A stated goal of the Northern Kentucky Scholar House is to lead the participants to “self-sufficiency” which can be contextualized within the trend of housing programs in the U.S. While the idea of self-sufficiency is widely studied in the literature there is very little agreement on the definition of this term. The focus on self-sufficiency in housing is a result of the changing role of public housing from a temporary stop for families that need assistance to a long-term housing situation for some families. Shlay (1993) explains, “Because of this transition of public and assisted housing from temporary to more long-term housing, interest in helping residents of public and assisted housing achieve economic self-sufficiency has grown” (p. 457).

The focus on self-sufficiency has changed the ways that PHAs are expected to operate and work with other organizations, “…a variety of “self-sufficiency programs” have been created to encourage housing authorities to work with local social service providers in offering a comprehensive set of education, job training, and other support services…” (Rohe and Kleit, 1999 p. 334). One such self-sufficiency program was the Family Self-Sufficiency (FSS) program. This program was created by HUD in 1990 and managed by local housing authorities. The FSS program was meant to increase access to services such as education and job training along with housing assistance. The program, however, encountered many obstacles such as low levels of

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education that limited the wage levels for public housing residents, lack of participation, and lack of the PHA’s ability to staff and pay for the increased responsibility (Rohe and Kleit, 1999).

Anthony (2005) found that participants did benefit from the program, even those who had not graduated. Those individuals who benefitted the most were those who gained a variety of different skills, which is the focus of the Scholar House model. The author acknowledged, however, that there was little research that followed participants for the years after they exited the program. This review of the literature raises questions about whether the Scholar House program in the long run will enhance self-sufficiency. This changing role of PHAs has caused them to work with other agencies to provide supportive services. A new focus on self-sufficiency relies on the existence of working relationships between housing authorities and other organizations and more specifically the ability of staff to understand the services that other organizations provide in the area.

Collaborations and Networks in Public Housing

As explored in the previous section public housing has evolved greatly from its inception. PHAs now have an expanded amount of responsibilities and to fulfill these responsibilities they must work with outside organizations. Networks of organizations delivering housing services rather than solely the government or a single organization has been a growing topic of interest in the literature since the 1960s due to the devolution of federal policy. Lambright (2010) notes, "The delivery of public services is becoming more complex, with nonprofit, for-profit, and public organizations all playing a role in the new world of devolved public policy" (p. 64). The causes for this increase are often attributed to the decentralization of public policy, the creation of the “Hollow State” (Milward and Provan, 2000) and the growing discussion of “wicked problems” (Rittel and Webber, 1973). These networks of organizations offer a unique way of addressing problems at the local level and bring a wide variety of skills from individual
organizations. Provan and Milward (2001) explored the structure of networks, "A network is not simply one more community provider organization; it is a collection of programs and services that span a broad range of cooperating but legally autonomous organizations" (p. 417).

The growing importance of these networks requires an understanding of how federal policy regarding services, such as housing, has contributed to a climate that requires nonprofits and community organizations to become more heavily involved in directly providing services. The less prominent role of the federal government in directly providing services has pushed community based organizations to fill this role.

Rittle and Webber (1973) observe that social problems are increasingly becoming wicked, and wicked problems require innovative solutions. These types of problems are not easily solved by a defined structure, but instead offer a unique set of circumstances that require a new and ever-changing solution. First Rittle and Webber (1973) identify that, “there is no definitive formulation of a wicked problem” by this they mean that in order to describe the problem one must consider the multitude of ways to solve the problem first.

Wicked problems require an approach that is comprehensive and effective. Networks can be a way to increase the capability of organizations to solve community problems, "The ability to build networks with other organizations is an important aspect of capacity building among community development corporations (CDCs,) particularly given the shift to a more comprehensive approach to community development discussed..." (Glickman and Servon, 1998, p. 524). The importance of capacity building has led particular community development organizations to partner with organizations that have different skills and resources.

Ready access to funding and information are also cited as reasons that network formation is important to solving more complex problems. Networks provide access to non-financial
resources that are critical to addressing problems such as a lack of affordable housing. Glickman and Servon (1998) note that partnerships and collaboration between community development organizations can mean an increase in sharing labor, space, and technological assistance, furthermore, organizations can access outside information that is critical to their goals. An intermediary system can create a reliable system for introducing national resources to the efforts of local community development corporations (CDCs).

An intermediary organization is one that supports service delivery through other organizations rather than directly providing services. One example of this is the Local Initiatives Support Corporation (LISC) which provides support to local community development corporations around the country. Intermediary organizations can also facilitate larger policy change,

Although not all see themselves as advocates, intermediary organizations serve an important role in completing the feedback loop between service providers and funding agencies about implementation challenges. They often work to raise policy awareness among members and some actively participate in lobbying and other advocacy tactics. (Mosley, 2014 p. 294)

This important connection to government and the ability to influence policy is an important service that intermediaries can provide to nonprofits that have less access.

Much of the literature on organizational networks praises the growth of partnerships and collaborations between public and private sectors. Walker (2002, p. 48) notes,

The number one accomplishment of the community development leadership system in the 1990s was the creation or strengthening of strong intermediary institutions—the collaborations, partnerships, coalitions and alliances, and other bodies that help engage
leaders from multiple sectors as contributors to community development.

The importance of networks is also different for organizations of varying sizes, and can be more important for smaller organizations. Smaller or younger organizations can gain a great deal of legitimacy by joining a network, but networks are also important for larger organizations who can exert a greater amount of influence over the actions of the network (Provan and Milward, 2001).

Networks, while praised as innovative, are increasingly being formed as a result of pressures to find funding. Silverman (2008) illustrates this concept, “Rather than serving as a grassroots empowerment strategy for nonprofits, this analysis suggests that forging partnerships and networking with other nonprofits may be a strategy adopted in response to pressures from funders” (p. 138). The literature indicates that the growing role that funders play in nonprofit service delivery changes the way that nonprofits operate.

The preceding suggests that when networks function well there is a greater capacity to address “wicked problems” in today’s society. To address housing problems in Northern Kentucky the Scholar House must have both a strong horizontal and vertical network. A horizontal network would include organizations that provide similar social services and can help the program access a variety of different services. A vertical network would provide access to organizations at the state and federal levels that work to change policy. Both networks are important for the functioning of the Scholar House program. It is therefore of high importance to understand how organizational networks are formed and sustained.

**Trust, Social Capital, and the Formation of Collaborations and Networks**

There is a strong consensus in the literature that the utilization of networks by affordable housing agencies is not only growing in importance, but also, if used successfully, can be an effective way to distribute resources and increase the access to affordable housing and other social services. To better understand how networks can operate within the current political and social
climate it is important to recognize how these networks form. The formation of organizational networks is often mentioned in the literature in the context of reasons that networks form, the building of social capital between organizations, and the importance of trust in networks of organizations.

It is important to understand why organizations become part of a network, because this indicates why organizations see networks as a valuable use of their limited resources. These networks form for a variety of reasons,

Based on an integration of the Inter-Organizational Relationships (IOR) literature from 1960 to the present, six critical contingencies of relationship formation are proposed as generalizable determinants of IORs across organizations, settings, and linkages: necessity, asymmetry, reciprocity, efficiency, stability, and legitimacy. (Oliver, 1990, 242)

The decline in funding for housing programs at the federal level has caused partnerships to form because of a need for resources. Partnerships may form because of a need, but it is also important that partnerships are sustained, and for partnerships to be sustained there must be a level of trust.

Trust in Networks

The literature notes the important role that trust plays in the formation of networks, "Trust is essential because networks replace hierarchal power with cooperative relationships based on interdependence and have fewer superordinate mechanisms for ensuring sustained operations compared with hierarchies and markets composed of competing hierarchies (LaPorte, 1996)" (Lambright, 2010, p. 65). The building of trust between organizations is a critical component in network building, because it can reduce the uncertainties related to collaboration, reduce the transaction cost of collaboration, and can act as a glue that holds the network together (Ark and Edelenbos, 2005; Granovetter, 2010). The lack of trust between organizations can lead
to poor performance or the ending of a partnership, "This uncertainty and complexity will drive actors to pursue "go it alone strategies" and not cooperation, which is necessary to achieve interesting results" (Ark and Edelenbos, 2005, p. 273).

Lambright (2010) studied the ways in which trust matters in networks, “…trusting relationships facilitate cooperation in networks. Trust acts as the glue that holds networks together, enabling networks to function effectively even though they lack a hierarchal power structure" (Lambright, 2010, p. 77). The absence of a hierarchical top-down power requires that organizations in the network trust each other to have effective collaboration. The literature shows that trust is a critical factor for successful collaboration.

Lambright (2010) found that the perception of trustworthiness is critical to the formation of networks, and indicates that if an organization has a negative reputation in the region it will be difficult to collaborate. This could also indicate that newer organizations could have difficulty joining a network without a history that offers a perception of trustworthiness.

Second, Lambright (2010) found that past cooperation between organizations is critical to building trust. The value of past experiences is not only important for the function of building trust, but also learning from negative experiences. Past collaborations can illuminate the benefits and drawbacks of collaborations, "By working together, organizations in a community learn to understand and trust one another, as well as learn whom not to trust. This learning can be extremely important, not just for the production of current services..." (Provan and Milward, 2001, p. 417). The length of time and number of interactions that organizations have are routinely discussed as key factors that determine the level of trust or lack of trust between organizations (Lambright 2010; Provan and Milward, 2001; Ring and Van de Ven, 1994).

The discussion of the formation and importance of trust is critical to understand how
relationships begin to form and evolve, and it is important to understand how this trust is used in carrying out services and network functions. Within the current context of affordable housing, funders have a strong influence over partnerships and sometime require organizations to partner with one another. It is possible that if these relationships are formed with a mandate it will inhibit the ability to build trust between organizations. The literature indicates that a partnership without the foundation of trust will not be as successful.

Dissolution of Partnerships

The discussion of the literature to this point has been a positive discussion of how relationships are formed and sustained through trust and the building and operationalization of social capital. It is, however, important to understand the causes of partnership dissolution. Ring and Van de Ven (1994) examined four different reasons that can lead to partnerships dissolving, “…excessive legal structuring and monitoring of the relationship, conflicts between role and interpersonal behaviors of organizational parties, conditions for violations of trust, and escalating commitments to failing transactions" (p. 108).

While Ring and Van de Ven (1994) identify that excessive legal structuring can be seen as a reason for conflicts in a partnership there is also research that indicates excessively informal relationships can be detrimental. Informal ties between organizations can hurt the stability of a network, because there is confusion about the roles in the network itself (Milward and Provan, 2000; Lambright, 2010). This indicates that a balance between formal and informal is a component of success (Ring and Van de Ven, 1994).

Weare (2014), also found that partnership or network dissolution was not a result of outside forces, but instead was due to internal conflicts that were driven by different cultural perspectives. This indicates that organizations in a network were not continually evaluating the relationship and
the failure to do this led to an unsustainable working relationship. Lastly, Milward and Provan (2001) found that the negative actions of one organization can harm the entire network. These negative actions could include not fulfilling a commitment which causes an interaction to fail. A development, like the Scholar House, relies on partnerships to provide well-rounded services to their residents, therefore it is important to understand how to sustain strong relationships. The dissolution of a partnership could harm the services on which the residents at the Scholar House rely.

*The Importance of Capacity Building*

The repeated commitment to interactions that have failed is mentioned in the literature as a concern of using nonprofit networks to replace services traditionally provided by the government. The literature suggests that one reason interactions can fail between organizations, whether they be nonprofits or an interaction between the government and a nonprofit, is because of a lack of capacity in the network (Fredericksen, 2002; Patterson and Silverman, 2007). There is not necessarily a connection, however, between the number of nonprofits and the capacity of the network, "Yet the sheer growth in the number of nonprofits does not translate into high levels of community development capacity" (Patterson and Silverman, 2007, p. 188).

The process of capacity building is critical for an understanding of an effective network structure, “Capacity building is not a one-time effort to improve short-term effectiveness, but a continuous improvement strategy toward the creation of a sustainable organization" (Chandler and Kennedy, 2015, p. 3). Capacity building is important for both the individual organizations and a network of organizations that aims to deliver more effective and efficient services.

Glickman and Servon (1998) identified five different components of capacity; resource, organizational, network, programmatic, and political. Resource capacity is the ability of an
organization to attract and maintain resources. Organizational capacity refers to the number of staff, management style, and the experience of the staff. Network capacity is the ability of an organization to work with other institutions. Programmatic capacity refers to the types of services that an organization offers. If the organization’s mission is to construct houses this type of capacity measures how well they are able to do this and to what extent they can offer supportive services. Lastly, political capacity is concerned with how well an organization can represent their clientele to elected officials. The capacity of the individual organizations will, ideally, be increased by participation in the network, "Public-sector networks are most effective when they enhance the capacity of organizations to solve problems and to serve clientele" (Provan and Milward, 2001, p. 422).

Capacity building can also be an important indication of how effective a network and an individual organization will be in achieving a stated goal. Chandler and Kennedy (2015) explain, "...nonprofits that are part of a network leverage resources and knowledge to build capacity more effectively than those nonprofits that “go it alone’” (p. 9). The effectiveness of a network can be determined by the outcomes of that network, "At the broadest level of analysis, community-based net- works must be judged by the contribution they make to the communities they are trying to serve" (Provan and Milward, 2001, p. 416). The ability of a network to contribute to their community should be used as a way to evaluate whether or not the network of organizations is effective or not.

There is some research to indicate that capacity building will be more effective if there is a central organization that coordinates the action of the entire network. Patterson and Silverman (2007) label these organizations “Neighborhood Housing Partnerships” (NHPs) and note the structure of these partnerships,
Despite the distinctions across Neighborhood Housing Partnerships (NHPs), most share three characteristics. First, they are typically public-private-nonprofit partnerships that fill a local intermediary role for Community Based Housing Organizations (CBHOs). Second, their activities are often financed through a designated housing fund which pools resources from local government, national intermediaries, foundations, and private financial institutions. Third, their activities focus on providing technical assistance, training, monitoring, and funding support to CBHOs. (Patterson and Silverman, 2007, p. 193)

Their research finds that NPHs can be critical in developing institutional structures and distribute support for housing activities that are typically carried out by small, low-capacity CBHOs (Patterson and Silverman, 2007, p. 188). One major problem with projects being carried out by individual small-scale organizations is that projects are not aimed at a small number of large-scale developments, but instead only at small disconnected projects.

