



CIL-NET Presents...

A Systems Approach to Expanding Housing Options

Housing Resources

August 10, 2012

9:00 A.M. – 10:45 A.M.

Presenters:

Jessica Porter, Chicago Housing Authority

Tara Peele, Home First Illinois

Rahnee Patrick, Access Living

Agenda

1. Rental Assistance and Subsidized Housing Programs
 - ...Managed by Public Housing Authorities
 - ...Managed by States, Localities, and Others
2. Capital/Construction Financing Programs
3. Examples of Innovative Programs

Rental Assistance and Subsidized Housing Programs Managed by Public Housing Authorities

Housing Choice Vouchers (Section 8)



- Who is the target population? *Lower income families.*
- How does it work?
 - Families are housed in the private market
 - Families pay approximately 30% of their annual adjusted income, the remainder of the “contract rent” is paid by the PHA

Housing Choice Vouchers (Section 8), cont'd.



- How do people access it?
 - Families are selected from a waiting list.
 - CHA opened the Voucher wait list in 2008
 - 253,000 applied; 40,000 randomly assigned
- What are the challenges?
 - Reductions in funding
 - Tight real estate market (low vacancies)

Targeted Housing Choice Vouchers



- Who is the target population? Congress will provide vouchers for specific populations such as:
 - Veterans Assisted Special Housing
 - Family Unification Program
 - Non-Elderly Disabled
- How does it work?
 - HUD will issue a Notice of Funding Availability (NOFA)
 - PHA will apply; sometimes with a partnership

Targeted Housing Choice Vouchers, cont'd.



- How do people access it?
 - With the exception of VASH, the PHA must review the waiting list to determine if there are eligible families.
 - If none on the wait list, then they may accept referrals to the wait list as appropriate.
- What are the challenges?
 - Competition is on a National level for limited number of vouchers.
 - No additional funding for programs that may be higher cost to administer.

Homeownership Vouchers

- Who is the target population?
 - Head of household must have disability status at time of application.
 - Receives SSI or SSDI; HUD states that whatever their income is qualifies them.
 - Must have credit scores of 620+ with established good credit for 1+ years
 - Savings of at least \$2,000 and ability to continue saving.
 - Lease compliant.
 - Not owned a home in the last 3 years.

Homeownership Vouchers, cont'd.

- How does it work?
 - Attend an orientation, make application; give permission to have credit run.
 - If credit worthy with savings, attend a one on one with CTO staff, receive referral to home buying classes.
 - Complete classes, secure financing. Must pass both HQS & private Inspections. Close.
 - TTP 30% of household income applied to mortgage. The HAP toward mortgage is for life of loan for people with disabilities.

Homeownership Vouchers, cont'd. 2

- How do people access it?
 - Call PHA staff for orientation dates.
- What are the challenges?
 - Credit worthiness
 - Savings/ Lack of down payment assistance programs
 - Maintaining home on fixed income

Property-Based Rental Assistance

- Who is the target population?
 - The PRA program maintains the voucher assigned to a property rather than the individual.
- How does it work?
 - Developers/owners may apply to the program at any time.
 - PHA evaluates applications based on their own criteria.

Property-Based Rental Assistance, cont'd.



- How do people access it?
 - The population are referred by the PHA's waiting list. Other referrals may be permitted based on the property requirements.
 - Individuals may leave the property and MAY be assisted with a tenant based voucher, if available.
- What are the challenges?
 - Location of the applications are not within "Opportunity Areas"

Public Housing

- Who is the target population?
 - Low Income families
 - Families impacted by Relocation
- How does it work?
 - The CHA owns units of public housing
 - Traditional Family
 - Senior Properties
 - Scatter Site Properties
 - Traditional Public Housing
 - Mixed Income Properties

Public Housing, cont'd.

- How do people access it?
 - In 2010 the CHA opened its wait list
 - 240,00 families applied
 - 40,000 randomly selected for the wait list
- What are the challenges?
 - Funding challenges reduce amounts to maintain the properties
 - Funding is not provided to serve families

Voluntary Compliance Agreement

- What is it?

Based on a review of the CHA property, procedures and policy, the Fair Housing and Equal Opportunity Office of HUD found the CHA to be deficient. The Chicago Housing Authority (CHA) entered into a VCA with HUD in 2006.

