CIL-NET Presents…
Assisting Individuals to Find Affordable, Accessible, Integrated Housing

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Public Policy and Basic Housing Concepts
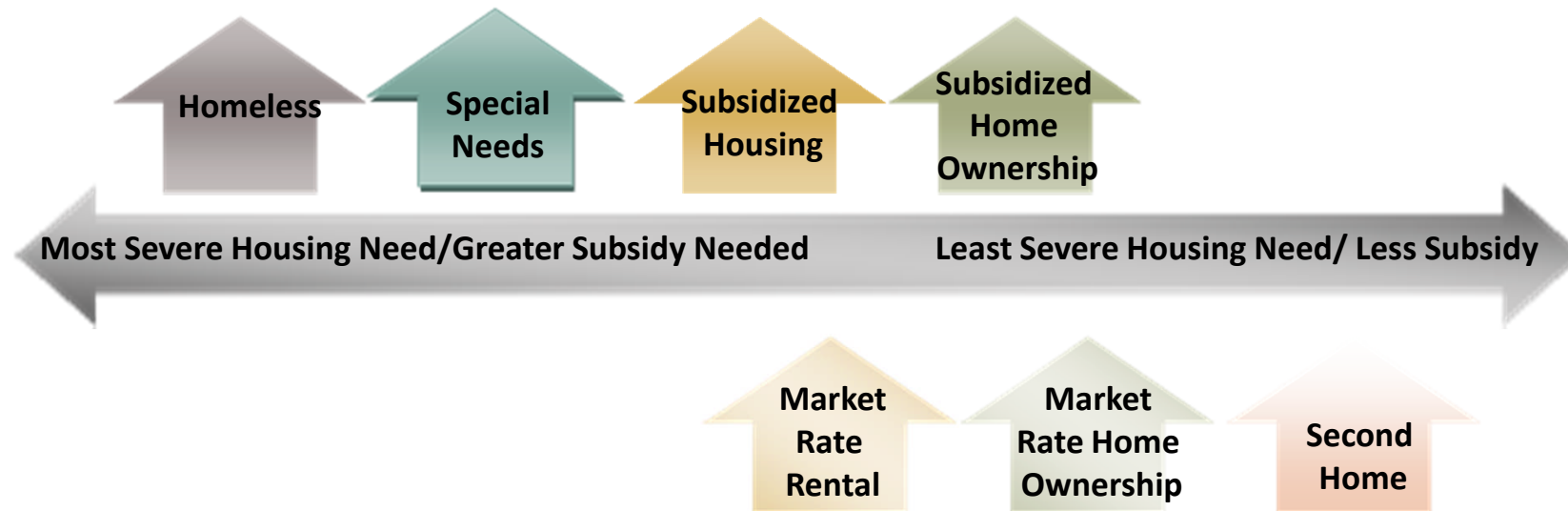
August 7, 2012
9:45-10:45 A.M.

Presenters:
Ann Denton & Pat Tucker

Housing Affordability and Accessibility

Housing Concepts:

- Development Strategies
- Access to existing housing
- Accessibility – Fair Housing Act,
- Americans with Disability Act, Section 504

Types of Housing in a Community

Homeless

Special Needs

Subsidized Housing

Subsidized Home Ownership

Most Severe Housing Need/Greater Subsidy Needed ← → **Least Severe Housing Need/ Less Subsidy**

Market Rate Rental

Market Rate Home Ownership

Second Home

Types of Affordable Housing

- Subsidized Housing
- Mixed Income Housing
- Senior Housing
- Supportive Housing
- Entry Level Home Ownership
- Rent Stabilized Housing
- Public Housing
- Rental Assistance
- Rural Development Section 515
- Low Income Housing Tax Credits (LIHTC)

- What is in your community, city, or neighborhood?
- Why is it important to know what is in your neighborhood?

Fair Housing Act

Protected Classes

- Race
- Color
- Religion
- National Origin
- Sex (Act amended, 1974)

Act amended in 1988 to include

- Familial Status
- Handicap Status

Fair Housing Act

EQUAL HOUSING OPPORTUNITY

Section 504: Who is Covered

Section 504 prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance

- Public Housing Agencies (PHAs)
- Cities and towns that receive funds such as CDBG
- Section 8 and other PHA program and activities
- Private, HUD-assisted housing providers
- Student housing
- Military housing
- Non-profits developing housing activities with:
  - Section 811, HOME, CDBG, HOPWA, HOPE, Homeless Programs –
  - Any organization receiving funds from HUD

Program Accessibility: Reasonable Accommodations

- Must provide reasonable accommodations

- Make a change, adaptation, or modification: to a rule, policy, practice, or procedure that allows a person with a disability to participate fully in a program; to a workplace that allows a person with a disability to participate fully in work opportunities; to a dwelling unit, common, or public areas that allows a person to use and enjoy, take advantage of a service, or perform a job.