Patterson and Silverman (2007) conducted their research in Buffalo, New York and from this research they formed the argument that the problems facing declining areas like Buffalo are a result of five different factors. These five factors include, a lack of collaboration between a cross-section of institutions, an absence of a housing fund that would provide resources for large-scale projects, the development of affordable housing not connected strategically to high-capacity organizations, a lack of collaboration between organizations involved in affordable housing to maximize community development, and no local funding intermediary that, “monitors nonprofit performance and supports CBHO capacity building” (p. 208). They argue that greater coordination through intermediaries will increase collaboration which will increase professionalism (Patterson and Silverman, 2007).

Without network governance, there is a higher probability that organizations, while in the
same network, may only interact with a few institutions within that network. The Scholar House could benefit from a connection to an intermediary organization. The success of one such network can be seen through a discussion of a collaboration network example in the city of Cleveland, Ohio.

*Lessons from the Cleveland Housing Network*

The Cleveland Housing Network (CHN), now called CHN Housing Partners, was formed in 1981 by a group of community organizers who wanted to address housing issues in the city of Cleveland, Ohio. This membership organization made up of 23 CDCs continues to have a great impact on the city of Cleveland and the availability of affordable housing in the city. McQuarrie (2011) explains, “CHN’s leaders really represent a generation of neighborhood activists who became comfortable partnering with the private sector and, eventually, government in reconstituting local governance in housing” (p. 425). The network not only has an impact on the physical housing, but also on federal and local policy. This well-defined affordable housing network shows how these networks can operate and expand the capacity of their individual members. The literature suggests that the formation of a network was and continues to be critical to the success of CHN. This network was started by small organizations and has grown from there as studied by McQuarrie (2011),

The neighborhood development movement in Cleveland began as small independent organizations that often engaged in adversarial tactics. With the aid of organizations such as CHN these small organizations have been molded into a larger network in which the interests of the organizations are made commensurable with the interests of public and private stakeholders, who find the organization useful – even essential – in carrying out mutually beneficial tasks. (, p. 430)
Several studies have indicated the importance of a central agency (an intermediary agency). In this case CHN was able to bring together multiple organizations and increase the capacity of the network by building consensus throughout the network and reducing the amount of competition. McQuarrie (2011) studied CHN as a mediating organization in community development and noted, “Mediating organizations are facilitators and practical innovators, rather than simply clearinghouses of information and resources, a role that marks this distinctive form of cooperative governance” (p. 422). This distinction as a mediating organization suggests that CHN is actively involved in relationship management between different actors in the network (McQuarrie, 2011). CHN, as a mediating organization, is responsible for “raising working and permanent capital, providing construction supervision, applying for and syndicating tax credits, handling legal and financial transactions, coordinating property management, and soliciting core operating support” (McQuarrie, 2011, p. 430).

While a mediating or intermediary organization is responsible for the management aspects of different housing projects, the member organizations can pay more particular attention to continuing success of the projects for the individual clients. The responsibilities of each organization are clearly defined, “Member groups retain responsibility for property selection, design, contractor bidding, volunteer labor, lease purchase selection, and the day-today management of properties” (McQuarrie, 2011, p.430). This arrangement it is argued allows member organizations to be more “embedded” (Granovetter, 1973) in their communities because they are not responsible for the orchestration of the larger picture of housing projects.

McQuarrie (2011) argues that mediating organizations are institutionalized forms of “social skill” (422). Social skill is “…the attribute of individual institutional entrepreneurs and is rooted in the ability to understand and objectify the practical logics and motivations for action
that prevail in different institutional environments…” (McQuarrie, 2011, 422). In the context of housing development this means being able to suit the needs of both private and nonprofit entities. CHN connects member organizations both vertically to political entities, and also horizontally to other organizations that have a particular expertise:

Today, CHN links the federal government, capital markets, national foundations, state housing finance agencies, the state legislature, local community foundations, municipal politicians and bureaucrats, and neighborhood residents. Moreover, because it was a first-mover in many of these developments, it is clear that CHN was not simply following a plan developed elsewhere. (McQuarrie, 2011 p. 438)

The ability to form and maintain these relationships indicates that there is a high level of trust and a high level of social capital within the network. One example of how this network can both increase the capacity of individual networks and also drive a successful development is evident in the creation of Cleveland’s EcoVillage that was led by the Detroit Shoreway Community Development Organization (DSCDO).

The creation of Cleveland’s EcoVillage was a collaboration between many organizations and the participation of CHN was critical to the success of the development, “Because CHN will be a key driver in the rebuilding of Cleveland neighborhoods in the wake of the foreclosure crisis, CHN’s commitment to a green building approach is significant, reflecting the influence of the collaborative impact of the EcoVillage project” (Kellog, 2011, p. 88). The EcoVillage in Cleveland is a neighborhood that focuses on sustainability, and the organizations involved in this project worked to rehabilitate homes to be energy efficient. This program targets all market levels and relies on the partnerships of a variety of different organizations.

The success of this collaboration also indicates the importance of re-evaluating roles in a
network for continued success, “It was the changing relationships among people and organizations that supported new functions in the system as various types of alliances were created or strengthened through shared vision, trust, and collegial interaction” (Kellog, 2011, p. 84). The impacts of repeated positive interaction, as the literature indicates, helped to facilitate collaboration between organizations that had different knowledge and working processes. The network structure was also important to the success of this project with most people identifying a “nodal collaborative management pattern” (Kellog, 2011, p. 74) indicating that there was not one organization in control of the project, but instead organizations were clustered by category with access to everyone else in the network.

The collaboration between CHN and DSCDO proved to be incredibly important in increasing the knowledge for member organizations, “Each organization gained critically valued resources from its participation in the housing projects. All but one of our survey responding organizations had been involved in neighborhood housing with affordability aspects but had no prior experience incorporating green features” (Kellog, 2011, p. 84). This finding, again, indicates the importance of bridging relationships in a network. Each organization gained valuable skills and contacts that will better serve the community at large. It is likely that these organizations will in the future incorporate more sustainable building practices now that they have experience with this type of building.

As discussed previously there were some key components that indicate why this collaboration was successful, “The success of these alliances in turn depended on trust, capacity, self-interest, and power differences among the organizations” (Kellog, 2011, p. 70). The Northern Kentucky Scholar House was created by a collaboration of three organizations and continues to rely on new partnerships to provide services to its clients, but as I will show, its mission is harmed
by a lack of a more formal intermediary network that can provide support and advocacy on behalf of the program. While KHC acts as a resource for all the Scholar Houses, a more formal intermediary role could increase the effectiveness of the Scholar House network.

Conclusion

The growing importance of nonprofits and for-profits in providing affordable housing to low-income individuals is a result of the federal public policy and the complexity of the problem of providing affordable housing. This thesis examines Northern Kentucky Scholar House as an example of how collaborations and networks of organizations are utilized for the construction of affordable housing and how the idea of “self-sufficiency” has become an important component in social services.

While nonprofits have become a more significant partner in addressing affordable housing there is a question of the capacity of nonprofits. If nonprofits do not, alone or together, have the capacity to offer efficient and effective services then low-income individuals who rely on these organizations will suffer. There is great potential in networks, if built correctly, to coordinate different skill sets, experience, and information in order to better address the problems of affordable housing. Collaborations built through frequent interactions, successful outcomes, and shared information will foster the development of social capital within the network.

The housing network in Cleveland, Ohio is a strong example of how a network can be built and the positive results that can come from a network of organizations that have different resources and institutional knowledge. The building of a network that involves organizations in both public and private sectors can be a great asset to a community working to address housing affordability. The necessity for networks in public housing and collaboration between nonprofits, for profits, and PHAs can be traced back to the lack of funding at the federal level and changing priorities in
federal policy. Also, the increasing pressure on these organizations as a result of engaging in social entrepreneurial activities can result in fewer populations being served which continues the distinction between the “deserving” and “undeserving poor.” The focus of self-sufficiency can also be traced through federal legislation and an addition to the responsibilities of PHAs.

The Northern Kentucky Scholar House is a program that reflects the changes in housing policy, the increasing importance of collaboration to address housing issues, and the stronger focus on the idea of self-sufficiency. There are several questions raised by this literature review which will be addressed in the following chapters. These questions include,

1. To what degree is the Scholar House participating in a network, albeit informal, and could it benefit from both stronger vertical and horizontal networks?

2. Have the changes in PHAs increased the level of self-sufficiency of its residents?

3. What are the costs and benefits of PHAs and nonprofits acting more like businesses?
CHAPTER 3: NORTHERN KENTUCKY OVERVIEW

A demographic and economic overview of the region

Figure 1 Northern Kentucky Region
Source: (Northern Kentucky Area Development District, 2014)

Introduction

This chapter offers an overview of the housing and demographics of both the counties in Northern Kentucky and the urban centers. There is also a discussion of the current demographics and evolution of each of the urban centers ending with an explanation of the economic drivers in each center. Then, it discusses the housing issues on both the state and regional levels. Next, there is a discussion of the specialized housing programs that are run at the state level. Lastly, this chapter explores the county plans as they pertain to affordable housing issues.

Northern Kentucky is the region of Kentucky located across the Ohio River from Cincinnati, Ohio. The exact boundaries of the region differ based on the organization that is defining the area. According to the United States Census, the Northern Kentucky region is part of the Cincinnati metropolitan statistical area. Its definition includes, Boone, Bracken, Campbell,
Gallatin, Grant, Kenton, Mason, and Pendleton counties. The Northern Kentucky Tri-ED Economic Development group, a development corporation that works to better the business climate and foster cooperation across county lines, defines Northern Kentucky only as Boone, Campbell, and Kenton Counties. The Northern Kentucky Area Development District (NKADD), which brings together a group of local leaders who educate and empower communities to implement quality services in a variety of different areas, includes Carroll, Gallatin, Grant, Owen, and Pendleton counties in addition to Boone, Campbell, and Kenton counties in the definition of Northern Kentucky.

This discussion will include a brief demographic and housing overview of all the counties included in Northern Kentucky, but will focus particularly on the more populated counties of Boone, Campbell, and Kenton.

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Figure 2 Northern Kentucky Population
Source: (Social Explorer, 2010)

Figure 2, based on the United States Census, shows that Boone, Campbell, and Kenton counties
are and have been the largest counties in the area. The region, as shown by the population chart, has been growing since the 1970s but not all counties have grown at the same rate.

Figure 3 displays the percentage of population that lives in each of the counties in Northern Kentucky.

![Figure 3 Percentage of Population by County](source)

Boone County makes up approximately 27% of the total region. Campbell County accounts for approximately 21% of the region’s total populations and Kenton County accounts for 36% of the region’s total population. These three counties combined contain 84% of the region’s total population. It is clear these counties have the largest population centers in the region. The remaining counties are primarily rural counties with few population centers.
Housing and Demographic Overview of Northern Kentucky

This section outlines a brief demographic overview of the counties in Northern Kentucky. Included in this discussion is information about housing, income, levels of poverty, and levels of education. Figure 4 shows the median household income for each county. These median incomes range between $41,439 (Carroll County) to $66,730 (Boone County). The majority of these counties have a higher median household income than the state of Kentucky as a whole, which is $43,740. The percentage of households receiving public assistance in Northern Kentucky ranges from 1.8% (Owen County) to 3% (Carroll and Pendleton counties). The statewide percentage falls within this range at 2.5%.

In the state of Kentucky 14.4% of families were living below the poverty line in 2015. In Boone County, this percentage was at 6.6%, in Campbell County 10.3%, and in Kenton County it was 11.8% of families. These counties fall below the state average of families living below the poverty line. Only two counties in Northern Kentucky, Carroll County and Grant County, had a higher percentage of families living below the poverty line than the state.

![Figure 4 Median Income by County](Source: (Social Explorer, 2015))
The median house value for all owner-occupied units ranged from $98,000 (Owen County) to $175,100 (Boone County). This range between the two counties includes the statewide median of $123,200. The counties in this region are less racially diverse than the state of Kentucky. The white population in Northern Kentucky counties ranges between 90.4% (Kenton County) and 98.2% (Pendleton County). Whites, in the state of Kentucky, account for 87.6% of the total population.

The percentage of individuals with high school diplomas in the Northern Kentucky region range from 78% (Carroll County) to 92% (Boone County). Boone, Campbell and Kenton counties all have a higher percentage of high school graduates (92%, 89.3%, and 89.2% respectively) than Kentucky (84.2%). The three largest counties in Northern Kentucky also have higher percentages of individuals with bachelor’s degrees than Kentucky (Boone, 20.1%, Campbell 18.2%, Kenton 18.6%, and Kentucky 13.1%). While the Northern Kentucky Region, when discussing the three largest counties, appears to have better or comparable statistics to the rest of the state, but it is important to understand the disparities between and within the cities.

*Urban Centers in Northern Kentucky*

Boone, Campbell, and Kenton counties are home to the largest cities in the region, the city of Newport is in Campbell County, the city of Covington is located in Kenton County, and the city of Florence is in Boone County. Figure 5 details the populations in each of these cities as of the 2010 United States Census. These cities combined make up about 20% of the region’s entire population.
<table>
<thead>
<tr>
<th>City</th>
<th>2010 Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covington</td>
<td>40,640</td>
</tr>
<tr>
<td>Newport</td>
<td>29,951</td>
</tr>
<tr>
<td>Florence</td>
<td>15,273</td>
</tr>
<tr>
<td>Total</td>
<td>85,864</td>
</tr>
</tbody>
</table>

Figure 5 Northern Kentucky Urban Centers Population

*Source: (Social Explorer, 2010)*

*Covington*

Covington, Kentucky, located in Kenton County, is the largest city in the region with a population of 40,640 people according to the 2010 United States decennial census. The city is located “on the west bank of the Licking River at its mouth opposite of Cincinnati, along the Ohio River (Claypool, 2009, p. 233). The city’s first industry, the Covington Cotton Factory was built in 1828 and was then joined by a pottery factory, and then a tobacco industry (Claypool, 2009). Covington later became a transportation hub because of the Covington and Lexington Railroad. The livestock that were transported by this railroad led to the meatpacking industry in the area.

Downtown Covington featured the largest shopping and business district in Northern Kentucky from the mid-19th century until the 1970s, however in the 1950s and 1960s downtown Covington began to suffer at the hands of suburban mall development (Claypool, 2009). The city has worked to address this decline, “Today, the area contains the Northern Kentucky Convention Center and many offices, restaurants, churches, and small shops…” (Claypool, 2009 p. 235). These businesses along with larger companies have worked to reverse the decline.

