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How CILs Can Transform the Housing Landscape

Day 2 Review

Facilitator:
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St. Louis, Missouri

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How CILs Can Transform the Housing Landscape

Major Sources of Federal & State Funding for People with Disabilities

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June 13, 2019

St. Louis, Missouri

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**Major Sources of Federal &
State Housing Funding**

Increasing Access to Existing Housing

- Most communities have an existing inventory of housing units that could be used to serve people who are most in need, such as people exiting homelessness, people with disabilities, or people with barriers to housing.
- This might include private property controlled by landlords or property management companies and subsidized housing such as HUD housing for people who are elderly or rural housing created with USDA funds. It also includes housing units created/controlled by behavioral health systems or local Continuum of Care providers focused on people who are homeless.

Increasing Access to Existing Housing, cont'd.



One way to increase access to existing housing is to increase the focus and skill of your housing search.

- Provide user-friendly information on subsidized housing resources developed for low-income households, including PHA resources, Continuum of Care resources, HUD Multi-family Housing Inventory and the USDA inventory for rural areas.
- Include any local apartment search engines.
- Include affordablehousingonline.com.

Increasing Access to Existing Housing,

cont'd. 2

- Provide routine training for new staff who will have the responsibility for assisting people to find housing.
- Convene routine meetings across the community among social service agencies working on housing issues.
- At the management/leadership level, have an organized approach and senior staff responsible for actively scanning the market for changes, new opportunities, attend relevant community meetings.

Increasing Access to Existing Housing,

cont'd. 3

Support housing search activity by staff.

- Provide information to staff to ensure that they are seeking access to the full range of subsidized housing in the community.
- At the system level, organize outreach to property managers and owners of subsidized properties.

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.
- Quasi-federal resources include the Federal Home Loan Bank system, Fannie Mae and Freddie Mac.

Resources for Affordable Housing, cont'd.



These dollars are delivered to the community in different ways.

- Some funding goes directly to programs.
- Some funding goes through city or county governments.
- Some funding goes through the state housing agency.
- Some funding goes to umbrella organizations, which then distribute funding to programs.

Resources for Affordable Housing, cont'd. 2



Sources of funding for housing include:

1. Federal Department of Housing and Urban Development (HUD)
 - Public housing agencies (PHAs)
 - Consolidated Plan resources (e.g., Community Development Block Grant and HOME programs)
 - Multi-family housing developments
 - Specialized programs such as the Section 811 program
2. United States Department of Agriculture (USDA)
3. Units developed using Low-Income Housing Tax Credits

HUD – Public Housing Agencies

- Public Housing Agencies (PHAs) operate public housing units and/or the housing choice voucher program. Some PHAs have additional programs, such as the Veteran's Affairs Supportive Housing (VASH) program, or the Shelter Plus Care program provided through the Continuum of Care planning process.
- A good way to find out more information is to contact the PHA directly. AND, review the PHA's plan – this usually gives information about programs, set-asides, local preferences, eligibility, and budget.

HUD – Public Housing Agencies, cont'd.

- To find contact information about PHAs in your area:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts

- To find your PHA's plan you will have to go to your local PHA. For example: Dallas —

<http://www.dhadal.com/Publications/1/Annual%20Plans>

- Or, subscribe to Affordable Housing Online:

<http://affordablehousingonline.com/>

HUD – Consolidated Plan Resources

Cities above 50,000 in population and counties above 250,000 in population develop a Consolidated Plan that governs the allocation of four types of formula-based resources. The ConPlan describes how the community will spend dollars in these programs:

- Community Development Block Grant (CDBG)
- HOME
- Emergency Solutions Grant (ESG)
- Housing Opportunities for People with AIDS (HOPWA)

Who Gets What?

- Communities receiving Community Development Block Grants (CDBG) must be cities in excess of 50,000 in population. Urban counties above 250,000 in population also receive these funds.
- Cities at or above 75,000 in population and urban counties over 250,000 also receive HOME funds.
- Depending on factors such as need for homelessness services, concentration of poverty or prevalence of AIDS, your community may also receive Emergency Solutions (ESG) funds and/or Housing Opportunities for People with AIDS (HOPWA).

HUD – Consolidated Plan Resources: What Can These Programs Do?



- CDBG: Activities that develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.
- HOME: Supports a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

HUD – Consolidated Plan Resources: What Can These Programs Do? cont'd.