- What are the outcomes?

Certified 1,207 fully UFAS-accessible mobility units	Certified 390 fully UFAS-accessible sensory units
Completed extensive accessibility retrofitting of the entire Senior housing portfolio	Planned for an additional 300 units to be made accessible in the Family housing portfolio
Revised policies and procedures to reflect the most current disability rights laws and regulations	Provided fair housing educational training to staff and contractors on a yearly basis
Continually facilitated the Modification Fund with Access Living in order to better serve clients with disabilities in the private housing market	Built a solid rapport with the disability community, including having quarterly meetings with members of the Mayor’s Office for People with Disabilities and Access Living

Tips for Partnering with Public Housing Authorities



- Review the Administrative Plan
 - HUD requires that the PHA publish their policies for the Housing Choice Voucher Program in an Administrative Plan. The Administrative plan is a supporting document to the PHA agency plan and is available for public review.
- Partner with the PHA when the Wait List opens
 - The PHA must take steps to ensure that the application to the wait list is accessible to those people who may have difficulty complying with the normal, standard process (24 CFR 8).

Tips for Partnering with Public Housing Authorities, cont'd.



- De-concentration of Poverty
 - HUD rewards PHA that promote de-concentration of poverty. Assist the PHA with services for housing in lower poverty / lower crime areas.

Rental Assistance and Subsidized Housing Programs Managed by States, Localities, and Others

Section 811 Project Rental Assistance Demonstration Program



- What is it? Project-based rental assistance.
- Target population: non-elderly PWDs with incomes at or below 30% of the Area Median Income.
- State Housing Finance Agencies commit the rental assistance to up to 25% of units in a building.
- State Housing Finance Agencies will decide how people access units. Call your state's HFA!
- More info: <http://811resourcecenter.tacinc.org/>
- Tip: HUD will announce Section 811 rental assistance demonstration awards in fall 2012.

HUD McKinney-Vento Programs

- Supportive Housing Program (SHP), Shelter + Care (S+C), Single Room Occupancy (SRO) provide subsidized housing with services.
- SHP and SRO programs target people who are homeless; S+C program targets homeless PWDs.
- Call your local Continuum of Care for information. Better yet, join your local Continuum of Care!
- More info: <http://www.hudhre.info/index.cfm>
- Tip: HUD's homeless definition excludes PWDs living in institutions for longer than 90 days.

US Department of Agriculture Rural Development Housing Programs



- Subsidized housing in rural areas, built and owned by private developers and funded by USDA.
- Target populations: low-income families and seniors.
- People pay 30% of income for rent.
- Go to www.rurdev.usda.gov. Click on "Housing." Click on "For rural rental housing." Click on "Find a rental home in your area." Then use the map!
- Tip: PWDs ages 18 or older can live in elderly Rural Development properties.

Capital (aka Construction or Development) Financing Programs

HOME Investment Partnerships Program



- HUD allocates HOME funds directly to States and to “participating jurisdictions” that apply for it.
- Funds affordable housing construction; can be used to provide up to 2 years of rental assistance.
- Target population: primarily households earning less than 60% AMI, but can assist up to 80% AMI.
- www.hud.gov/offices/cpd/affordablehousing/programs/home/contacts/
- Tip: attend public hearings for your local Consolidated Plan to provide input on HOME use.

Community Development Block Grant (CDBG) Program

- HUD allocates CDBG funds directly to States and to large urban “entitlement communities.”
- Funds economic (infrastructure, small business) and affordable housing rehab and development.
- Target population: 70% of CDBG funds must benefit low- or moderate-income households.
- At hud.gov, type “CDBG contacts” in search box, and click “search.” The first link leads to a map.
- Tip: attend public hearings for your local Consolidated Plan to provide input on CDBG use.

Neighborhood Stabilization Program



- NSP is allocated to State, Cities, Counties, and nonprofits.
- Used to buy foreclosed and/or vacant properties.
- Most of the properties are re-sold to low-income buyers. Some are rented to low-income tenants.
- Go to <https://hudnsphelp.info/index.cfm> and choose "Grantee Search" in the Grantees drop box.
- Tip: Ask your regional HUD office if the NSP grantees in your area are meeting federal accessibility requirements with their NSP funds.