Kenton County is the home of the Cincinnati/Northern Kentucky International airport which experienced a large loss of jobs after the 2008 merger of Delta and Northwest airlines.
This merger hurt the entire Northern Kentucky region according to Steve Stevens, head of the Northern Kentucky Chamber of Commerce, “It’s like when you’re in a small town with a big factory that closes and people lose jobs. It really affects the attitude of the whole community” (Dealer, 2010). The airport area has recently received a significant investment from the Seattle-based company, Amazon, “…Amazon has promised 2,700 new jobs, 600 of which will be full-time. It has entered a lease of at least 50 years with CVG, where Amazon plans to build a hub…” (Wartman, 2017). The investment from Amazon will total to approximately $1.49 billion. The investments and disinvestments in the CVG airport are of importance because of their large effect on the economy and employment rates in the Northern Kentucky region.

Newport

Newport, Kentucky, located in Campbell County and home to the Northern Kentucky Scholar House, is the second largest city in the region with a population of 29,951 people (Social Explorer, 2010). The city has a land area of 3.5 miles and is bounded by the Ohio River, the Licking River, I-471, and the cities of Wilder, Southgate, and Ft. Thomas (City of Newport, 2015b). The largest employers in the area include Northern Kentucky University, Sara Lee US Foods, and Castellini Company (Campbell County, 2010).

The location of Newport was a critical factor to the city’s early growth, the proximity to river and rail transportation made this city a center for manufacturing and retail business, “By 1870 Newport had become the center of iron manufacturing in Kentucky and ranked 22nd in the country in this industry” (Claypool, 2009, p. 651). This prosperity in the manufacturing industry, however, was not always the key to the reputation of this city, “The 1940’s through 1980’s brought turbulent times for Newport as gambling halls and Vegas style nightclubs operated in the city” (City of Newport, 2015a, pg. 6). This bad reputation, in part, began after prohibition when
organized crime became involved in bootlegging in Newport. Claypool (2009) explains this change, “After Prohibition was repealed in 1933, the crime syndicate moved its resources into bars and nightclubs that provided entertainment and gambling” (p. 652). The existence of these establishments gained Newport the nickname “Sin City of the Midwest.”

The city has made a strong effort to change this image and the transformation of the city has been termed, “From Vice to Nice” (Hanka, 2009). The transformation was led by citizen groups that partnered with local, state, and federal governmental organizations to close the adult businesses and shift the focus to preserving the history of the city and rehabilitating the existing properties.

Much of this transformation has occurred on the east side of Newport, “The eastside has been transformed into the East Row Historic District, a place where homes have been returned to their original historic state. Property values are dramatically on the rise and pride in the community can be seen on every corner” (City of Newport, 2015a). On the west side of the city, however, there has been less redevelopment and the disparity between the east and the west side of the city persists.

For example, in census tract 501 which the Northern Kentucky Scholar House program is located the median family income, according to the ACS 2016 Survey, was $16,686 this is compared to census tract 504 on the east side of the city which had a median family income of $58,000. There is also a great disparity between these two areas in terms of owner occupied housing. On the east side of the city this census tract has an owner occupancy rate of 66.7% while on the west side of the city only 4.5% of homes are owner occupied (Social Explorer, 2016). The imbalance regarding owner-occupied homes is of concern to the city because, “Communities always want to maintain high levels of homeownership as it can help stabilize
neighborhoods that might otherwise be in transition and instills a sense of neighborhood pride” (City of Newport, 2015a, p. 8).

The discrepancies between the east and west side of the city can be attributed, in part, to the history of manufacturing on the west side of the city. The comprehensive plan for the city of Newport indicates that the rehabilitation and development of the west side is a top priority for the future. The goals for this section of the city include maintaining pedestrian connections to downtown, establishing a land bank and assembling vacant properties, restricting manufacturing use, and limiting development to the northernmost part of the west side to preserve single family residential areas (City of Newport, 2015a).

Florence

Florence, Kentucky is the smallest of the urban centers in Northern Kentucky with a population of 15,273 people. It is in the east-central part of Boone County along I-75. The key factor influencing of historic growth in Florence has been the city’s location along major transportation routes, “By about 1840 the Covington and Lexington Turnpike was macadamized to Florence, enabling individual farmers to drive their livestock and crops to the Cincinnati markets (Claypool, 2009, p. 350). While the city has experienced bouts of decline because of changing transportation patterns it has been able to attract industry to the area, “In the 1950s the Northern Kentucky Industrial Foundation started the Florence Industrial Park, which has grown to include 57 industries and employ 8,000 people” (Claypool, 2009, p. 351).

Florence is currently experiencing growth due to new businesses located in the area and tourism activity related to the Creation Museum. The increased tourism has affected the hotels in the area, “Low-cost airlines, religious creationist tourism, and Amazon’s growth in Boone County have created a thriving market here (Florence) for new hotels” (Mayhew, 2017). The
mayor of Florence has reported that hotels typically operate at an 84% occupancy rate and 100% occupancy when there is a large event in the area (Mayhew, 2017). The changing economic climate in the urban centers in Northern Kentucky has a great impact on housing affordability for the residents of Northern Kentucky.

**Housing Overview of Northern Kentucky Cities**

<table>
<thead>
<tr>
<th>City</th>
<th>Median Household Income</th>
<th>Owner-Occupied Units</th>
<th>Median House Value</th>
<th>Median Gross Rent</th>
<th>Households with Public Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covington</td>
<td>$35,664</td>
<td>40.1%</td>
<td>$97,700</td>
<td>$674</td>
<td>4.2%</td>
</tr>
<tr>
<td>Newport</td>
<td>$34,734</td>
<td>36.9%</td>
<td>$117,400</td>
<td>$639</td>
<td>3.3%</td>
</tr>
<tr>
<td>Florence</td>
<td>$52,053</td>
<td>47.7%</td>
<td>$136,500</td>
<td>$849</td>
<td>3.2%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>$43,740</td>
<td>59.1%</td>
<td>$123,200</td>
<td>$675</td>
<td>2.5%</td>
</tr>
</tbody>
</table>

Figure 6 Demographic Overview of Northern Kentucky  
*Source: (Social Explorer, 2015)*

Figure 6 details the median household income, median house value for all owner-occupied units, median gross rent, and households with public assistance. Florence, Kentucky has the highest median household income, median house value, and median gross rent of the cities in the Northern Kentucky region. This city also has the lowest percentage of households that receive public assistance. The cities of Covington and Newport have lower median household income and median house value than both the state and the city of Florence. The three cities all have a smaller percentage of owner-occupied units than the state of Kentucky. This brief demographic overview indicates some of the housing issues in Northern Kentucky, but it is important to have an understanding of housing issues on a state level.

**Housing Issues in Kentucky**

The Commonwealth of Kentucky 2015-2019 Consolidated Plan identified current housing issues in Kentucky and built upon previous studies to examine the housing trends in the
state of Kentucky. One of the major housing issues facing the state is increasing housing costs, with respect to both homeowners and renters. In the state of Kentucky incomes have increased 23% over the past 10 years rents, however, rents have increased 27% (Kentucky Housing Corporation, 2015). This disparity creates a housing cost burden for many renters. Of the renters that are cost-burdened, meaning households paying more than 30% of their income on housing, 97% of them have incomes that are below 80% of the area median income. Of the renters that are extremely cost burdened, meaning households are paying more than 50% of their income on housing, 97% have incomes below 50% of the area median income (Kentucky Housing Corporation, 2015). The affordability of rental housing was found to be a primary need in the state of Kentucky (Bourassa, 2004).

There is also a great need for housing units that would be affordable for families that earn 30% of the area median income, “For every three households in this income category in need of housing, there is only one unit available” (Kentucky Housing Corporation, 2015, p. 70). This problem is compounded by the looming danger that the number of affordable units will soon dramatically decrease, “The state is in danger of losing nearly 50,000 affordable rental units of the next 5 years as projects end their affordability period and/or are in need of rehabilitation” (Kentucky Housing Corporation, 2015, p. 28). The decreasing number of affordable housing units in the state has a great impact on the low-income residents that depend on affordable housing developments.

For families that seek housing assistance from the state in the form of vouchers there is a multi-year wait list, “The waiting list contains nearly 10,000 applications, with an expected wait time of two to four years depending on the area of the state in which the applicant wishes to reside” (Kentucky Housing Corporation, 2015, p. 70). The report found that families that seek
housing assistance are made up of single-parent households, families with disabilities, or victims of domestic violence.

The Kentucky Needs Assessment conducted in 2004 found that a growing number of low-income homeowners are cost-burdened, “…the number of low-income owner households with unaffordable cost burdens- up from 87,100 in 1990 to 126,700 in 2000- has now grown to nearly match the corresponding number of low-income renters-130,000” (Bourassa, 2004, p. xvii). Both renters and homeowners are facing issues of housing affordability and these problems have grown over time.

The housing needs assessment also found that the percentage of mobile homes in the state had increased over the study period. The report indicates that this is not a favorable trend because mobile homes depreciate rapidly and are a poor investment (Bourassa, 2004). The last major section of the needs assessment report was dedicated to understanding three different special populations that reside in Kentucky, the elderly, individuals experiencing homelessness, and migrant Latino farmworkers. Since this assessment there has been an increase in the number of specialized housing programs in Kentucky.

*Specialized Housing in Kentucky*

The Kentucky Housing Corporation (KHC), which helped to finance the Northern Kentucky Scholar House, is the state housing finance agency in the state of Kentucky that “invests in affordable housing solutions by offering programs and services designed to develop, preserve, and sustain affordable housing throughout the state” (Kentucky Housing Corporation, 2017). It is a public corporation that administers federal programs such as rental assistance and is financed through the sale of tax-exempt mortgage revenue bonds (Kentucky Housing Corporation, 2017). Among the services that Kentucky Housing Corporation provides are
specialized housing programs such as their Scholar House program. These programs are aimed at a specific segment of the population that has a distinct need for housing. There are also programs that are designated for individuals who are experiencing homelessness.

Continuum of Care is a statewide initiative that is made up of a variety services for individuals experiencing homelessness. These services include emergency shelter services, transitional housing services, and permanent supportive housing. This program is funded through the U.S. Department of Housing and Urban Development and there are six CoC regions in the state.

Recovery Kentucky was “created to help Kentuckians recover from substance abuse, which often leads to chronic homeless” (Kentucky Housing Corporation, 2017). The 13 different Recovery Kentucky centers located across the state can house up to 2,000 people at a time. This program offers supportive services along with housing. These services include peer support, daily living skills classes, and job responsibilities. There are two Recovery Kentucky centers located in Northern Kentucky.

Housing Opportunities for Persons with AIDS (HOPWA) is the third specialized housing program that KHC administers. This program is meant for individuals who have been diagnosed with HIV/AIDS, “The focus on providing housing assistance and related support services for HOPWA-eligible clients serves to reduce the risks of homelessness for this population…” (Kentucky Housing Corporation, 2017). Eligible activities under this program include tenant-based assistance, emergency housing assistance, and permanent housing placement.

This program, unlike Recovery Kentucky and Scholar House, provides funds to people and agencies to address a certain need rather than build specialized housing units. The Chafee Room and Board program is meant to assist youth who are in foster care or are a ward of the
juvenile justice system until the age of 18. These specialized housing programs are meant to address unique needs of Kentuckians and represents a shift from traditional public housing which has not offered supportive services and has not addressed specialized needs.

Housing Issues in the Northern Kentucky Region

Agencies in the Northern Kentucky region have collaborated in the past to examine and report on housing issues in the area. One of these regional plans was Vision 2015 (Vision, 2015) which worked to define the future of the region and build upon the previous vision called Quest: A Vision for Northern Kentucky in 1996 (Forward Quest, 1996). The Northern Kentucky Health Department conducted an assessment study of the counties of Northern Kentucky as research for Vision 2015. The health department found several concerns as related to housing, “The issue of housing included both the availability of affordable housing, the level of maintenance of property (especially from absentee landlords) and the high number of property foreclosures in the neighborhood” (Northern Kentucky Health Department, 2015, p. 5). These regional housing issues are also greatly affected by the economy.

It was also found that households in the region are experiencing an excessive cost burden with respect to housing. In Boone County 26.3% of households were using between 30% and 40% of their income on housing. The percentage for Campbell and Kenton counties was much smaller at 7.8% of households experiencing an excessive cost burden (OKI Regional Council of Governments, 2012). The research indicates that this housing issue is important to consider when evaluating the economic vitality of the region, “A large percentage of the households within the region spend 25-30% of their income on combined housing and transportation costs. This index should be examined closely in order to keep a check on the cost of living” (OKI Regional Council of Governments 2012, p.4).
Lastly, Kentucky’s Department for Public Health, Childhood Lead Poisoning Prevention Program identified areas that had a higher risk of lead-based paint poisoning. These targeted areas were identified using the percentage of pre-1950s housing, the level of poverty, and the rates of children with existing health concerns because of lead-based paint. Campbell County was among the counties with the highest rate of elevated blood-lead level (Kentucky Housing Corporation, 2015).

There are a variety of plans and organizations that work together to address housing issues in Northern Kentucky. The Safety Net Alliance, which formed in 2007, brings together social service agencies in Northern Kentucky that provide emergency assistance to residents in need. This collaborative group is made up of 133 partner agencies, “including nonprofit organizations, government groups, and education and faith-based initiatives” (SafetyNet Alliance, 2015). This alliance is an example of how organizations work together to solve housing issues in Northern Kentucky.

**County Wide Plans**

Along with the regional plans, such as Vision 2015, each county has its own plan that addresses the specific housing issues in each county. These plans are required by state law, “The planning commission of each unit shall prepare a comprehensive plan, serves as a guide for public and private actions and decisions to assure the development of public and private property in the most appropriate relationships” (Kentucky Revised Statutes, 1986). In each plan, there are several required elements: goals and objectives, land use plan element, transportation plan element, community facilities plan, and provisions for the accommodation of all military installations. The Boone, Kenton, and Campbell plans have been updated within the past ten years. The following sections are a brief overview of each plan with a focus on how the plan...
discusses housing issues.

_Campbell County_

The plan for Campbell County, “Campbell County Comprehensive Plan Update”, was adopted in 2008. This plan serves unincorporated Campbell County and the cities of Crestview, Melbourne, Silver Grove, Southgate, and Woodlawn. This plan is meant to address changes and growth through the year 2025, “Campbell County is continuing to face development pressures. This comprehensive plan seeks to establish the foundation to manage such growth in a fiscally responsible manner...” (Campbell County, 2008, p. 9). The first and most critical housing issue that is identified by the comprehensive plan is the aging housing stock,

Over half of the residential structures existing in 2000 were constructed before 1959 which indicates an aging housing stock. This number is higher than either Boone and Kenton Counties and the State of Kentucky as a whole. While this by no means indicates poor or substandard quality, issues of continued maintenance will become an increasingly noticeable issue (Campbell County, 2008, p. 33).