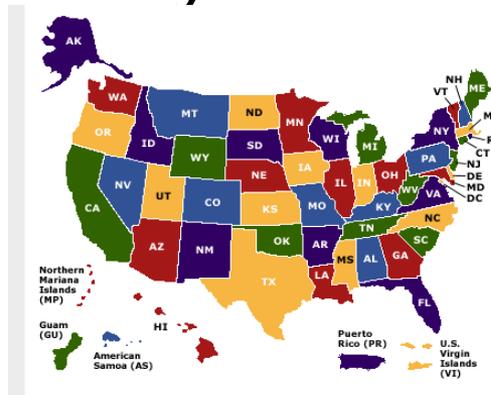
- ESG: Funds essential services related to emergency shelter and street outreach, emergency shelter operation and renovation, short-term and medium-term rental assistance, housing relocation/stabilization services (rapid re-housing) for those who are homeless or at risk of homelessness.
- HOPWA: Funds services and housing for people with AIDS.

HUD – Consolidated Plan Resources in your Community



To find out how much money your community received in 2017, go to:

- https://www.hud.gov/program_offices/comm_planning/about/budget/budget18
- This takes you to a US map
- Click on your state.
- This brings you to an excel spreadsheet showing how much your community received in 2018



HUD – Consolidated Plan Resources

Example from Missouri, 2018

NAME	STA	CDBG18	HOME18	ESG18	HOPWA18	HTF18
Blue Springs	MO	\$271,636	\$0	\$0	\$0	\$0
Columbia	MO	\$924,326	\$651,319	\$0	\$0	\$0
Florissant	MO	\$241,140	\$0	\$0	\$0	\$0
Independence	MO	\$829,993	\$513,941	\$0	\$0	\$0
Jefferson City	MO	\$286,021	\$0	\$0	\$0	\$0
Joplin	MO	\$537,939	\$462,141	\$0	\$0	\$0
Kansas City	MO	\$7,752,278	\$2,380,452	\$639,957	\$1,419,904	\$0
Lees Summit	MO	\$390,209	\$0	\$0	\$0	\$0
O'Fallon	MO	\$278,879	\$0	\$0	\$0	\$0
St Joseph	MO	\$1,558,903	\$394,763	\$0	\$0	\$0
St Louis	MO	\$17,798,425	\$2,962,106	\$1,461,624	\$1,824,610	\$0
Springfield	MO	\$1,398,572	\$966,695	\$0	\$0	\$0
Jefferson County	MO	\$1,143,481	\$0	\$0	\$0	\$0
St. Charles County	MO	\$1,112,491	\$0	\$0	\$0	\$0
St Louis County	MO	\$5,605,876	\$3,751,455	\$449,066	\$0	\$0
Missouri Nonentitlement	MO	\$22,537,848	\$12,514,589	\$2,554,390	\$701,900	\$3,970,270

HUD – Multifamily Housing Inventory

- HUD has many programs designed to produce affordable housing. A subset of units produced with those programs are for “elderly or persons with disabilities.” The inventory lists multifamily properties developed using HUD funds for these populations.
 - https://www.hud.gov/program_offices/housing/mfh/hto/inventorysurvey
- HUD also provides a list of assisted properties that are available to any low income family (not just persons who are elderly or have a disability). That inventory is available at:
<https://apps.hud.gov/apps/section8/>

HUD – Multifamily Housing Inventory

Example from Ohio



MFH Inventory Survey of Units for the Elderly and Disabled

Property Name	Address	Phone	Section of the Act	Occupancy Eligibility	Total Units	Total Assisted Units	Total Units Designated for Elderly	Total Units Designated for the Disabled	Total Units with Accessible Features	Available Bedroom Sizes	Survey Date
ABINGTON ARMS	11501 MAYFIELD RD CLEVELAND, OH 44106-5942	216-791-5025	202	Elderly and Disabled	152	152	146	6	152	1-BR, 2-BR	4/27/2010
ABUNDANT LIFE OF PERRYSBURG	100 TRINITY CT PERRYSBURG, OH 43551-3181	419-874-4371	221(d)(3)MKT	Elderly and Disabled	108	108	108	0	12	1-BR	10/12/2008
ABYSSINIA TOWER	10401 SUPERIOR AVE CLEVELAND, OH 44106-1132	216-791-7300	202	Elderly and Disabled	69	69	0	0	9	0-BR, 1-BR	11/25/2008
ADAMS COUNTY APARTMENTS	230 SPRUCE LANE WEST UNION, OH 45693-9599	937-544-8116	202	Elderly and Disabled	13	13	0	13	1	1-BR	5/6/2009
AHEPA 113 APARTMENTS	2300 COUNTY LINE ROAD BEAVERCREEK, OH 45434-1588	(937) 431-0808	202	Elderly	58	57	57	0	3	1-BR, 2-BR	8/14/2008
AHEPA 127	14 Easley Drive Milford, OH 45150-5057	513-575-1820	202	Elderly	48	48	48	0	4	1-BR	6/10/2008

HUD – Section 811 Program

The Section 811 program is one of the very few programs targeted to persons with disabilities.

