**Expanding Housing Options in Your Community**

**September 20, 2018**

**Presented by Ann Denton**

>> TIM FUCHS: Okay. Good afternoon, everybody. I'm Tim Fuchs with the National Council On Independent Living. I want to welcome you all to our latest IL‑NET tell conference and webinar, Expanding Housing Options in Your Community. I've got just some ‑‑ a few housekeeping announcements before we get started today, but I want to thank you all for joining us. As always, this presentation is brought to you by the CIL‑NET training and technical assistance program operated through a partnership among ILRU in Houston, Texas, NCIL here in Washington D.C., Utah State University's Center for persons with disabilities, and APRIL in Little Rock, Arkansas, with support for the project provided by the Administration On Community Living at the U.S. Department of Health and Human Services. As always, we're recording today's call so that you can access it on ILRU's website and we are currently in presentation mode, but you will be able to ask your questions today. We got plenty of time for Q&A. I think a lot of you are getting to know the Zoom platform along with us, but if you have not used it before, there is a number of options in the menu bar, and if you don't see your menu bar or if it disappears during the presentation, you can wave your cursor over the bottom of your screen and it should reappear, but the Q&A tab is really helpful. So ‑‑ the participant icon is the Q&A tab. You can type questions any times during the call. We will wait until Q&A breaks to address them but feel free to put in your questions whenever you would like. There is also a chat feature and you may see a chat icon or might see an option for more depending how your screen is formatted. You're welcome to use that chat feature if you have any comments or if you would like to share a note with us or the general audience today. We will ask that you submit your questions under that Q&A tab. If you submit a question in the chat, don't worry, I'll make sure to see it and I'll voice those during the Q&A break.

I want to remind you all, too, you can display captioning right here in the platform. You should have an option for closed captioning in that same menu bar I mentioned. You can also adjust the size of that captioning pod. So if you put your cursor over it you should see a small arrow. If you click that arrow, it will make it either large ‑‑ you can make it larger. If that's still not big enough or you would like to ma nip light the font size or contrast or colors I recommend you use the full‑screen CART which is available on Streamtext. That URL is a little long to read out on the call, but that link was sent to you in the confirmation email where you got your connection instructions. And if you have any trouble finding that, just pop me a note in the chat and I'll make sure to put that link in there.

I think the last thing I wanted to mention was we do, of course, have an evaluation form for you all today. When the presentation is done and the webinar closes, that eval will actually open on your screen. So don't be surprised. I hope you'll fill it out. It does not take long to complete. But we really take your feedback seriously. It's really important to us. If you don't have time to complete it this afternoon, that link for the eval was also included in that same confirmation email you received. Remember, if you are participating in a group at your Center, that email would have gone to the person that actually put their name and email on the registration form. If you are in a small group, I hope you will each fill it out. I love when you guys participate in groups but we want feedback from each of you so that we know what you think, whether or not it worked for you and how we can improve our trainings.

So that's it for my announcements. I want to turn it over to our presenter for today, who is none other than Ann Denton, and we've had the pleasure of working with Ann on a number of these trainings, and she has done a whole host of other trainings and online courses through the IL‑NET that I haven't even been involved in. She is our favorite resident expert on housing and has done a lot of work with Centers for Independent Living and people with disabilities over the years in her decades‑long career and is on the cusp of retirement, so congratulations, Ann. But she's going to continue her advocacy and her work, and Ann, thanks so much for putting this together and being with us today. It's always such a pleasure to work with you. I am going to go ahead to slide 3, where you have been generous enough to offer your contact information, and then how about I go through the objectives? We didn't talk about that.

>> ANN DENTON: Okay.

>> TIM FUCHS: As you all saw in the training announcement when you originally signed up with or' going to cover the 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 an unsubsidized housing, and effective collaboration, planning and advocacy strategies with state agencies to expand housing resources for people with disabilities. And now, Ann, I will go to slide 5 and the floor is yours.

>> ANN DENTON: Well, thank you very much, and I just want to start by thanking everyone involved for allowing me to present this webinar. The importance of housing I don't think can be overstated, and it's personally satisfying to me to have the opportunity to talk about it, especially with a group of CILs. I know from the work I've done with this group before that there is no set of organizations that's better at advocacy, and so I hope to give you just enough information to spark you to action.

I wanted to start just by sort of framing what we know about housing so that when you see the public policies that constrain what people with disabilities can do, can choose within the housing world, you'll see it's not a small thing. We all know that, that it's not a small thing. I just wanted to talk about ‑‑ this is also an argument that you can make when you are doing advocacy. There is a growing body of evidence that stable housing is a social determinant of health, and this is a growing research area. Look on the Centers for Disease Control website. There's a lot of work around social determinants of health. There's lots of things that you might expect. But housing has a critical role in determining whether people's ability to maintain health and wealth. So if you have stable housing, you have a much better chance of maintaining good health, and if you don't have stable housing, it's much more difficult.

If you'll go to the next slide, Tim. This would be slide 6.