The aging housing stock in Campbell County can exacerbate the already growing problems of low-income homeowners because of the increase in maintenance costs.

The second housing trend that was identified by the comprehensive plan is the changing housing stock between the years 1990 and 2000, “Of all the housing types available in Campbell County, the category of housing units contained in properties having 10 or more units was the only type to increase significantly in proportion of total units over this period” (Campbell County, 2008, p. 31). Housing units that contain 2-4 units decreased over this time indicating a shift toward the development of multi-family housing.

As a result of identifying these trends Campbell County established several housing
goals. These goals include eliminating dilapidated and unfit housing, rehabilitating existing housing, and ensuring the conservation of the existing housing supply. The aging housing stock in Campbell County is the main housing concern of this plan.

Boone County

The comprehensive plan for Boone County, “Planning for the Year 2035” was adopted in 2012 (Boone County Planning Commission, 2010). The plan identified several housing trends and created goals to address future development in the county. The plan found that there was a high-demand for multi-family housing in the cities of Florence and Walton. It was also found that rehabilitation of aging structures is a large concern and should be mitigated. Similar to the rest of the state there is a growing need for affordable housing in Boone County.

In response to these issues the plan focused not only on the development of single family housing, but also on the growing need for a variety of housing options and programs to address housing needs. The plan recommended creating a broad range of housing options, promoting rehabilitation and maintenance of existing structures, and to balance the housing supply with all other land uses. The report also recommended that the county facilitate affordable housing development through nonprofit organizations. These affordable developments would be encouraged through tax incentives, nonprofit land trust, and adjustments to the zoning code.

Kenton County

Lastly, Kenton County adopted the plan “Direction 2030” in 2014 and it was the first plan in 40 years (Kenton County, 2014). This plan was the least descriptive of the three county plans and relied on research that was conducted by OKI Regional Council of Governments. The housing section of the plan stated that housing conditions in Kenton County were generally better than average and that residents had few complaints about the housing stock, “Participants
at the Direction 2030 public input meetings were generally satisfied with the housing options in Kenton County. Some interest was expressed in housing affordability especially for young adults and in smaller homes for people particularly the aging population...” (Kenton County, 2014, p.1). The plan did not offer specific housing goals for the county.

Conclusion

This chapter has discussed the demographic and economic profile of Northern Kentucky and includes a description on housing issues and plans for the state, region, and the individual counties. It is clear from the research conducted by the Kentucky Housing Corporation and the Northern Kentucky counties that there is a lack of affordable housing in the state and the region. This issue is made worse by the expiration of affordable housing developments and an aging housing stock. One of the ways that the state of Kentucky via the Kentucky Housing Corporation addresses the lack of affordable housing is by financing specialized housing programs. The next chapter will discuss in detail the Northern Kentucky Scholar House which is a specialized housing program that is administered by the Kentucky Housing Corporation.
CHAPTER 4: THE NORTHERN KENTUCKY SCHOLAR HOUSE

Introduction

This chapter discusses the Northern Kentucky Scholar House, that is, its history in Kentucky since it started at the state level in 2007, its context in Northern Kentucky, and the logistics of implementing this specialized housing program. This discussion includes how the program is funded, the outcomes of the program at the state level, and the goals of the program.

The Northern Kentucky Scholar House is a specialized housing program that is “part of a comprehensive statewide, two-generational self-sufficiency program for single parent families” (Brighton Center, 2017). A two-generational program focuses on both the children and parents in the same family, “The framework emphasizes the importance of using the family unit as the lens for targeting individual family members, setting individual goals, and aligning tailored appropriate solutions. This lens also necessitates prioritizing relationship building over programs…” (Scott, et. all, 2016). This model works to end generational poverty and provides each family member with specialized support based on their age and needs.

This Scholar House, and several other Scholar Houses in the state of Kentucky, were funded through a set aside from the state finance authority, the Kentucky Housing Corporation. This set-aside guarantees a non-competitive process for the funds to be used for the Scholar House program. The Kentucky Housing Corporation defines a Scholar House program as

…a program in which education is the primary requirement to enable the head of household to reach self-sufficiency, defined as free of public assistance, including housing assistance. The participant must apply for, and be accepted into, the education component of the Scholar House Program to qualify for the secondary part of the program, housing (Kentucky Housing Corporation, n.d, p.1).
The guidebook highlights that this is a program that has a primary focus on education and offers housing to facilitate continuing education.

KHC argues that the development of Scholar Houses in Kentucky, in the long run, will be the more cost-effective option for supporting low-income families. They estimated in 2013 that the average family receives $1,127 per month when considering money received from Food Stamps, housing subsidy, and the Kentucky Transitional Assistance Program. In the average four years that a family will reside at a Scholar House assistance totals $54,096. They then discuss what this means in terms of one development, “If each unit were filled-56 families, still using the mother and one child average-the government would play $3,029,376 in assistance to help all 56 families through a four-year degree” (Peters, n.d, p. 3).

This amount, they argue, is a significant reduction from what could be the total cost, “If these families did not participate in the program leading to self-sufficiency, the government would pay $13,632,192 in assistance over an 18-year period” (Peters, n.d, p. 3). These numbers assume that residents, without the participation in this program, would use social programs for the entirety of raising their children. This program promotes self-sufficiency with the assumption that families will no longer need government assistance after they participate in the program.

To support their claims, KHC reports that between 2012 and 2013 there were 189 participants who completed the program. Of these participants 120 went on to stable housing and 84 of the residents exited to stable employment (Peters, n.d). These numbers only reflect the participants that left the program between these two years, not since the beginning of the program as that information is not available. The report also provides no follow-up on the
success of the participants. The significant portion of residents that did not exit to stable employment and/or housing indicate that while the participants are gaining skills, there may still be a need to access public benefits. This also raises a criticism that participants must leave the housing once their degree is completed even without access to stable housing and/or employment.

If a Scholar House program is awarded the set-aside funding they must adhere to the Scholar House guidebook, “If the project is awarded set-aside funding, it must incorporate the Scholar House Policy/Procedures Manual as its guide for program operation” (Kentucky Housing Corporation, n.d., p. 1) This guidebook outlines processes such as services offered, configuration of the Scholar House board, and child care service regulations. The guidebook, however, is adjusted based on the location of the program. This document offers guidance about how a program will be designed and developed, but each Scholar House program adjusts these guidelines to better fit the location and the funding available. For example, the Northern Kentucky Scholar House has an on-site daycare facility, operated by the Brighton Center, for children. Several other Scholar House programs contract out these services to outside agencies.

In the guidebook Scholar House programs are also required to have connections and be in close proximity to higher education institutions. In terms of the Northern Kentucky Scholar House, there are links between the program and Northern Kentucky University, Gateway Community and Technical College, and Cincinnati State. These educational institutions are all located less than 10 miles from the housing development. Educational partners are also to be included on the board of each Scholar House along with the developer, leaders from private organizations, the partnering nonprofit, and a program participant (Kentucky Housing Corporation, n.d.).
The Scholar House programs that are funded through the KHC set-aside are based on the program model that was established by the One Parent Scholar House which was known as the Virginia Place in Lexington, Kentucky. Virginia Place started in 1986 with 15 apartments it has since expanded to 56 single-parent families (One Parent, 2010). The Kentucky Housing Corporation credits this organization as being the program model for all Scholar House programs that have received funding. Under the leadership of Governor Ernie Fletcher (2003-2007) the Scholar House program spread throughout the different regions of Kentucky. During the same time period another specialized housing program, Recovery Kentucky, was also expanding throughout the state of Kentucky.

The Northern Kentucky Scholar House is located in the west side of Newport. This area of the city has historically had higher poverty rates than the rest of the city, “The west side of Newport has the city's oldest homes, many in need of attention; it has a higher poverty rate, with 40% of the population under the poverty level, according to 2014 U.S. Census…” (Wartman, 2016). Across the street from the current Scholar House site is an example of traditional public housing in the form of the Peter G. Knoll apartments which were built in 1953. This apartment complex was partially razed in 2006 to make way for the expansion of a highway. As of 2015, there were 171 families living in this apartment complex who have since been allocated Section 8 vouchers to find new housing (Wartman, 2015).

The Northern Kentucky Scholar House program offers a unique juxtaposition of the traditional physical form of public housing with a newer model of specialized public housing that takes a different physical form. Figure 7 depicts the apartment buildings that participants of the Scholar House reside in. Figure 8 shows the Peter G. Knoll public housing project which was partially demolished. The two types of public housing reflect shifts in the design of public
housing during the last eight decades. The 1940s through 1960s period of public housing design includes the time when Peter G. Knoll apartments were built. The emphasis then was on open space between lines of row houses or walk up buildings (Franck, 1998). During this time design catered to universality and there was no delineation of private space for families. It was also during this period that large high-rise buildings were built that which made the outdoor space seem much larger. All the space of the development was public rather than private space.

The Northern Kentucky Scholar House development, however, follows the trend of public housing “blending into” the neighborhood. From 1970s to the present public housing design typically includes private yards and semi enclosed courts for row houses or other low-rise buildings (Franck, 1998). This design allows for private space for families and a clear separation between public and private. The goal of public housing design has become integrating public housing into the fabric of the community so that an individual cannot distinguish what the difference between public housing and market rate housing.

This Scholar House not only exemplifies how public housing design has changed but it also shows how the goals of public housing have changed as well. Traditional public housing was meant to house low-income families but had very little focus on supportive services. Families could live in public housing based on their income level and could live in public housing unless increases in income make them ineligible. The Scholar House program on the other hand is a transitional housing program that offers a great deal of supportive services and has several qualifications for admittance such as enrollment in higher education, GPA standards, and participation in certain Scholar House programs. The proximity of the Scholar House to the Peter G. Noll apartments offers a unique example of how public housing policy and design has changed over time.
This Scholar House complex was and continues to be the product of a collaboration between the Model Group (currently involved as a board member of the program), The Brighton Center, and Neighborhood Foundations (formerly called the Newport Housing Authority). The Model Group, a development company that is focused on urban revitalization, was responsible for the physical development of the site. This developer was responsible for building the housing and the on-site child development center, “Total construction costs for the child development center were $1.7 million, and $5.6 million for the residential buildings. When financing costs, professional fees, and other services are included, total development costs were $9.1 million” (Model Group, n.d.). Neighborhood Foundations, the local public housing authority in Newport, is the owner of the Scholar House complex.

Neighborhood Foundations is, “a premier property management organization, proudly serving the folks that call Newport and Campbell County their home…” (Neighborhood Foundations, 2017). This organization also has a development subsidiary called, Newport Millennium. In addition to owning the property Neighborhood Foundations also has an on-site manager at the Scholar House development (Neighborhood Foundations, n.d.). The last member of the collaboration is the Brighton Center which is a, “nonprofit organization on a mission to create opportunities for individuals and families to reach self-sufficiency through family support
services, education, employment, and leadership” (Brighton Center, 2017). Brighton Center also has a development subsidiary, Brighton Properties. Brighton Center manages the child development center and the supportive services for the families that participate in the Scholar House program.

The Brighton Center also works with other organizations to provide services that are based on the needs of the residents. For example, Brighton Center has started to work with the Women’s Crisis Center to provide therapeutic groups, bystander intervention training¹⁷, and a counselor that will be on site at the Scholar House for 4 hours each week (Women’s Crisis Center, 2017). This program was started based on the needs expressed by the participants in the program.

The Northern Kentucky Scholar House program opened in 2015 after 2 years of planning and construction. The land was acquired for $1 but the costs of the project totaled $9,116,163 (Ellis, 2014). The construction of the campus was funded by the Low-Income Housing Tax Credit ($6,910,044) and the Kentucky Affordable Housing Trust Fund ($300,000), Community Development Block Grants ($470,000), deferred developer fee ($901,119) and, private grants ($535,000). This variety of funding sources are typical for the construction of Scholar House developments (Ellis, 2014).

This Scholar House campus includes four apartment buildings that contain 42 two-bedroom apartments and 6 three-bedroom apartments. These apartments are occupied by single parents who are working to earn a post-secondary degree. At the time of this writing all the occupants of this Scholar House are female, but single fathers can also apply to live in this

¹⁷ Bystander intervention training is understood as, “the idea that both men and women can interrupt behaviors to prevent sexual violence. The training is designed to change social norms and encourage people to find ways to intervene” (Cohen, 2014).
development. These residents must qualify for the Section 8 voucher program which is administered through Neighborhood Foundations.

While they are residents at the Scholar House they also must participate in life-skills workshops and a variety of other activities. Parents must also maintain a 2.0 GPA (out of 4.0) to continue to receive the housing benefit and they must also work or volunteer at least 20 hours a week to receive child-care assistance from the state. The work requirement for Child Care Assistance Program can be criticized because of the likelihood that it will take away from the ability of parents to focus fully on their education. This requirement echoes the work requirements that are included in other welfare programs.

When the parent earns his/her degree, they must leave the Scholar House within 3-6 months.

Residents must leave the program even if they have not yet acquired a stable source of income or stable housing. One way that the program attempts to mitigate possible negative effects of this is to assign each resident a case manager, because this program is relatively new there is no information about the success of case management.

Case managers are required by the Kentucky Housing Corporation, to meet with residents at least once a month to develop and monitor goal plans (Kentucky Housing Corporation, n.d.). Case managers also have a specific focus on helping students achieve self-sufficiency by addressing financial concerns, “Case managers, or a financial counselor, should meet privately with the participant within the first month of the program to assist the participant in establishing a budget” (Kentucky Housing Corporation, n.d., p. 2). In these meetings participants and case managers are also directed to discuss the impacts of student loans on their future financial stability. Unlike the individual meetings, the participant council is meant to strengthen the community of residents and staff and to be a place where participants can be recognized for their
achievements and to express their needs and problems.

While the families are living in the Scholar House program, parents must also enroll their children in the child development center. On the campus is a childcare facility that provides services for children between infancy and 12 years of age. There are a variety of different spaces that cater to children of different ages, “The early childhood center contains five classrooms, a storage facility, and additional counseling rooms” (Newport’s Northern Kentucky…, 2016). The child care center serves the families who are participating in the Scholar House program first, but if there are spots remaining they are open to the community. The Scholar House program model is a top-down approach and highly prescriptive about what the participants must and must not do while they are in the housing program. This highly monitored program model implicitly assumes that the residents of the housing need to change their values in order to succeed.

