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# Expanding Housing Options in Your Community

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IL-NET is a project of Independent Living Research Utilization (ILRU) in partnership with the National Council on Independent Living (NCIL), the Association of Programs for Rural Independent Living (APRIL), and Utah State University Center for Persons with Disabilities (USU-CPD)

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# What You Will Learn Today...

- Foundational public policies and options affecting housing choice.
- At least three major sources of financial assistance for housing.
- Relevant federal and state housing systems and the difference between subsidized and unsubsidized housing.
- Effective collaboration, planning, and advocacy strategies with state agencies to expand housing resources for people with disabilities.

# Housing is Essential to Wellness and Community Integration



- There is a growing body of evidence that stable housing is an important social determinant of health (SDOH).
  - The Centers for Disease Control (CDC) defines SDOH as “...conditions in the places where people live, learn, work and play [that] affect a wide range of health risks and outcomes.”
  - “Although medical care is critically important, things like the quality of our schools, affordability and stability of our housing, access to good jobs with fair pay, and the safety of our neighborhoods can keep us healthy in the first place.” (Robert Wood Johnson Foundation)

# Housing is Not Affordable for People on SSI



- Despite what we know about the connection between housing and health, the lack of affordable housing is a persistent problem. Rental housing is increasingly unaffordable, with demand far outstripping supply and density limiting future development in many of our major cities.
- According to the National Low Income Housing Coalition, in 2016, more than 11 million renter households spent more than half of their income for rent.

# Poverty

- Estimating the need for affordable housing means talking about households in poverty.
- For state and county level information, the US Census provides estimates from 2016 at <https://www.census.gov/quickfacts>.
- You can also type in your city or county and get specific numbers.

# Let's Define Poverty

These are the 2018 federal poverty levels by household size.

1	=	\$12,140
2	=	\$16,460
3	=	\$20,780
4	=	\$25,100
5	=	\$29,420
6	=	\$33,740
7	=	\$38,060
8	=	\$42,380



# Supplemental Security Income (SSI)

- The SSI basic federal payment for one person in 2018 is \$750/month or \$9,000 per year. This is well below the 2018 one-person poverty rate of \$12,140.

**We can make the case that people on SSI are in extreme poverty.**

- This is a powerful public policy that constrains choice: the SSI income is set below poverty, effectively limiting housing and many other choices.

# What is Affordable?

- The housing industry definition of affordable has little or nothing to do with poverty. Low-income households are at or below 80% of the median income in a community. In many communities, these households earn incomes well above the poverty line.
- Therefore, when housing is built for “low income” families, the rents are priced at the very top of what these households can pay.
- This is a standard, foundational policy that governs the housing industry.

## What is Affordable? cont'd.

- These definitions of low-income households are damaging because jurisdictions target assistance to “low income” and may think they are addressing poverty.
- The profit-driven market reluctantly builds units at these levels – and the income qualifications for tenants are set at the highest rate possible. This means that people in poverty will never qualify for low-income housing.
- This is a third public policy that limits access to housing for people in poverty, including those on SSI.

# Making Housing Affordable – Subsidized and Unsubsidized Housing



Strategies for making existing housing affordable for households on an SSI income include the following:

- Expand access to tenant-based rental assistance, such as the housing choice voucher program, special homelessness assistance vouchers, and tenant-based vouchers through city or county. This strategy is improving access to unsubsidized housing.
- Expand access to units that have project-based vouchers or other financial assistance built into the units, making those specific units more affordable. This type of housing is subsidized.

# System Problems

- This is the situation facing low-income households and their need for housing. The current housing industry does a very poor job of addressing the needs of people at the lowest levels of income.
- As you might imagine, the situation is the worst for people at extremely low incomes who also have a disability. High rates of homelessness, many arrests, and high use of crisis centers, emergency departments and hospitals result. People are competing, often unsuccessfully, for the small number of affordable units that are available.

## System Problems, cont'd.

- The situation for affordable and accessible housing is even worse. The housing industry almost never spontaneously builds more affordable units than the federal minimum requirement.
- Then, when those unit rents are set to levels affordable to households at 80% of median, the accessible units cannot be occupied by people on SSI due to income requirements. They are not “qualified tenants.”