Low Income Housing Tax Credits (LIHTCs)



- Developers apply to State Housing Finance Agencies. Very competitive in most states.
- LIHTCs are sold to investors & the proceeds are used to finance construction of rental housing.
- Target population: households at or below 60% AMI. Some LIHTC properties are elderly only.
- Find your state HFA and contact them for a list of LIHTC projects: www.ncsha.org/housing-help/state
- Tips: Attend public hearings to have input into your State's Qualified Allocation Plan for LIHTCs.

State Housing Tax Credit Programs

- Many states create their own housing tax credit programs to create affordable rental housing.
- As with LIHTCs, state tax credits are usually sold to investors to raise construction money.
- For example, Illinois provides state tax credits for cash or property donations used to create housing.
- State tax credit programs are usually managed by State Housing Finance Agencies.
- Tip: Google your state name + "housing tax credit program."

Real Estate Owned (REOs) Properties



- Due to the foreclosure crisis, banks own a large number of properties. Some of them are for sale.
- These units could be purchased and rehabbed to increase accessibility, then leased to PWDs.
- Some banks work with the National Community Stabilization Trust (NCST) to list their REOs.
- For more about the NCST's First Look program: www.stabilizationtrust.com
- Tip: Consider partnering with a developer to buy REO properties and secure rental assistance.

Housing Trust Funds

- The National Housing Trust Fund will provide states money to build and rehabilitate rental housing.
- Target population: at least 75% of NHTF must benefit households with extremely low incomes.
- NHTF has not been funded yet, but there is a funding campaign: <http://nlihc.org/issues/nhtf>
- Tip: States and localities often have their own trust funds to create affordable housing. Google your state or city name + "housing trust fund."

State-Issued Bonds and Capital Funds



- Some states and localities issue bonds to help them finance infrastructure and housing projects.
- For example, Illinois created a capital fund in 2009, including \$130 million for housing development.
- Capital funds create construction jobs – a big selling point for politicians.
- Talk to your local elected officials about issuing a housing bond.
- Tip: Bond proceeds will build housing; rental assistance will have to be secured separately.

Innovative Programs and Partnerships

Home First Illinois (HFI)

- Partners: Access Living and IFF, an agency that lends provides real estate services to nonprofits
- Home First Illinois develops, owns, and operates integrated housing for low-income people with disabilities.
- HFI applies for construction financing to buy scattered-site housing units, and makes them accessible to wheelchair users.
- HFI applies to local housing authorities for project-based rental assistance for the units.

Home First Illinois , cont'd.

- Access Living and others help transition people from institutions to HFI units, and help them access community-based services.
- Challenges: finding units in buildings with accessible common areas, finding units that can be made "Type A" accessible, securing rental assistance, convincing PHAs to allow referrals from institutions instead of existing waiting lists
- How can others replicate it? Consider partnering with a developer that has participated in the NSP program.