Between the years 2015-2016, its first year in operation, the Northern Kentucky Scholar House reported in their annual report that they served 133 single-parent led households and 54 children were served by the Early Scholars Development Center. Of these 133 single mothers, nine-tenths took steps toward self-sufficiency (Brighton Center, 2017b). Self-sufficiency as defined by the Brighton Center is “…taking responsibility to provide for yourself and your family using available resources to maintain the best quality of life” (Brighton Center, 2017b, p. 3). In the Early Scholars Child Development program 98% of the children who were enrolled for longer than 6 months “demonstrated growth” in multiple areas. The term “multiple areas” was not defined further in the report. Lastly, 74% of the individuals enrolled in the program made “measurable progress” towards a degree. The terms “demonstrated growth” and “measurable progress” were not quantified or defined in the annual report. It was also not stated how this data was collected.
Since its opening, the Northern Kentucky Scholar House has won prestigious awards. These include the President’s Award for Innovation from the Council of State Community Development Agencies, “The award recognizes innovative activities, policies, or programs that have been implemented at the state level and which have demonstrated success in solving community needs” (Newport’s Northern Kentucky, 2016). The Northern Kentucky Scholar House was the first program in Kentucky to win this award. The Early Scholars Child Development Center was given a 5-star rating from the Kentucky All Stars, which is “…a quality rating and improvement system serving all early child care and education programs that receive public funding in the state” (Brighton Center’s Early Scholar, 2017). The five-star rating is the highest rating that a child care facility can receive.

Northern Kentucky Scholar House was the first program of this type in the Northern Kentucky region, but it is an example of how this program has expanded throughout Kentucky. This development was the 10th Scholar House program, using the One Parent Scholar House model, located in the state of Kentucky. This model has now been implemented in Covington, and a similar program is planned for Cincinnati. The Scholar House program in Covington became operational in 2016 and houses 45 families. This program offers many of the same services as the Northern Kentucky Scholar House, but this program is housed in a rehabilitated older building. It does not have a childcare facility on-site but instead contracts this service to an outside facility.

This Scholar House model has grown from the original model in Lexington to being located in every defined region in Kentucky. Several other states, including Ohio, Indiana, and Tennessee have expressed interest in this program model or have built similar programs. The focus on self-sufficiency and a two-generational approach has proved to be appealing to
nonprofit organizations, governments, and private organizations.
CHAPTER 5: CASE STUDY METHODOLOGY

Introduction

This chapter explores the use of case study research including the limitations and benefits of this kind of research. Next, an overview of the history of case studies with a particular focus on the use of case study research in the field of planning. It also examines the different types of data sources that are used in case study research and how each of these sources is used in this research. Lastly, this chapter reviews where the data came from for this research, how the data was gathered and analyzed, and my relationship, as the researcher, to the topic of study.

This thesis utilizes the case study method to examine the Northern Kentucky Scholar House in the context of the transition away from traditional public housing due to the devolution of federal policy. A case study can be understood in this way: “... [a] qualitative case study is an approach to research that facilitates exploration of a phenomenon within its context using a variety of data sources” (Baxter, 2008, p. 54). A case study approach is preferred when the researcher is attempting to answer “how” and “why” questions (Yin, 2013). Yin (2013) also states, “In other words, you would use the case study method because you deliberately wanted to cover contextual conditions-believing that they might be highly pertinent to your phenomenon of study” (p. 13).

As with any method of research there are benefits and drawbacks to the case study methodology. Case studies can offer a greater explanation of a situation than other methodologies, “Case studies, on the other hand, are designed to bring out the details from the viewpoint of the participants by using multiple sources of data” (Tellis, 1997, p. 3). The ability to incorporate multiple sources of data and do a detailed examination of a topic are often mentioned as the benefits of case study research, “Case studies become particularly useful where one needs
to understand some particular problem or situation in great-depth, and where one can identify
cases rich in information” (Noor, 2008, p. 1602). These benefits allow a deep understanding of a
topic that offers a different perspective than other types of research.

While case study research can offer a detailed picture of the unit of analysis there are also
criticism of this type of research

Case studies have been criticized by some as lack of scientific rigour and reliability and that
they do not address issues of generalizability. However, there are some strengths of the
case study. For example, it enables the researcher to gain a holistic view of a certain
phenomenon or series of events and can provide a round picture since many sources of
evidence were used (Noor, 2008, p. 1603).

This criticism of a lack generalizability from case study research is a common criticism of this
methodology. “The issue of generalization has appeared in the literature with regularity. It is a
frequent criticism of case study research that the results are not widely applicable in real life”
(Tellis, 1997, p. 4). Yin (2013) responds to this criticism by comparing case studies to other
research methods, “In fact, scientific facts are rarely based on single experiments; they are
usually based on multiple set of experiments which have replicated the same phenomena under
different condition. The same approach can be used with multiple case studies…” (p.10).

Some scholars also believe that the value of case study research is that it can be used to
create hypotheses for future studies, “It is also correct that a case study can be used ‘in the
preliminary stages of an investigation’ to generate hypotheses, but it is misleading to see the case
study as a pilot method to be used only in preparing the real study’s larger surveys…” (Flyvberj,
2006, p. 3). While there are limitations to case study research it is a research method that offers
great insight into a topic and can provide a more nuanced explanation of a topic than other
methodologies.

A critical aspect of the case study methodology is that it uses more than one data source, “Potential data sources may include, but are not limited to: documentation, archival records, interviews, physical artifacts, direct observations, and participant observation” (Baxter, 2008, p. 554). For this research I have used semi-structured interviews, review of pertinent documents, and site visits to the Scholar House program. The following discussion offers a brief history of the use of case studies and the use of case studies in planning particularly.

*History of Case Studies and the Use of Case Studies in Planning*

It is understood by many scholars that the use of case studies can be traced back as early as the 1820s with the research of Frederic Le Play and his studies on family budgets (Healy, 1947). This method also became popular because of its use by the Chicago School of Sociology between the 1920s-1950 (Harrison, 2017). Case studies, while generally a popular form of research, have experienced ups and downs with respect to professional attention. Platt (1992) found that during the 1920s and 1930s there was extensive use of case studies, but by the 1950s and 1960s there was a diminished use of this research type by professionals. This trend, however, has reversed and case studies are again widely used in research, “Presently, for approximately the last 30-35 years, since the 1980s, usage of different case studies is of growing interest in the fields of distinct disciplines…” (Lechman, 2014 p. 22).

As a result of the descriptive ability of case studies, this methodology is used widely in the planning field, “The three most utilized designs include case studies (more than a third of all empirical studies), surveys (about 18%), and interestingly, evaluation research (about 17%)” (Du Toit, 2017, p. 484). Case studies have been heavily used in planning research for over 50 years (Birch, 2012). They have been used in a variety of ways by urban planning researchers,
First, many urban planning scholars employ case studies as a vehicle to translate knowledge into action. Second, case study approaches allow urban planning scholars to provide evidence, depth, and detail about place that other methods do not capture. Third, case study authors have taken on a wide range of roles, from participant observer to dispassionate analyst. Fourth, revisiting a phenomenon over time occurs in urban planning case-study research. Fifth, the professional biography stands out as a distinct type of case study for urban planners and deserves attention in the future. (Birch, 2012, p. 274).

These uses for case studies allow researchers to gain a better understanding of the underlying causes of an urban problem and to formulate tools to address such problems. It is in disciplines such as planning that case studies can offer great value, “Case study analysis is a particularly useful research method in professions such as landscape architecture, architecture, and planning where real-world contexts make more controlled empirical study difficult” (Francis, 2001, p. 17). This type of methodology can also be important for subjects such as planning that rely heavily on the participation of the public. It is also used to study the success, or lack of success, of the implementation of planning programs (Garvin, 2013).

This research methodology has had an impact on the planning field in a variety of ways. Case studies have changed perceptions of the city, revealed the actions of key planners throughout history, and have given examples about how the to improve planning (Birch, 2012). Case studies have been and continue to be widely used in planning research because of the depth of description and understanding this methodology can offer, “Because case studies are uniquely suited to explore the interaction of individual behavior and collective institutions, the interplay of agency and structure, they must remain essential research tools in planning theory” (Fischler,
Interviews

As with the case study methodology, interviews have both strengths and weaknesses as a tool for research. Their strengths, according to Tellis, (1997) are that they have a distinct focus on the topic and that they are insightful providing perceived causal inferences (p. 10). Interview weaknesses include, “...bias due to poor questions, response bias, incomplete recollection, and reflexivity- interviewees expresses what the interviewer wants to hear” (Tellis, 1997, p. 10). While interviews are important to the case study methodology it is important to supplement the interviews with other data sources.

For this thesis project I conducted 11 semi-structured interviews between November 2017 and January 2018 in Kentucky and Ohio, “In a semi-structured interview, the researcher asks a series of open-ended questions, with accompanying queries that probe for more detailed and contextual data. Respondents’ answers provide rich, in-depth information…” (Piercy, 2004, p. 1). The participants were all asked the same questions, but depending on the individual expertise of the participant different follow-up questions were asked. Responses for these interviews have been kept confidential but selected quotes were selected and included in this study.

The Institutional Review Board (IRB) of the University of Cincinnati determined this project to be “Not Human Subjects Research” and was not involved in this thesis after that determination. Participants for the interviews were chosen using the snowball method,

Snowball or chain referral sampling is a method that has been widely used in qualitative sociological research. The method yields a study sample through referrals made among people who share or know of others who possess some characteristics that are of research

Using a snowball method allowed me as a researcher, who had no previous connection to affordable housing in Northern Kentucky, to learn the important organizations and individuals in this area. There are however benefits and drawbacks to using the snowball method. Biernacki (1981) identified five specific problem areas using the snowball method, “...finding respondents and starting chain referral chains, verifying the eligibility of potential respondents, engaging respondents as research assistants, controlling the types of chains and number of cases in any chain, and pacing and monitoring referral chains and data quality” (p. 144). Depending on how the chain was started there is a chance that the researcher will only gain a limited perspective, but the snowball method does allow respondents to identify individuals or organizations that would be pertinent to speak with.

Participants in interviews were currently or formerly employed by nonprofit, quasi-public organizations, and governmental agencies. These organizations included service providers, local housing authorities, and housing finance agencies. Some of the participants worked for agencies that in the past or presently collaborate with the Scholar House program to provide services. Others were involved in funding the project. All of the individuals that were interviewed were related to the Scholar House either through direct contact, funding of the project, or the development and management of policies that guide the program. Each participant also held a leadership role in their organization, being either a manager of a program or department or the director of the entire organization. All individuals were chosen because of their relationship to the Northern Kentucky Scholar House.

The interviews lasted, on average, between 45 minutes and one hour and where possible were conducted in person. Six of the interviews were conducted over the phone for convenience.
of the participant or because of a long distance. The questions in these interviews focused on the participant’s understanding of the Scholar House program in terms of its daily operation and evolution in the state of Kentucky, the use of partnerships and networks to form and sustain the Scholar House, and cooperation between agencies and individuals working to expand affordable housing in the Northern Kentucky region. The questions that were asked in the interviews are included in Appendix A. These questions were asked to all participants but additional interview questions were added us based on the participant’s particular focus and expertise.

Interviews, with the interviewees’ permission, were recorded and transcribed as quickly as possible after the interview occurred. Along with the recording, detailed notes were also taken during the interviews to denote important topics that were discussed. Not all interviews were recorded so only detailed notes were taken for those interviews. This was due to interviewees’ choice not to have the session recorded or recording equipment malfunction. When the transcriptions were finished and cleaned for understanding they were sent back to the participants to give them an opportunity to clarify any remarks or identify statements they would not like included in the final document. I then read the interviews several times and then coded the interviews for common themes. Each theme was named and written about within the context of the Northern Kentucky Scholar House and the wider region. Selected quotes from the interviews are used to explore the themes. The full transcripts are not included in this text or available in any form. Interview respondents are not identified by name for confidentiality reasons, instead they are identified by a brief job description.

Review of Documents

The second source of data that was used to complete this thesis was a review of documents related to the Northern Kentucky Scholar House. The strength of using documentation is that it is stable and can be reviewed as many times as necessary, it is not biased
by the researcher because it existed before the study, it can be assumed that the documentation is exact in the fact, and there is a high likelihood that the documentation reports on an extended time period (Tellis, 1997, p. 10). The weaknesses of this method, however, are that documentation can be difficult to gain access to, the researcher decides which documents to use, and the researcher may use the documents in a way that can result in reporting bias (Tellis, 1997, p. 10). These documents included the Brighton Center’s annual report, which outlined the achievements of the Scholar House and the results for the participants in the program.

Several housing plans on the state level were also reviewed: these documents included, Commonwealth of Kentucky 2015-2019 Consolidated Plan and the Kentucky Housing Needs Assessment: Phase II. Also at the county level each comprehensive plan for Boone, Campbell, and Kenton counties was reviewed. On the regional level Vision 2015 and Vision for a Healthy and Vibrant Community were reviewed for an explanation of housing goals in the region. Lastly, a variety of newspaper articles and public statements from the state, local and organization levels were reviewed for the local context of the Scholar House program.

Site Visits

The last source of data for this thesis was the four site visits, conducted between November 2017 and January 2018, that I conducted to better understand the workings of the Scholar House at different times of day. These site visits were at times when public events were taking place and during times when normal operations were occurring. This type of direct observation, like all sources of data, has both strengths and weaknesses. The key strength of this data source is that it studies the topic in real time context (Tellis 1997, p. 10). The weaknesses of this method are that direct observation is time consuming, the researcher may miss facts, and the presence of the researcher can affect behavior. My role was that of an observer (not a participant
observer). During these site visits I took detailed notes about the facilities and what was happening in each space of the facility. During the site visits I spoke with staff of the program.

Limitations

This study had various limitations that should be acknowledged. The small interview sample size limits the amount of information that I, as the researcher, could obtain. Furthermore, because each Scholar House is unique readers need to exercise caution in generalizing from these results to other Scholar Houses or other housing programs. There was also limited data available on the success of the Northern Kentucky Scholar House because of its short tenure. Lastly, this study is limited in measuring effectiveness (or potential effectiveness) because it relies on perceptions and assessments from the interviewees rather than objective information.

Relationship of the Author to the Scholar House Topic

Prior to working on this thesis I had no previous connection to the Scholar House program on the state or local level. I had not been involved previously in affordable housing issues in Northern Kentucky or with any agency in Northern Kentucky that is related to the Scholar House program. All interactions with the Scholar House and affordable housing agencies in the state of Kentucky stemmed from this research project. I became interested in this topic after reading an article about the Northern Kentucky Scholar House and its use of partnerships to provide services (DeMio, 2014). Based on this interest I reached out to pertinent individuals and organizations to learn more about this program.