# What is the Answer?

# Housing Solutions

In general, solutions fall into two specific areas:

1. Accessing existing housing resources.
  - Voucher programs
  - Landlord incentive programs
2. Working on system problems by changing state and local policy and practice. The advocacy goal is to ensure access to existing resources and obtain a fair share of new resources.
  - Target resources to poverty-level households.
  - Require proactive measures to ensure the inclusion of people with disabilities, including financial measures.



# Housing Resources in Urban Communities



- Let's look first at housing resources that are typically available in urban communities. There will be an IL Conversation on housing resources in rural areas on September 27<sup>th</sup>. At the end we will look at opportunities for advocacy, to change some of these policies, or to obtain new resources.

# Increasing Access to Existing Housing Resources

# 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.

# 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.

# Sources of Funding for Affordable Housing



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](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)

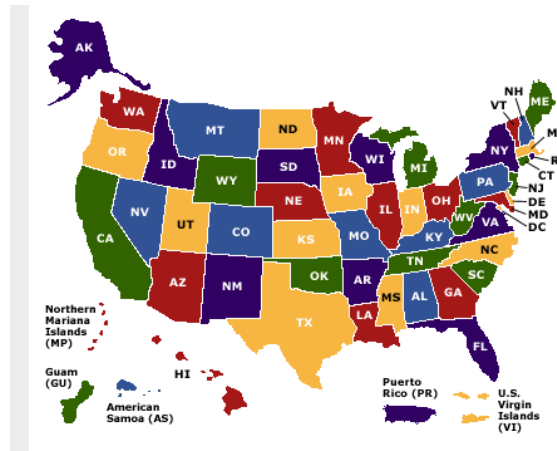
# HUD – Consolidated Plan Resources, cont'd.



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

[https://www.hud.gov/program\\_offices/comm\\_planning/about/budget/budget17](https://www.hud.gov/program_offices/comm_planning/about/budget/budget17)

- 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 2017.



# HUD Multi-Family Inventory

- HUD has several programs designed to produce affordable housing in communities. A subset of units produced with those programs may be set aside 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](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 811 Program

- One of the very few programs targeted to persons with disabilities.
- Relatively small program compared to the others featured here.
- Important because of its targeting and new rules that result in the creation of highly affordable, integrated housing units.
- See <http://811resourcecenter.tacinc.org/> for more information.

## HUD 811 Program, cont'd.

- In 2012, the 811 program was reformed to achieve integrated housing for people with disabilities. The revised program does this in two ways:
  1. Encouraging and incentivizing development using multiple sources of capital, such as federal Low Income Housing Tax Credits and HUD HOME funds;
  2. Allowing the use of Project Based Rental Assistance to help state and local governments work with developers to create integrated supportive housing units in affordable rental housing developments.

# Veteran's Affairs Supportive Housing

- 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.

# Low Income Housing Tax Credits

- 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 subsidies don'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.

# Questions & Discussion



# Advocacy – Policy and Practice

# Advocacy

- System problems such as those identified at the beginning can be addressed by changes to local or state policy and practices.
- For example, the definition of low-income housing at 80% of median income cannot be modified – we lack the traction to change an entire industry. But we can advocate for the allocation of resources at much lower levels.

# Advocacy Opportunities with PHAs

- PHAs are governed by a Board, with members typically appointed by local government. Boards always have time for citizen communication at every meeting. It might be effective to reach out to Board members to alert them to your concerns. Things that make sense within the PHA world:
  - Fair Housing and compliance with ADA
  - Avoiding the appearance or the reality of PHA policies that have a disparate impact or a discriminatory effect.
  - Maintaining high performance on measures that HUD assesses, including lease up rates.

# Advocacy Opportunities: Consolidated Planning



- Consolidated plans are drafted and controlled at the local level, usually through a city or county department.
- Consolidated plans have to be available to the public; if it is not on the website, call and request a copy. **This also serves to put people on notice that you are looking!** Read the plan, look for language that explicitly includes your concerns; if it is not there, most likely this plan is not doing what we want it to do.
- Consolidated plans must be completely re-done every few years (varies by community status). Find out who is on the committee, try to get on the committee, attend committee meetings.