Housing Authorities and Centers for Independent Living CHA and Access Living

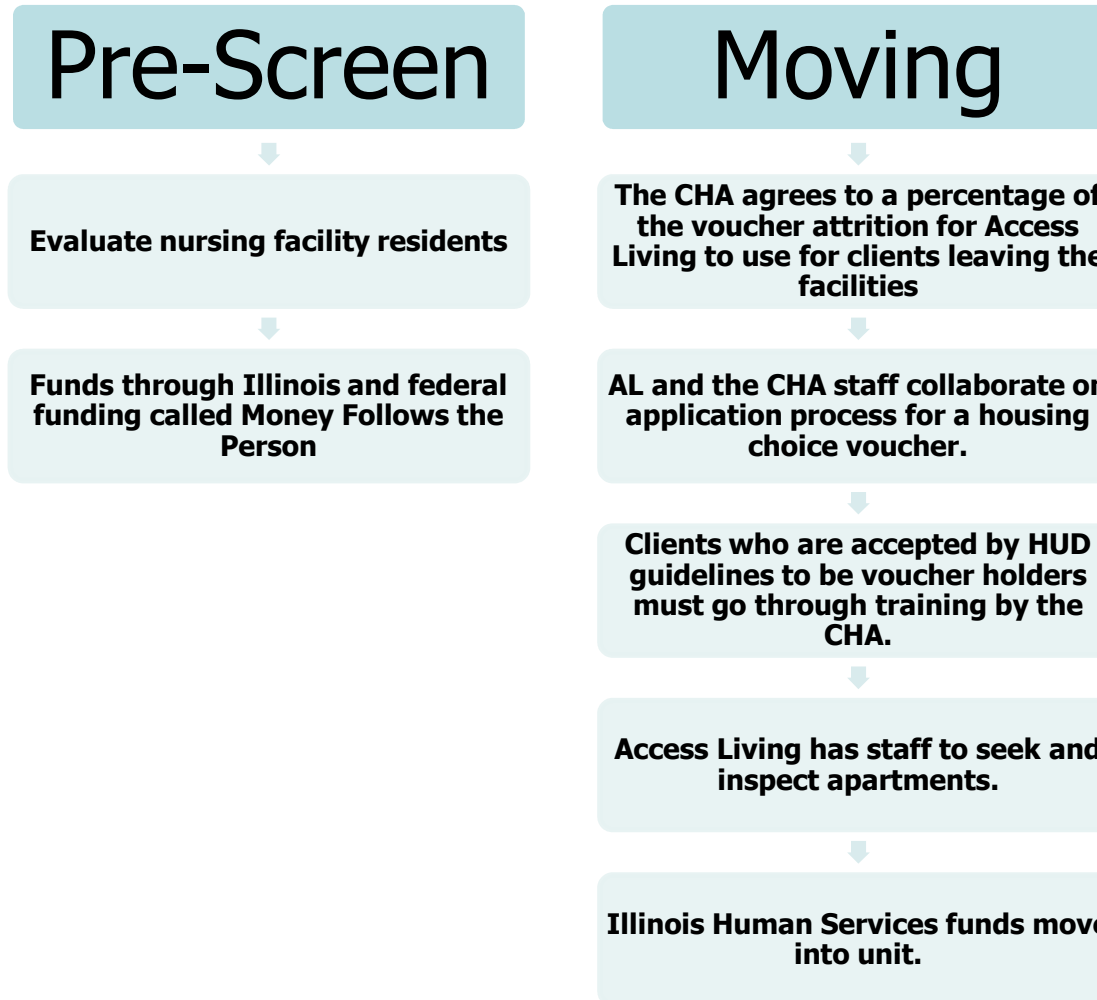
Integration of People with Disabilities



- Access Living “...fosters an inclusive society that enables people with disabilities in Chicago to live fully-engaged and self-directed lives....removes barriers so people with disabilities can live the future they envision.”



How It Works With the Chicago Housing Authority



Working Together

Challenges

- Inaccessible stock in consumer's neighborhood
 - Stairs into vacant apartments
- Poor credit score & eviction history
- Discrimination
- Paper-based applications
- Lengthy inspection timeframe

What Works

- CHA's key personnel are TRUE partners!
 - Fund for home modification
 - Flexibility to work with Access Living's staff & clients
- Mobility Program at the CHA
- Access Living pre-inspected units

How To Do This Too



1. Contact Your Public Housing Authority – Go to the top, including Housing and Urban Development. Invite the PHA head to go with you to HUD.
2. Educate the PHA on the specific segregation of people with disabilities into nursing facilities – people with disabilities residing in nursing facilities are NOT HOME.
3. Advocate for a modification fund and for preferences for nursing facility residents to be made in the HA's administrative plan.
4. Train your staff on FHAA protections and customer service.
5. Communicate assertively and non-violently.

For more information

Contact:

Jessica Porter, Senior VP, Housing Choice Voucher
Program at Chicago Housing Authority

312.913.7792

jporter@thecha.org

Tara Peele, Director of Home First Illinois at IFF

312.629.0060

tpeelee@iff.org

CIL-NET Attribution

Support for development of this training was provided by the U.S. Department of Education, Rehabilitation Services Administration under grant number H132B070002. No official endorsement of the Department of Education should be inferred. Permission is granted for duplication of any portion of this PowerPoint presentation, providing that the following credit is given to the project: **Developed as part of the CIL-NET, a project of the IL-NET, an ILRU/NCIL/APRIL National Training and Technical Assistance Program.**