Conclusion

Case study research offers a nuanced approach to describing and explaining a certain event or phenomenon using a variety of data sources. My research on the Northern Kentucky Scholar House relies on semi-structured interviews, a review of documents, and site visits. By using multiple sources of data, I was able to maximize the potential contribution of this case
study of how the Scholar House program is contextualized in the history of public housing in the United States and how this model has played out in Northern Kentucky. The following chapter discusses findings from these three different sources.
CHAPTER 6: FINDINGS AND DISCUSSION

Introduction

This chapter includes a discussion of the findings that resulted from the interviews, the observational site visits, and the review of documents. This discussion is broken into multiple themes that were a result of the interview questions and answers from respondents. Themes include, changes in public housing authorities, positive aspects of the Scholar House model, and limitations of the Scholar House model. Respondents who have been involved in affordable housing in this region speak to the largest housing issues in the area and the barriers that exist to solving these affordable housing issues.

Respondents also addressed the perceptions of affordable and public housing in the region and in the nation. They outlined how it is important to educate the community about the reality of affordable housing to break down stereotypes and negative perceptions. Respondents indicated that programs like the Scholar House are easier to fund because they are easier to gain support for, which indicates that the community and funders see the population assisted by the Scholar House program as the “deserving poor.”

The interviews focused on the effectiveness of the Scholar House program at the local and state level. The effectiveness is determined by the perceptions of the program from individuals who represent various social service agencies, public agencies, and quasi-governmental agencies. These perceptions are based on their experiences with the Scholar House on the state and local level and initial reactions to the program and how it has been operating for the last two years in the Northern Kentucky region. Respondents also indicate how the population served by this program has an influence on the ability to get funding and the power that funders have over the process of developing affordable housing.
Respondents also made suggestions regarding how the program could be changed or adapted to increase its effectiveness. These answers ranged from programmatic adaptations to wider advocacy issues for the low-income population this program serves. A discussion about how the program can be improved is an important one because this model is spreading around the state and to other states. There are also distinctions made in the interviews about the variations among the different Scholar Houses based on their funding sources.

The Scholar House program requires partnerships from the inception of the idea to the everyday operations of client services. Therefore, it is important to understand how these partnerships are formed and how well these partnerships function. Respondents spoke, from their personal experience, about how and why they and others focus their energy on forming working relationships. Respondents also spoke about why these partnerships have become more important because of changes in funding sources and the power that funders have over the process of social service delivery.

The Northern Kentucky Scholar House network will be discussed with respect to horizontal and vertical networks because as the literature shows both types of networks are important to the functioning of an organization or program. These themes highlight the importance of horizontal and vertical networks, the important role that funders play in affordable housing development, and that the definition of affordable housing changes depending on the types of projects that agencies are willing to participate in.

Observations

During visits to the Northern Kentucky Scholar House I observed the common areas that residents have access to during the day and for special events. This building is separated from the apartment buildings by a playground and parking lot. The residential buildings surround the
parking lot and are fenced in. Through the doors of the Scholar House building the property manager office is located in the lobby and then through locked doors that visitors must buzz into are the common spaces. Inside the common area there are five computers that residents including both parents and children can use. The room also holds a few couches and several tables that are constantly moved to accommodate different activities. The walls are covered with pictures of the children who live there, their artwork, and achievements of both the parents and the children.

Many events take place in the common area including workshops for the parents. One such event was a cooking class that was facilitated by Northern Kentucky University. In this class were about five Scholar House participants and a few participants that were not residents of the program. This class was a four-week program that was aimed towards improving the types of food people eat and increasing the amount of physical exercise. The Scholar House puts on many workshops throughout the year and residents are mandated to attend a certain number of events. The Director of a Social Service Program observed,

> We have a community space which is an open community room where we host family dinners. It’s also where we host life skills workshops. Residents are required to attend 6 life skills workshops the first year they are here and then 3 every subsequent year. The life skills are not meant to be punitive, they are meant to help people build those social supports and social connections which we know are so incredibly important long term. Ideally, this is a peer driven model where people can lean into one another and that's essentially what we are looking to create down here.

There are also smaller rooms in the Scholar House building that are used for case management, counseling, and other programs. In this building are also rooms for childcare that are based on age range. Part of the case management program is focused on financial education for the parents in the program.

> Having a financial coach that they can meet with one-on-one to talk through their budget. We know that one of the biggest barriers to getting out of poverty
is building assets so helping people, pulling your credit report, looking where your credit’s at, and then being able to utilize various financial products to be able to build your credit to get to where you want to go. When you do leave this program, you are in a wonderful place to be able to move out into the community.

Director of Social Service

Program While financial education is meant to ensure that residents are exiting the program to become self-sufficient there is little publicly available information that indicates the success rate of individuals exiting the program either in this Scholar House or at the state level. The information that is available at the state level only addresses when the participant leaves the program and not follow-up data related to self-sufficiency months or years after he or she exits.

During the events that I attended, volunteers were available to watch the children while the parents were participating in their workshops. It is clear the staff and the residents of the program have strong relationships and that the relationships between the women in the program offer a strong sense of community. This network is an intended outcome of the workshops that participants are required to attend. This Scholar House is part of a network of other Scholar Houses in the state of Kentucky. The next section discusses Neighborhood Foundations, the local housing authority, one of the critical partners in the Scholar House development, and how the role of the local housing authority has changed over time.

Changes in Public Housing Authorities

The literature shows that the role of public housing authorities has changed over time, because of increased responsibilities and a declining amount of funding. The changes in responsibility includes having to consider not only the property, but also the services offered to the individuals who live in that property. An individual who works for a local housing authority (i.e. Newport or Covington) explained that the focus of the local housing authority is no longer
just on the bricks and mortar, but on now also providing programs that are specific to either families, the elderly, or children. This respondent explained that this is a national trend that is led by HUD making specific programs and by changing the grant funding regulations. The local PHA employee also said that this trend of focusing on coordinated programs has been going on nationally for a longer period of time than in the Northern Kentucky region.

Many of the respondents in the study, while all connected to affordable housing, had little to no interaction with the two local housing authorities. Those that did see a change in the role of the housing authority consistently mentioned a tightening of funds and an increased focus on programming rather than just on the physical property.

I don’t know if it has changed over time. I think it’s becoming more of a challenge over time for housing authorities and it really does go back to budget cuts. A large housing authority they are, I’m sure, challenged with housing budget cuts just like any other PHA, but they can handle it better. KHC is challenged but can somewhat handle it. As small PHA budget cuts continue to be a challenge for them to be able to issue vouchers for rental assistance and then also own housing authority rental units. To be able to do that on a shoestring budget is extremely challenging and will continue to be.

Former State Level Housing Programs Manager

HUD has gradually cut back the subsidy to the local housing [authority] and they are going to RAD. They are really getting out of the business of public housing. Public housing authorities will partner because they get funding subsidy from HUD, but they are going to partner with affordable housing developers so the subsidy will go into the building with RAD as opposed to the individual. That’s the biggest switch with the housing authority. There are thousands of people waiting for vouchers at any given time so I don’t know what’s going to happen with HUD.

Director of Nonprofit Community Development Institution

It’s kind of unique because housing authorities aren’t necessarily service providers. But here (at the Scholar House) they are on-site with the service provider and they are a part of the service delivery now, which I think has probably been a unique experience for them.

Director of Social Service Program

The respondents in this study highlight the same national trends that are in the
literature. These trends of housing authorities being increasingly directed towards providing or facilitating social services and reacting to a tightening of funds. As two respondents mentioned the lack of funding to public housing authorities has caused large challenges for the organizations. In Kentucky 87 local public housing authorities have decided to have their programs run at the state level through the KHC. This could have a large impact on low-income residents in these areas because the response to housing problems will have less of a local approach. The Scholar House program is one that has a state-wide network but is specific to the local context in which each development is built.

*History of the Scholar House Program in Northern Kentucky*

Respondents were asked to give an overview of how they believe the Scholar House model has evolved in the state of Kentucky and in Northern Kentucky. I asked this to get a better idea of how stakeholders in different areas understood the success of the program and the reasons for its expansion. Respondents spoke about how the Scholar House was not the first specialized housing program in Kentucky and how the Scholar House model grew out of a previous model.

KHC had a fair amount of success with Recovery Kentucky and today, I believe, there are maybe 16 Recovery Kentucky Centers across the state and it was really an innovative thing because that way of aligning resources had never been done before in Kentucky that I’m aware of. It was very innovative and a great way to look at how we serve the entire state and make sure we’ve got this critical need covered statewide which is hard to do in a rural state like Kentucky. I think there was a fair amount of success with that so that led to looking at this model for Scholar House.

*Director of a Local Social Service Agency*

We’ve got the players in place and a desire to do a Scholar House and as a result we got the credits for the project through a particular Qualified Allocation Plan\(^\text{18}\) (QAP), I can’t remember what year that was, I think it was 3

\(^{18}\)“The QAP is a document that states, and a few local agencies, must develop in order to distribute federal Low-Income Housing Tax Credits (LIHTCs), which can be awarded only to a building that fits the QAP’s priorities and criteria” (Gramlich, 2014, p. 1).
or 4 years ago.

Former State Level Housing Programs Manager

The emergence of this program at the local level is explained by a director of a nonprofit community development institution,

He, (the former CEO of Brighton Center) summons me to his office and he says, “we are going to build this Scholar House and we need your help” so I said, “OK.” That was the first time I had heard about it. They wanted to do it in Newport because of the partnership with Gateway. It’s a perfect sort of alignment when you have a very urban community college that is very hands on in the community.

Respondents agreed that the Scholar House model was brought to the Northern Kentucky region because of its success in other areas. Success, however, was measured, by all respondents, without the use of data, but instead by how the see and believe the program is working in the region and the state. A former state level housing programs manager explained at the state level how data is being used,

In terms of quantitatively having benchmarks set and (saying) “did we meet those?”, we haven’t done that. That’s probably something we will do in the future. Right now, we are more just gathering the data and using it to tell the success of the program without really using it from a quantitative approach.

A stronger method for measuring the success of the program by setting benchmarks and following participants after they leave the housing would be a great benefit to improving the program and understanding whether or not the goal of “self-sufficiency” is being achieved. The program coming to the Northern Kentucky region was a result of the positive perception that many social service agencies, both at the state level and agencies scattered around the state, had about the model.

Positive Aspects of the Scholar House Model

All of the respondents had a positive perception of the Scholar House program, for a
variety of different reasons. One of the interesting reasons was that people saw this as a program that garnered a lot of support both from the community and funders. Respondents were also impressed by the model which provides wrap around services to increase self-sufficiency. These answers illuminate why this program experienced less resistance than traditional public housing has in this area.

It’s really one of the programs that the community, and when I say community, I mean residents as well as funders and the powers that-be in these organizations. They really want to grab a hold of and make work.

*Director of a Local Social Service Agency*

When we’re helping people get an education and we’re providing those supportive services and the wrap-around services it’s kind of like that secret sauce to ensuring that people are able to move forward on their path. Offering these things independently of each other are [sic] helpful, but offering them all together in one space, I think creates the unique opportunity to really have a community.

*Director of Social Service Program*

I think it’s providing much needed housing, it fills a gap that when you combine it with child-care and education; it’s really a win-win.

*Director of Local Trade Organization*

I would just say that my very first impression of it (the Scholar House program) was that it was a very creative model because it really takes…a collaborative effort, a group of partners.

*Director of Nonprofit Community Development Institution*

Scholar House was always very well embraced personally but also in the corporation (KHC). We always had the desire to build affordable housing, but how can we also improve the lives of the people who live there. Not just for right now but also 3 or 4 years down the road. Tying that improvement to an education component was definitely the key. I think it has proven to be one of the most successful programs the corporation has had the privilege of being a part.

*Former State Level Housing Programs Manager*

These positive impressions of the program highlight the services that are offered, the facilities, and the model itself. These positive reactions to the added services, such as child care
and case management, are aligned with the trend of the focus on not just housing, but also on self-sufficiency that is examined in the literature. The next theme, however, is focused on how the model and program can be improved and also shows that while service providers have a positive perception of the program there are still questions about how the program works and who it works for.

Limitations of the Scholar House Model

While all the interview respondents had a positive perception of the Scholar House program, all of the 9 respondents who were familiar with the program had ideas about how the model could be improved. These limitations included funding sources, the time limits of the program, and state level coordination.

I think one of the challenges with the Scholar House program is, for the most part, for a tenant to move in and participate in the program they often are going to school full-time so for them to work it’s a challenge so you’ve got to have project based rental assistance tied to the property. We (the state) are at the max of how many of those vouchers we can project base so it would be a challenge to build any additional ones (Scholar Houses) throughout the state without [additional] rental assistance.

Former State Level Housing Programs Manager

Well I think any time you can gather data across the state for something that’s a win because that doesn’t happen very often so I think it’s unfortunate that we have so few outcomes that can be shared across the state and the other thing I’m a little disappointed and I don’t think it’s KHCs fault, it’s the providers fault, is I don’t hear as much productive sharing of best practices and elevating the quality of work. I would like to hear [more] across Scholar House programs and the reason for that is there’s a smidge of competition there which I don’t understand. It’s not with everybody, but it is with a few.

Director of a Local Social Service Agency

The only drawback that I was concerned about was that the housing is guaranteed when you’re enrolled and so when you graduate and get a job you need to move out and let someone else move in. That’s the only drawback because you know when you are struggling and you’re either a single mom or single dad and your networks tends to be within the housing because you meet other moms in the daycare and so that would be my only concern, that when you graduate you have to leave.

Director of Nonprofit Community Development Institution
I would prefer our parents not be working because them trying to meet their 20 hours a week requirement is impeding on their ability to be successful in school. If we take out that work requirement and allow people to have an exception for going to school full time, because going to school is a full-time job.

Director of Social Service Program

The preceding indicates that there could be an immense benefit from a more formal network of the several Scholar Houses around the state. Many of the limitations that the key informants see with the program are at the state or federal policy level. There is an early indication that a Scholar House network would have support at the federal level. During a trip to a Louisville Scholar House HUD Secretary, Ben Carson, had high praise for the program and its focus on self-sufficiency, “He said it was the type of program HUD supports because it transforms people’s lives from being a “burden” on society to someone who is an asset” (Bailey, 2018).

While the Scholar House program has the opportunity to garner more support at the federal level, there is currently a very loose connection between the different Scholar Houses which hinders the ability to change policy. The different Scholar Houses are brought together by KHC once a year for a meeting to discuss the progress of the different Scholar Houses. These meetings, however, do not do a deep dive into the details of each program and instead are focused on surface level numbers.