# Advocacy Within the Homelessness System



- Your local Continuum of Care system governs HUD resources to assist people who meet HUD's definition of homeless. Request a copy of the local plan or a copy of funded program descriptions.
- Start going to meetings; join a subcommittee if it seems appropriate. Part of your purpose is to create understanding and mutual alliance around housing issues.
- Understand how that system works; how does their coordinated entry system work, their information management system? What do their data show?

# Advocacy Regarding Tax Credits



- The tax credit program is administered by the STATE housing finance agency.
- It is governed by a “Qualified Allocation Plan” or QAP.
- The QAP is highly controversial, as the provisions and the scoring of applications translates directly to significant funding for development. Reach out to allies to help you understand the issues, the current performance of tax credit properties with poverty level households, and ongoing advocacy – what are people working towards?
- Every year, there are public hearings and meetings on the QAP (in most states).

# Effective Advocacy – Find Allies

# Close Allies

You already know agencies, divisions of local or state government, advocacy organizations or political leaders who are strong allies for your particular population.

For behavioral health systems, these groups are probably gathered together as part of the homelessness assistance system.

Partnerships are begun or strengthened by:

- Shared community goal (end the chronic homelessness of the 50 highest utilizing people).
- Cross-agency and partner understanding of the real rules and required outcomes of the various partners.



# Likely Allies

- Another group of likely allies exists within aligned constituencies such as anti-poverty programs, food programs, low-income housing developers, community action agencies, area agencies on aging, job programs, etc.

It is up to you to do the outreach.

# Possible Allies

- As you begin real advocacy for more housing for people with serious mental illness, you will find possible allies along the way. Often these are advocacy groups that may be active at the state level, but who could provide guidance and assistance to your efforts. For example, the Texas Low Income Housing Information Services ([www.texashousers.net](http://www.texashousers.net)).
- This highly effective advocacy group has never championed the housing needs of people with disabilities, but they are a possible ally in the general fight for more resources. They have been interested in fair housing issues and colonias.

# Unlikely Allies

- As you start to push for specific items via political advocacy, or you are designing and implementing a community-wide initiative, you may find some unlikely allies.
- For example, downtown business associations are often hostile to the homelessness services community. BUT, they can be allies in efforts to serve and house people, if they are convinced that the activities have a reasonable chance of improving street/sidewalk conditions for their businesses.

Who can think of another unlikely ally?

# Taking Action – Identifying targets

- The first step in creating connections is identifying your potential partners, as we have discussed.
- Moving from friendly partnership to creating common action means you have to have a *shared understanding of problems that need fixing*.
- What is the actual issue? Can you create a common language and an agreement about what success would look like?

## Taking Action – Identifying Targets, cont'd.

- What actions can you and your partners agree would be important? Some problems are not fixable from the local level – the problem of poverty, for example, would require a level of political will that is not immediately achievable. On the other hand, directing funding so that a fair share goes to benefit the poorest households is very do-able.

# Create a Plan/Common Ground

- In a partnership, you won't get anywhere without solutions that benefit multiple constituencies.
- The goal can be big but the objectives have to be achievable.
- The group will need common understanding, a timeline, shared but specific responsibility, regular accountability meetings, etc.

# Make the Case

- Use data and research to make your case. Then, put the problem in clear and understandable terms, articulate the solution, and outline the expected benefits.
- You will need to have materials that make your case – stating the data-based premises, articulating what happens with no action, outlining your proposed actions, and expected outcomes – for different audiences.
- For politicians, materials that are accessible to a quick study are good; for political staff, more details; for agency leadership, a presentation of the problem and proposed solution within the agency's area of concern.

# Take Action / Make the Change

- If you are fixing a service coordination/system problem, you will need to know and track who is supposed to do what, when, and how. You should anticipate that barriers will arise and resistance will be encountered! And build in ways to talk about that and find a way around it.
- If you are targeting a more political change – like changing an allocation plan to include ELI households – build into your timeline opportunities for formal and informal advocacy; make sure that the group does not miss ANY opportunity to push for the change.



# Questions & Discussion

# Final Questions and Evaluation Survey

Any final questions?

Directly following the webinar, you will see a short evaluation survey to complete on your screen. We appreciate your feedback!

[https://usu.co1.qualtrics.com/jfe/form/SV\\_3VglyTIVi2CZ  
FIN](https://usu.co1.qualtrics.com/jfe/form/SV_3VglyTIVi2CZFIN)

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