- It is a relatively small program compared to the others featured here.
- It is important because of its targeting and new rules that result in the creation of highly affordable, integrated housing units.
- See <http://811resourcecenter.tacinc.org/> or https://www.hud.gov/program_offices/housing/mfh/grants/section811ptl for more information.

HUD – Veterans Affairs Supportive Housing (VASH)



- The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). VA provides these services for participating Veterans at VA medical centers (VAMCs) and community-based outreach clinics.

HUD – Veterans Affairs Supportive Housing (VASH), cont'd.



For a list of awards, see:

https://www.hud.gov/sites/dfiles/PIH/documents/HUD_VASH_Awards_Sites.pdf

USDA – Rural Development

- USDA provides millions in housing and community development funding to rural areas.
- Units developed with federal support should be more affordable than unassisted market rate units to people on SSI level incomes. In addition, some units have subsidies, which makes them even more affordable.

USDA – Rural Development, cont'd.

- More than 440,000 multifamily housing (MFH) rental units in 15,000 complexes provide safe and decent housing for more than 750,000 individuals who otherwise could not afford it.
- MFH also provides rental assistance on behalf of 270,000 low and very-low income families that enables those families to live in apartments financed through Rural Development.

USDA – Rural Development, cont'd. 2

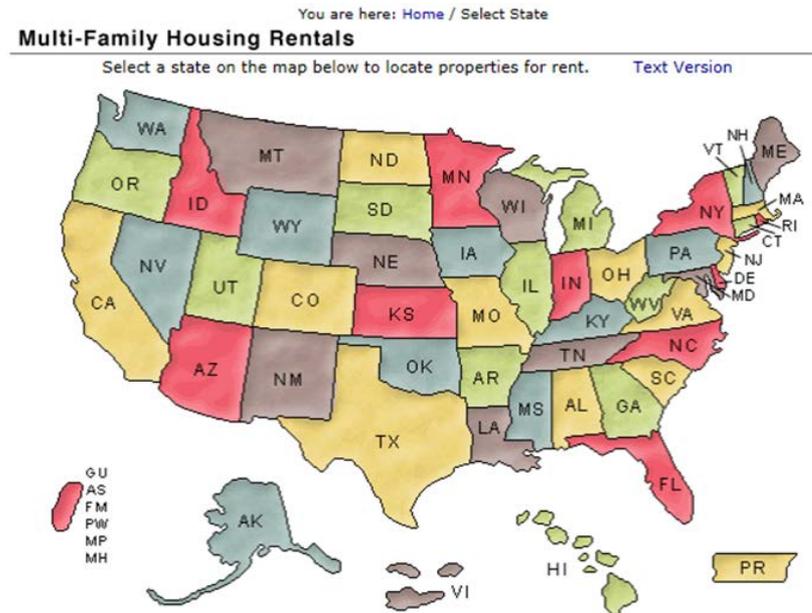
- One of the best features of the USDA Rural Development program's website is immediate and specific access to the addresses and other information for assisted units.
- To get specific information for rural communities, click on this link:
 - http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp

USDA – Finding an Assisted Unit

Go to:

https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp

1. Click on your state.
2. Find your COUNTY.
3. Click on your county, and a list of assisted properties will be displayed.



Low Income Housing Tax Credits

Low Income Housing Tax Credits fund the development of affordable housing in every state. Your state housing finance agency operates this funding program.

- The program is highly competitive.
- The funding goes to developers with a successful track record.
- Who is funded and for what purpose is governed by the State's Qualified Allocation Plan (QAP). Assisted properties have some units that are affordable to households at or below 50% of median.

Low Income Housing Tax Credits – QAP



- The QAP describes how the program will be run and sets priorities for funding. It also may include or refer to how applications for funding will be scored.
- Most QAPs require no more than the federal minimum for the construction of accessible units.
- Most QAPs do not require that some units must be affordable to people on poverty incomes or SSI incomes.
- Examples of “good” QAPS, that is, those that require the development of deeply affordable units and/or accessible units, can be found in Louisiana and North Carolina.