Americans with Disabilities Act of 1990

A federal civil rights law that protects the rights of people with disabilities in employment, access to City/ State programs and services, public accommodations, and communication.

Basic Principles

- Don't Deny Participation or Service

- Don't Segregate

- Don't Retaliate or Coerce

Housing Resources and Building a Community Resource Map

Resources for Affordable Housing

- There are multiple sources of funding for affordable housing.

- Federal resources include dollars from HUD, the Veteran's Administration, the Department of Agriculture, and the Treasury Department (tax credits).

- You will be looking at HUD resources, Tax Credits, and other resources to build your community's resource map.

HUD Resources

- **ConPlan** – A 5-year comprehensive housing strategy

- **PHAs** – Locally controlled PHAs receive funds directly from HUD

The ConPlan:

- ConPlan Resources or ConPlan Funds are Interchangeable terms that refer to HUD programs. ConPlans govern the following programs:
  - Community Development Block Grant
  - Emergency Shelter Grant
  - HOME Program
  - HOPWA – Housing Opportunities for People with AIDS

HUD Resources, cont'd.

- Continuum of Care – A planning process that governs homeless assistance funds from HUD

- Local planning process offers an opportunity for advocacy. HUD dollars are targeted to "low income" households. HUD defines low income as significantly above the poverty line. It is possible for HUD to target assistance to households in the extremely low income category (i.e., 30% and less of median family income for your community).

Importance of the ConPlan

- It controls how federal funds will be used to increase affordable housing.

- It determines who will benefit from these activities.

- It links other HUD housing programs together.

- Your community's ConPlan is available through city or county offices—that are often called "community development" or "neighborhood housing."

Public Housing Agencies

- These organizations control the lion's share of affordable housing resources. Unlike the ConPlan resources, most PHA assistance is more closely targeted to households that are at or below the poverty line.

- There are just under 3,000 PHAs.

- **They have more flexibility than you think!!**

What can PHAs do for you?

- PHAs can establish local preferences, usually for target populations.

- PHAs can make exceptions to their own rules and processes through a case-by-case reasonable accommodation method.

- PHAs can operate separate waiting lists for preferences, and rules can be waived or modified for the separate waiting list.

- PHAs can apply for special programs (such as NED vouchers released in 2011). They often operate Shelter Plus Care vouchers on behalf of communities, for example.

Continuum of Care (CoC)

- SAMHSA grantees may be most familiar with CoC planning and programs.

- This process is changing due to the HEARTH Act, which has a broadened definition of homelessness and streamlined housing assistance programs. The focus on chronic homelessness and permanent housing remains.

CoC programs include:

- **Supportive Housing**: This is a flexible program that can be used to provide both housing assistance and services.

- **Shelter Plus Care**: This voucher program must be matched with services.

- **Single Room Occupancy**: This program develops or renovates units.

Low Income Housing Tax Credits

- The tax credit program offers investors the opportunity to buy tax credits that offset their tax debt (e.g., think – PepsiCo). Housing developers receive the proceeds from the sale, less a broker's fee. These dollars are used to support development of affordable housing.

- Tax credit properties have units targeted to households at 50% or 60% of median area income. This is still above the poverty line, but your community's inventory of tax credit units is a good resource for properties below market value. For your resource map, you will want to research and list properties developed using this funding stream.

- State housing agencies control these programs, and often maintain a list of assisted properties.

USDA Housing Programs

- The United States Department of Agriculture (USDA) Rural Development provides funding for affordable housing in rural communities. Through their Housing and Community Facilities Programs (USDA/HCFP), they provide loans and grants for housing and community facilities. The types of projects include funding for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, childcare centers, fire and police stations, hospitals, libraries, nursing homes, etc.

- For more information, look for Rural Development regional offices or local USDA Service Centers:

- http://www.rurdev.usda.gov/LP_Subject_HousingAndCommunityAssistance.html

Your Community's Resource Map

Development of a community specific resource map is something that you should look at for your city and/or state. To point you in the right direction, information about HUD resources is available at the following locations:

- **ConPlan**: Local government websites should have the ConPlan. If not, look for the office that administers the Community Development Block Grant (CDBG) program.

- **Continuum of Care**: Information about your local community is available through www.hudhre.info.

- **Public Housing Plans:** are available at http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha

For more information

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