We do one meeting a year that is a statewide meeting that is in Kentucky where we share, it’s really “[at] 10,000 feet”, like data on who finished the program, how many people did you serve, what kind of a degree did they get, and did they exit to stable employment.

Director of Social Service Program

Speaking about the annual statewide meeting that is facilitated by a former KHC a state level administrator said,
They (Scholar Houses) probably collaborate more informally as a networking [tool]. That’s sort of the time we bring them together.

Besides that one annual meeting on the state level there is little network bonding that occurs due to the managing agency, but I believe that Scholar Houses interact with one another in more informal ways with each other. The respondents were not familiar with many other Scholar House programs throughout the state but managers in Northern Kentucky do interact.

On a quarterly basis the Lincoln Grant Scholar House and Gardens of Greenup meet so the Northern Kentucky ones will meet and discuss efficiencies that we can provide, system level issues, any trends and, those types of things.

*Director of Social Service Program*

While the respondents did not directly call for a more formal network of Scholar Houses, several of them addressed the need for change at the state or federal level. This need for advocacy could, as illustrated by the Cleveland Housing Network, be solved by a more formal and active network with a strong intermediary of Scholar House programs that would provide funding and would be the center for data collection.

*The Need for a Stronger Vertical Network*

The limitations of the Scholar House that were discussed by the respondents, for the most part, did not pertain to the everyday management of the program, but instead with the funding and rules that residents must observe.

I think it’s a great model. I think there may be some advocacy efforts that if we banded together we could work on. What has to do with financial aid and the technical college system and certainly issues with CCAP\(^\text{19}\) and the state benefits. There are definitely some advocacy issues. I think the model could be even stronger if we had a little more focus on growing and developing and evolving the model even more and getting stuff on policy, and really pushing things forward for the state to make it easier for these women and men who are

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\(^{19}\)Child Care Assistance Program is a program run at the state level that provides access to child care. Parents who receive this subsidy are required to work a minimum of 20 hours a week (Kentucky Cabinet for Health and Family Services, 2015).
single parents going back to school full time to get to the finish line.

Director of a Local Social Service Agency

I guess the way to improve it would be if there was more ability to project base additional vouchers. That would take a change in legislation at that national level. I think the only improvement would be if there were more rental assistance available.

Former State Level Housing Programs Manager

Let people have that full time [childcare exception]. Give them the child care assistance because they are in school full time [and] we wouldn’t have the issue of the payment structure that we currently have.

Director of Social Service Program

These issues at the state and federal level concerning child care requirements, more project based vouchers, and other issues that affect low-income families require a more concrete network of Scholar Houses that would have advocacy power. As discussed in the review of the literature the formation of a stronger network could be supported by an intermediary organization that could act on behalf of the Scholar House network.

The difficulty in having a stronger network comes from the differences between Scholar Houses and how the different Scholar Houses are governed at the state level. As discussed earlier there are two types of Scholar Houses, those that are funded by the set-aside and those that are not. The funding difference also impacts how strictly the Scholar House is governed and what the program must offer its residents. The Scholar Houses that are funded through the set-aside must follow more state regulations that are found in the KHC Scholar House Guidebook.

Management at the State Level

While KHC provides the funding for Scholar House programs there has been a change in the amount of involvement at the state level. One respondent who works at the state level explained that KHC, at this point, monitors the Scholar Houses financially, conducts annual inspections, and is available for technical assistance if needed, but the management is primarily
at the local level. The involvement at the state level comes before the construction of the project, but there is less oversight when the project is complete.

Some of the earlier ones KHC was more involved in sitting at the table exploring the initiative with all of the players. But as the Scholar House program evolved we (KHC) mostly just became involved with just the Scholar House director of each facility in an ongoing way.

*Former State Level Housing Programs Manager*

The Scholar House model when we built we used a set-aside because they wanted to see Scholar House programs across the state. If there is an area that doesn’t have one that really needs one they (KHC) will put a set aside out there for LIHTC and you apply for that and then it’s not competitive. That’s what they did in NKY, but when you have the set-aside you have to build the model according to their plan and they will monitor you for the 2-Generational strategy that goes with the Scholar House, the day-care center and the housing, but with that model you could also just build it as a multifamily project and then refer people to daycare.

*Director of a Local Social Service Agency*

Through conversations with people who are directly involved with Scholar House programs it is clear that there is a desire for policy change at both the state and federal levels and that the Northern Kentucky Scholar House could benefit from a stronger vertical network. Through the topics explored, limitations of the Scholar House model, networking at the state level, and management at the state level it is clear that a strong intermediary organization could be a benefit to this network in terms of increasing data sharing across Scholar Houses and increasing the level of advocacy on behalf of the model.

*Key Determinants of a Successful Scholar House Program*

The Scholar House program model has spread across the state of Kentucky and is now spreading to other states; therefore, it is important to understand what makes this program successful based on the perceptions of key informants. While the Scholar Houses that are funded through a set-aside are governed by the Scholar House guidebook other Scholar Houses do not have to abide by the same rules. It is then important to know what aspects of the Scholar House
will make the program successful. The participants in this study believed that a strong horizontal network was and continues to be the key to the success of the program model.

I think you have to have a local commitment. A lot of these Scholar House projects even with all the players involved they usually have a local Scholar House board which just makes sure those partnerships continue. They improve or they change or revise as needed and they do fundraising as well. Just that local presence and commitment at the front end when they want to develop the project. But then like I said 2, 5, 7, 8-10 years later that commitment has to remain there. It’s vital so I think that’s the key thing to make sure it continues to go forward—that local commitment.

Former State Level Housing Programs Manager

We had the support of the city. The city was important and we have a lot of key players in the community. Post-secondary institutions those are two big economic drivers in the community and we had their support. We brought in support from the [Newport on the] Levee which is a big Newport economic driver. I think when you get those kinds of people on board, people pay attention to that so that was all great on the development side.

Director of a Local Social Service Agency

I think what we’ve learned over the last couple of years [this model] is similar to the financial center opportunity model…Efficacy has 3 legs to the stool. There’s the workforce component, the family and the economic work and support component, and there’s the financial education component. What I would add to that is the housing and the child care.

Director of Social Service Program

The programs offered and the support of key players support the success of Scholar House programs. This strong horizontal network of Scholar Houses allows for a development that serves the purpose of supporting single parents who are pursuing a post-secondary degree.

With the spread of the model to a variety of different locations an understanding of the importance of the local commitment is critical to new developments. The Scholar House model was determined to be appropriate for the Northern Kentucky region because of the housing issues in the area. The next section of this chapter addresses the Northern Kentucky region and the ways in which organizations use their network to address housing issues.
Northern Kentucky Housing Issues

Similar to the thesis done by Rigel Behrens (2010) I asked respondents to identify and discuss the most significant housing issues in the Northern Kentucky region. These answers ranged from the lack of affordable housing in general to a lack of quality affordable housing.

Rental affordability is a big struggle right now. There are some affordable units in Northern Kentucky and, in general, when you compare NKY to the rest of the country this is an affordable place to live, but we have seen rents going up and, to be honest, the ones that are affordable are usually dumps. We see a lot of landlords who are not participating in the Section 8 program so I know that’s a challenge for a lot of people. We see a lot of the conditions that a lot of our neighbors are living in and it is bitter rental situations. Some of that the tenant has control over, but when you’re renting that’s the landlord ultimately. That’s a condition that the landlord is letting this person live in and that’s one of the challenges in NKY as we see it.

Director of Local Housing Nonprofit

Northern Kentucky is a high cost area for the state of Kentucky. Construction costs will continue to rise and some people might view that it could be too expensive to build affordable housing or they don’t understand it is an expensive process or product to put together like a Scholar House. I think in NKY it might be a challenge more so than anywhere else even though it is expensive to build in Appalachia as well.

Former State Level Housing Programs Manager

Affordable housing, not enough of it, there’s never going to be enough housing. We’ve got oodles of people on the waitlist. We have many, many people, this is one of the reasons we have so many people in poverty, in this area they are using way more than 30% of their income on rent. Our rents are sky high in NKY because of the gentrification that’s happening in Newport and Covington and all these areas that used to have lower rents and more affordable housing.

Director of a Local Social Service Agency

You have to have a livable space that is affordable and you need financing to make that space livable. That is always a challenge. Then you need an educated and employed homebuyer or renter to have success and that’s why one of the
community programs that we support is community empowerment and that
can typically mean financial literacy training and homebuyer training.

Director of Local Trade Organization

Quality, affordability, you can find cheap housing, [but] is it safe to live there? Literally, the [housing] conditions and we also live in an area that is being gentrified. You look at this part of Northern Kentucky and the river cities particularly and we are really close to Cincinnati and so a lot of what has happened in OTR, which there is good and bad to that, right? I mean you don’t have dilapidated houses, great, but then you’ve also got people that come in and are charging way more than the people who are living here can afford.

Director of Social Service Program

These housing issues that were raised by interview respondents in some ways mirror what the respondents of Behren’s (2010) study also raised. The similarities include the lack of affordable housing units and the inadequate quality of units that are available. These similarities indicate that these issues have continued to cause housing access problems for low-income families and individuals. Another similarity was the rising cost burden of housing on families. This is mirrored in the Northern Kentucky region through this study and the statewide study that was discussed in the previous chapter.

However, in this study respondents did not discuss homelessness as one of the largest issues or the issue of foreclosure. Almost all respondents mentioned a lack of affordable housing. While programs like Scholar House increase the number of affordable units in a certain area the populations that are accepted to live there are a small segment of the population and therefore the program meets only a fraction of existing needs.

Barriers to Addressing Housing Problems

After a discussion of the housing issues in Northern Kentucky respondents discussed the barriers to address these problems. Perceptions of these barriers included the lack of money for affordable housing and the perceptions of affordable housing. These barriers indicate one reason
why partnerships are important for affordable housing, that is, because no one organization can address so many barriers alone.

For nonprofits like ours, not having enough funds to do what we want to do we are limited in scope ... we are doing 4 or 5 homes in a year that’s just a tiny little dent in what needs to be done. I would like to see some solutions to landlords not wanting to get into Section 8, I think that’s needed.

*Director of Local Housing Nonprofit*

One of the challenges is that there are arguments either way [about] building affordable housing in the same areas. Some people view that as putting affordable housing in already impoverished areas. You're not necessarily improving the lives of the tenants as an example.

*Former State Level Housing Programs Manager*

We have a lot of different (municipalities), like in Cincinnati you have the City of Cincinnati and then you have to go up to [sic] Mt. Healthy before you get out of Cincinnati. In NKY someone told me once how many different municipalities there are but there are a million of them. It’s hard to get like Covington says we have it all take it somewhere else [public housing]. It’s hard to get a regional plan together, I think we need that. I think we need to show people why it makes economic sense because I think there are some attitudes and perceptions that people don’t want it (affordable housing) and money is always an issue.

*Director of Housing Program*

I would also say too from a barrier standpoint because there is a real lack of affordable housing people can be choosy about who they select. Oftentimes that might play into it so you know somebody doesn’t have income or they don’t have 3 times the rent and so then they are denied an apartment for example. So how can we provide people with more access to affordable housing that’s quality?

*Director of Social Service Program*

These barriers to address the issues of affordable housing include not only money, but also the power that landlords have. Several respondents expressed that the Northern Kentucky region is attracting more residents and because of this housing is becoming more expensive and limits affordable housing options. Many of the respondents mentioned that cities like, Covington, KY believe that they have a greater share of affordable housing than other cities and push back
strongly to the construction of new affordable housing developments.

The largest barrier to addressing the housing issues of Northern Kentucky that were conveyed by the respondents had to do with perceptions of affordable housing and the history of affordable housing in the region. As a result of this being mentioned several times this barrier will be discussed in detail.

*Perceptions of Affordable Housing in Northern Kentucky*

The perceptions of affordable housing in the Northern Kentucky region is of great importance because the perception can limit the amount of community support for new affordable housing projects and as it was made clear by respondents in this study there is a real lack of affordable housing in this region. The perception of affordable housing, as discussed by the respondents, was greatly influenced by the history of affordable and public housing in the region.

One thing I have seen is a change in how people view affordable housing over the years and just the phrase affordable housing has a negative connotation to it.

*Director of Local Housing Nonprofit*

Trying to build affordable housing that isn’t the normal areas to build affordable housing is oftentimes in higher cost areas. It goes back to the comment about how it escalates the cost and it also can escalate the NIMBYism that goes along with it. People don’t want that type of housing in the more affluent housing that could be the argument.

*Former State Level Housing Programs Manager*

Covington, for example, has a plethora of affordable housing and it’s cheap, naturally occurring and it has a HOPE VI there is just a lot of affordable. It has senior housing, some really bad public housing that should be fixed but the attitude of the city leadership as well as people who want Covington to change and people who live in the suburbs they don’t want affordable housing there. The people that want Covington to change want no more affordable housing.

*Director of Nonprofit Community Development Institution*

I understand that communities want to have, like Newport and Covington, they
have more than their fair share of affordable housing in their communities and so they want to see more homeownership they want to see more high-end renters come in, but as a region we still need to make room in all of our communities for these affordable units because people have to live somewhere.

Director of a Local Social Service Agency

Several of the respondents discussed that the city of Covington has a large supply of affordable housing and has a strong history of public housing. As a result of this history there is a pervasive attitude that public housing and affordable housing is a negative asset to the community and there is opposition to building more affordable housing. The Scholar House, however, according to those partners involved in the development and management faced very little to no opposition.

But remember they (KHC) were coming off the success of the Recovery Kentucky program which had a similar thing and was way less controversial than serving people with drug addiction. I don’t know that they got any pushback. I’ve not heard any other push back. When we would go to the neighborhoods we had one guy who was upset that we were doing it [building a Scholar House] because in his eyes it was bringing more Section 8 housing to the community and he didn’t like that.

Director of a Local Social Service Agency

I tell people all the time: you with care about education, you care about workforce development, (at the end of the day people that have a diploma or a degree are more likely to be gainfully employed) you care about families, or you care about just children (we have a child care center onsite), or you care about single parents. So 9/10 times you can find somebody and something that they can relate to with this program. I think it’s one of those things that’s kind of an easy win. It just makes sense.

Director of Social Service Program

No, you know I can’t say I have (heard negative feedback about the Scholar House). More liberal folks would say, “Oh wow this is great it helps people in need” people on the more right-wing might say, “It’s a hand up, not a hand out” so I felt like it enjoyed pretty broad support.