Low Income Housing Tax Credits, cont'd.

- Low Income Housing Tax Credits (LIHTC) are used to create a funding stream that supports the development of affordable housing. LIHTC developments are everywhere, and are designed to have units that are affordable for people at very low incomes.
- The only problem is that the provided assistance doesn't often make housing affordable to people on SSI incomes. So, someone on SSI might want to move in, but would have to have a voucher, or be willing to pay a higher percentage of their income towards rent.

Low Income Housing Tax Credits, cont'd. 2



- Some states provide lists of assisted tax credit properties. In Texas, the Texas Department of Housing and Community Affairs operates the tax credit program.
<https://tdhca.state.tx.us/multifamily/housing-tax-credits-4pct/index.htm>. Go to bottom of page, click on HTC Property Inventory.
- Or, the Oregon Housing and Community Services Agency, see funded applicants at:
<https://www.oregon.gov/ohcs/Pages/multifamily-housing-funded-applicants.aspx>

Karen Michalski-Karney

**Major Sources of Federal &
State Housing Funding**

Housing Finance Agency

- Virginia Housing Development Authority
 - Rental Unit Accessibility Modification Grant Program (RUAM)
 - Modifications to rental units to make them accessible for a specific tenant
 - 80% or less of the area median income
 - Applications accepted from Agents (including CILs—we get paid!)
 - First come/first served basis, maximum \$6,000

Housing Finance Agency, cont'd.

- Granting Freedom
 - Modifications for homeowners and tenants who are veterans or service members
 - No income restriction
 - Applications accepted from Agents (including CILs—we get paid!)
 - First come/first served basis, maximum \$6,000

<https://www.ncsha.org/housing-help>

Statewide Independent Living Council (SILC)



State Plan for Independent Living (SPIL)

- Goal: People with disabilities have increased options for community-based living and are integrated into their communities
- Virginia Association of Centers for Independent Living (VACIL) coordinated project.
 - CILs chose issues they wanted to work on including housing, transportation, personal assistance services
 - Training on housing included consolidated plans, Community Development Block Grants, low-income housing tax credits, multifamily housing, USDA Rural Development Housing, etc.

EasyLiving Home

- Voluntary certification program designed to encourage builders of single-family homes, duplexes, and triplexes to include EasyLiving Home features in the design and construction of new homes
- CILs are paid to do survey and certify that homes meet EasyLiving Home accessibility requirements
- <http://www.easylivinghome.org>

Advocates Building Livable Environments (Project ABLE)



- Virginia Association of Centers for Independent Living (VACIL) from the Virginia Board for People with Disabilities
 - \$220,000 grant received to provide a comprehensive, systemic approach to significantly increase the knowledge, skills, and expertise of builders, engineers, building inspectors/officials, architects and design professionals in the area of the Americans with Disabilities Accessibility, and Fair Housing Laws.

Livable Homes Tax Credit (LHTC)

Program designed to improve accessibility and universal visitability in Virginia's residential units.

- State tax credits for the purchase of new units or retrofitting existing housing units.
- Tax credits are available for up to \$5,000 for purchase/construction of a new accessible residence and up to 50% for the cost of retrofitting existing units, not to exceed \$5,000.

Access VA

Virginia's Accessible Housing Resource

- Provides a way to find an affordable, accessible place to live
- Also provides a variety of other information:
 - Accessible housing resources such as The Center for Universal Design, the Olmstead Initiative, state agencies
 - Interactive map of Virginia Centers for Independent Living
 - <http://www.accessva.org>

Virginia Department of Housing and Community Development (DHCD)



- DHCD partners with local governments, nonprofit groups, state and federal agencies, and others to improve the quality of life for Virginians.
 - Develops economic potential.
 - Increases capacity to address community development and housing needs.
 - Improves the quality and affordability of housing.
 - Regulates Virginia's building and fire codes and provides training and certifications for building officials.
 - Invests more than \$100 million each year into housing and community development.

Community Development Block Grant (CDBG) Funds



- Assisted City to respond to “Special Needs” section of the Consolidated Plan
- Empowering Individuals with Disabilities Program
- Assists extremely-low to low-income homeowners to complete home modifications
- Have been receiving these funds for more than 15 years
- FY 16-17 received \$108,189

CIL-NET Attribution

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