Director of Housing Program

Other respondents who were involved at the state level or with other Scholar House programs also indicated a very low level of opposition to the Scholar House program. This
brings up the interesting question of why some affordable housing faces strong opposition, but the Scholar House program has not experienced this. It is possible, as one respondent suggested, that the lack of opposition has to do with the population that is served by the Scholar House model. The next section of this chapter describes the atmosphere of collaboration in Northern Kentucky. Respondents spoke about whether the Northern Kentucky region is one that fosters strong partnerships or organizations are working in siloes without interaction from other agencies. This topic is important, because of the central role that partnerships play in delivering social services as explained by the literature.

**Partnerships and Collaborations in Northern Kentucky**

One way that organizations address the barriers to affordable housing is to work together and to form partnerships. These partnerships are formed for a variety of reasons, but most participants in this study believe that Northern Kentucky is a region in which most organizations work together. One participant, however, believed that in the area of affordable housing organizations in Northern Kentucky do not work together.

I do think NKY is unique in that we are pretty good at sharing. We have the Safety Net Alliance which you know is several partner agencies...I think particularly too with the downturn of the economy in 2008 we learned that we needed to work together a little bit more closely and not be so siloed. I think that’s huge.

*Director of Social Service Program*

I think there is a ton of cooperation around service delivery. I think that the realization that everyone has come to is that there’s not going to be a lot of new money, so how can we align what we are doing and share resources or match where I start with where you end and create that continuum as opposed to everyone doing their own thing in a bubble.

*Director of a Local Social Service Agency*

No, I would say in the areas where collaboration exists there is some synergy and things are happening, but that is definitely not affordable housing.

*Director of Nonprofit Community Development Institution*

The atmosphere of cooperation in Northern Kentucky indicates that the Northern
Kentucky Scholar House has access to a strong horizontal network of organizations working to address affordable housing. It is important to understand the reasons that partnerships form and dissolve in Northern Kentucky to better understand the reasons that partnerships have become so important to addressing affordable housing.

**Reasons that Organizations Utilize Partnerships**

The reasons that organizations partner in Northern Kentucky follow the national trends of less money to address affordable housing and also indicates the growing power that funders have over organizations. One respondent, a director at a local housing authority, discussed in one word the reasons that organizations partner, money. The growing concern over how to get funding, as discussed previously, is one of the concerns about nonprofits engaging in social enterprise activities. The concern is that when nonprofits become too concerned about funding there can be less attention paid to the neediest individuals and funds are targeted to other causes. A few respondents discussed the role that funders play in forming partnerships while others specifically highlighted how the lack of funds drives partnerships.

There’s been a lot of organizations and funders who have pushed that (partnerships) to be frank. United Way has pushed that. Funders are in a great position to say: “Hey we need to get all the partners around the table on this or it’s not going to work.” Funders are often requiring that there be a group of people that have met from these various components that have collaborated to bring the project forward.

*Director of a Local Social Service Agency*

Part of it is funding sources, for these agencies that need to be more directive and intentional about saying we aren’t funding you unless you partner. United Way is doing that right now. Trying to address our child poverty collaborative United Way is leading that and they have said to their agencies, “unless you partner, unless you come together, and unless you come together and show that you are working together we are not going to fund you.

*Director of Nonprofit Community Development Institution*

Then there are things that are often funding specific. Funding has driven a partnership sometimes and when the funding is gone that kind of disappears.

*Director of Local Housing Nonprofit*
The role that funders play in the process indicate that social service agencies must balance the community needs with the specific guidelines that are set out by funders. The reasons for partnerships are often driven by the lack of resources that are available to different organizations. It is clear that partnerships are important to addressing the lack of affordable housing, because there is a lack of resources at the organizational level. Therefore, it is also important to understand what prevents or limits partnerships in the Northern Kentucky Area.

Factors that Harm or Prevent Partnerships

Harmed or prevented partnerships limit the amount and quality of services that organizations can provide to low-income individuals. Several of the reasons for the dissolution or prevention of partnerships also have to do with funding and grant resources as seen by the respondents in this study.

Sometimes I think that partnerships wane if there is not a need for that partnership anymore, maybe that’s not a service provided. Grant funding runs out typically. That might kind of target where you’re spending your time, whatever grant monies you have may say you need to spend your time doing x, y, and z.

*Director of Social Service Program*

We don’t have a lot of barriers but every now and then that competition for funding will get in the way. We think we do this best and we want to be the ones who lead it so we try and we don’t partner with another person [agency] we know wants to go for that same money on that particular project. That doesn’t keep us from partnering on other things, but you know you can’t compete against yourself in a funding round, that would be silly.

*Director of a Local Social Service Agency*

Territorialism is something we constantly have to be wary about. Typically, in the community we have kind of a triangle of organizations and some of them work together and some of them don’t. We’ll have a business council, a community council, and the CDC. In some communities they are very cohesive and they partner and in other communities there are turf wars and sometimes that will actually prevent projects from moving forward.

*Director of Local Trade Organization*

It doesn’t happen naturally. It certainly doesn’t happen naturally when you’re
a nonprofit and all nonprofits fight for funding, so there are a lot of turf issues in Northern Kentucky, Newport, and Covington.

*Director of Nonprofit Community Development Institution*

As discussed in the literature the competition for funding can lead to a lack of partnerships between different organizations. Nonprofits must compete against one another for funding sources and therefore have little incentive to work together. While nonprofits must partner because they do not have the capacity by themselves to address affordable housing issues they must also compete against one another for funding sources. In addition to competition over funding another reason that partnerships are harmed is a difference over organizational philosophy, as discussed in the literature.

They are not all seamless and hunky dory. Sometimes people are operating from different places, we have different missions. But at the end of the day if the partnership you’re creating with another agency or organization you’re operating from the same place and you know what that place is and operating from the best interest of the customer you’re trying to serve. I think those are the most productive partnerships.

*Director of Social Service Program*

Sometimes the difference of philosophy will affect that as well, if somebody thinks you have to read the bible to get the services and another entity says, “oh no you don’t” that’s going to create a rift right there.

*Director of a Local Social Service Agency*

Almost all the respondents believe that Northern Kentucky has strong collaboration to address social problems and that many of the partnerships are driven by funding needs. Therefore, nonprofits must be more concerned with the functioning of the market because that will have a direct impact on their ability to provide services.

*Conclusion*

The results from this research reflect the literature about organizational networks and the changes in public housing and other forms of affordable housing. It is clear that a strong
horizontal and vertical network is critical to the success of the Scholar House model. These networks are preserved through continued interaction and a necessity to stretch resources. The role that funders play in the affordable housing development process has grown and organizations must adhere to the rules of funders because there is competition for resources. Resources also play a role in the dissolution and prevention of partnerships. The level and nature of grant funding will change who agencies partner with and how long they remain partners.

The Scholar House has not faced the opposition typically faced by other affordable housing projects. Scholar House’s focus on education and workforce development increases the level of support. The involvement of the housing authority in an effort to provide social services follows a national trend that promotes collaborations. In the next chapter I summarize my key findings and indicates ways to improve the Scholar House model.
CHAPTER 7: CONCLUSIONS AND RECOMMENDATIONS

This chapter will address the main goal of this thesis and the three supporting research questions. Then, based on the results of this study, recommendations will be made as to how to improve the program. This chapter will conclude with directions for future research in the form of research questions.

The goal of this thesis was to better understand the impacts of the change in service delivery method of public housing due to the devolution in federal policy which encouraged a shift towards social entrepreneurship. These changes include the increased use of partnerships by housing authorities and the increased focus on self-sufficiency rather than a sole focus providing housing. More specifically this thesis aimed to answer three research questions.

Conclusions

The first question this thesis addressed was, how is the Northern Kentucky Scholar House understood within the context of current housing policy? As a program that was created and is sustained through partnerships and a program that focuses on self-sufficiency it is a strong reflection of the priorities of American housing policy. This research also supported the hypothesis that successful interactions between organizations led to sustained partnerships, when those partnerships were not formed only because of funding. The housing policy in the United States has come to rely on nonprofit and private organizations because of the lack of funding for PHAs. PHAs while experiencing declining budgets have been encouraged to adopt more responsibilities. These responsibilities include facilitating programs that attempt to promote self-sufficiency and provide wrap around services.

These two factors, a declining budget and increased responsibilities, have increased
market based actions of PHAs. These actions include having development subsidiaries that are not bound by the same rules that traditional PHAs must follow. Neighborhood Foundations, formerly Newport Housing Authority, highlights these shifts. Another way that PHAs have adapted to these new demands is to increase the amount and intensity of partnerships with outside organizations, as encouraged by federal policy. The Scholar House program is one such program that requires outside partnerships and represents the shift in service delivery as a result of policy. This phenomenon responds to the question of: how does the changing role of public housing authorities affect the production and management of public housing?

The last question posed by this thesis was, how do actors in the Northern Kentucky housing network perceive the strengths and weaknesses of the Northern Kentucky Scholar House? The question was answered by respondents in a variety of ways, but the most common answer addressed the need for policy change at the state and/or federal level.

The Northern Kentucky Scholar House, and all the Scholar Houses in Kentucky, would benefit from a stronger network that contains a strong intermediary organization. Many of the problems with the model that respondents in this study discussed were not programmatic issues, but were state and federal policy issues. A more cohesive network of Scholar Houses around the state would provide a stronger platform for policy changes. A strong intermediary organization could also have a positive impact on funding. If there is a more consistent funding stream that Scholar Houses can tap into then less of their time can be spent on reacting to the demands of potential funders. As of now, based on the answers from respondents in this study, the individual Scholar Houses around Kentucky have little collaboration. They only work together when a new Scholar House is developed.

All of the respondents in this study mentioned that a lack of funding drives partnerships
and collaborations in Northern Kentucky and a few respondents spoke about the power that funders have over the social service delivery process. This reality could provide a limited amount of services for the lowest-income individuals. When funders can decide on the types of programs that are implemented there is an incentive to fund only those programs that are more likely to succeed. Scholar House, while popular among funders, can be seen as a program that deemphasizes the needs of the most vulnerable households where the head of the household lacks the tools or capacity to become self-sufficient.

Recommendations

The Scholar House program has expanded through the state of Kentucky and programs based on this model are spreading to other states. The following recommendations are based on the evidence that suggests this program will continue to spread because of the wide support it enjoys. While those involved in the program believe it is working well, for the most part, there are steps that could be taken to ensure that the program continues to grow in efficiency.

This program should form a stronger vertical network that has a strong intermediary organization that can address the limitations that currently exist in state and federal regulations. The problems most frequently cited by interview participants were not about the program structure itself, but instead about federal and state policy. These problems included the restrictions of the Child Care Assistance Program, the limited number of project based housing vouchers, and the lack of steady funding streams. A more cohesive network, similar to the network in Cleveland, Ohio, would have more of an ability to address these issues.

Next, more data needs to be collected and utilized at the state and local levels. Currently data is being collected and used to support the spread of the program. This data, however, is not being used to set and analyze defined benchmarks. The Scholar House program has a goal of
self-sufficiency both at the state and local levels. This term should be more strictly and uniformly defined and benchmarks should be created to detail if this program is achieving its stated goal. The program should also follow participants for several years after they exit the program in terms of stable employment and housing. Data should be analyzed in two groups, those Scholar Houses that are funded by the set-aside and those that are not as these two programs have different standards they must abide by. This should be done to understand the differences between these types of developments and whether the KHC guidebook promotes a higher level of success.

The collection and analysis of this type of data will ensure that the future direction of the program is evidence based. If it is found that participants are not exiting to stable housing at the desired level then collaborations with other housing organizations should be formed or the policy that participants must move out within a certain time period should be changed. Other collaborations that could be utilized include working with local high schools to identify potential participants and stronger partnerships with job placement agencies. These recommendations should be addressed in future research of the Scholar House program.

*Future Research*

There are several directions that this research could be taken in the future, below are a list of questions that should be explored in the future:

1. How can a stronger intermediary network increase the political power of the Scholar House network?
2. How can a stronger horizontal network be built in Northern Kentucky?
3. To what degree is self-sufficiency increased by programs like the Scholar House?
   How is self-sufficiency measured?
4. How should the Scholar House program be expanded to incorporate more services?

5. What is the impact on the wider community that results from having a Scholar House program?

6. How does the existence of a Scholar House in a region affect the availability of other types of public housing that serve a more general population?

These questions offer a great opportunity to better understand the impacts of housing policy. Housing policy has shifted towards programs that focus on self-sufficiency and collaboration. These programs are also strongly influenced by the availability and restrictions of funding. More research needs to be done about the outcomes of Scholar House programs. Do they actually lead to self-sufficiency? Which Scholar House programs are most successful in attaining this goal?

There needs to be a more consistent definition of self-sufficiency that can be measured across programs. The Scholar House network needs to follow their participants to better understand the long-term outcomes of this program. With this information the network can set benchmarks for future growth of the program.

The Scholar House program, and the Northern Kentucky Scholar House specifically, illustrates the shifting priorities of housing policy and shows the importance of collaboration and partnerships in providing social services. This program offers insight into the direction of public housing in the United States and the importance of studying the changing role of housing authorities, the importance placed on providing multiple services, and the strength of vertical and horizontal inter-organizational networks.
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Appendix A: Interview Questions

Scholar House Questions

1. What is your current position? How did you come to this position?
2. What is the mission of your organization? In what ways does your organization work in the affordable housing field?
3. Have you been involved in the Northern Kentucky Scholar House? If so what is your organization’s relationship to the program?
4. In your observations, how did the Scholar House program evolve in Kentucky? How did the Northern Kentucky Scholar House program idea become implemented in Newport?
5. What are your reactions to the scholar house model?
6. What do you believe are key determinants to the success of the scholar house program?
7. Do you believe there are ways in which the scholar house model could be improved?

Network Based questions:

1. In your opinion what are the most important housing issues in Northern Kentucky today? What are the largest barriers to addressing these housing problems?
2. In what ways do organizations work together in Northern Kentucky to provide affordable housing? What do individual organizations gain from partnerships?
3. How do relationships form between organizations?
4. To what level do you believe relationships between organizations have been sustained? If so, what has made this continuing relationship possible?
5. What harms relationships between actors? What effect does lost connections between organizations have on the access to affordable housing in Northern Kentucky?
6. What encourages cooperation between agencies in Northern Kentucky? How could this cooperation be improved between organizations?
7. From your experience what is the role of public housing authorities in providing public housing? Has this role changed over time or has it stayed the same?
8. Can you suggest other individuals or organizations I should reach out to?