The other thing that we know about housing and why it's so important is that in order for people to live in an integrated fashion in our communities and not live in institutions, they have to be able to live in housing that's typical of the community. So those two things are the social determinants of health and the community integration are essential to full rights for people with disabilities. The problem is, despite what we know about the connection between housing and health, and despite what we know about the legal rights of people with disabilities, the lack of affordable housing still is a problem. Rental housing is unaffordable in most of our communities, certainly for anybody on SSI, but if you look into the housing industry and look at the national low‑income housing coalition or the national alliance to end homelessness, or the technical assistance collaborative, which publishes a book on this, you'll see that despite the fact that the federal government is investing billions of dollars in the development of affordable housing, it's not working. There are 11 million renter households that spend more than half of their income for rent. That's a real problem. Think about what that would be like if you could only spend half of your money on food and medicine and all the other things that we need. So that's called a cost burden in housing language, and households with a cost burden are by definition less stable.

Next slide.

So what we have is a situation where the dollars ‑‑ I do a lot of training around homelessness and I often get asked, "We're spending all this money on housing ‑ why isn't it working?" The reason it's not working is there are things stacked against us before we even start and the very first foundational public policy I want you to look at is poverty and where an SSI check falls. The very first problem that people encounter, if you are on SSI income, you are living below the poverty line. It doesn't have anything to do with where you live. That's a fact. And so when you're looking at advocacy, and we'll look at it later in this presentation, you need to know how poverty ‑‑ programs that are designed to address poverty impact people with disabilities on SSI.

So one of the places you can find out about poverty is the U.S. census.

Next slide. So we're on slide 8.

So looking at the 2018 federal poverty levels by household size, so a one‑person household, if the household S&L making $12,140 or less, they considered to be in poverty. Let's not look at that as a dry statistics. Let's think about the reality of living on $12,140 in a year. How much can you pay a month for rent? Not much. How much can you pay for good clothing and shelter? Not much. How much can you pay for medication, transportation, a cell phone, internet access? It's impossible. $12,140 for a one‑person household. The numbers for larger households are equally bad.

Then let's take a look at SSI. Next slide. So moving to slide 9.

The 2018 payment for SSI, the basic federal payment is $750, and as you all know, some states supplement that, but as a general rule, for most states it's $750 a month, or $9,000 a year. So thinking back to what we just learned about poverty, $12,140 for a household of one, if you're a household of one making 750 a month, you are so far below poverty. So people on SSI are in extreme poverty. It's not an accident ‑‑ I'm not saying that it was evil intent and the people in Washington or in the Social Security Administration he said "Let's be mean to people." SSI is for people with disabilities without a work history. Nobody sat up there and said "Let's be mean to people with disabilities without a work history," but the way the politics worked and the way that our massive system of regulation, it has just come out that people on SSI are being deliberately kept in poverty. This drives almost everything else. When I look ‑‑ when we look at the housing problems of people with disabilities, it's more about poverty than anything else. Accessibility is probably equal. Equal to that, poverty is driving the ‑‑ driving the barriers to people getting the housing that is available.

Okay. Next slide.

So the first public policy that we talked about that I want you to hear about is that the SSI payment is low poverty. That's public policy. We could change that. Probably not going to change it any time soon. But just to reinforce what's driving these things. The second foundational public policy I'm going to want to talk about are both related to the housing industry. So the way the housing industry works is HUD and other, other large‑scale funders, look at low‑income housing and then define it instead of linking it to poverty they link it to median family in the community. That sounds okay, doesn't it?

Sounds like, oh, yeah, low income, 80% of median, until you look at the data. The low‑income standard for a community like Dallas, for example, that has a high ‑‑ has a lot ‑‑ a lot of rich people and a lot of poor people, and the median family income is right in the middle. So you're going to have a median family income for Dallas that's something like $70,000. So 80% of $70,000 means that a household, in that example, making $50,000 a year has as a low‑income household. So the basic problem is that the housing industry definition of affordable is linked to median family income, not linked to poverty.

Next slide.

Who cares, right, what the housing industry does? Why does it bother us? The reason it bothers us is when the dollars come from the federal government to build affordable housing or to support affordable housing, they are linked to this low income definition. And so people who are well meaning, local community, city leaders, even advocates, are going to say, low income housing, that's a good thing, and the neighborhoods, interestingly enough, may really rise up in protest over not in my backyard because somebody wants to build affordable housing, and the whole thing is just a misunderstanding because low‑income housing in most jurisdictions has nothing to do with poverty. And so people that think all of these scary people who are in poverty are going to move into my neighborhood, and the truth of the matter is low‑income housing is not built for poverty.

Even within that, though, the profit‑driven market builds those units at 80% of median ‑‑ remember, 80% of median is way above poverty ‑‑ they build 80% units like this. They build the units with ‑‑ under protest because the profit margin is not as high for those units set at 80%. The profit‑driven market reluctantly builds units at this lower level and then the income qualifications for a ‑‑ that a tenant has to meet in order to get into those units are set at the very highest rent they can charge, that they can legally charge. So I know if there's any case managers or transition coordinators or Independent Living specialists listening to this, you know that one of the barriers to an individual on SSI getting housing is that they have to make two‑and‑a‑half times the rent in income in order to be considered a qualified tenant. So that means that without financial assistance the rents would have to be $750 a month in order for someone on SSI to be ‑‑ actually, the rents would have to be I don't know, I can't do that math in my head. But the rents would have to be set way below market rent in the community in order for someone on SSI to be qualified. So this is a third public policy ‑‑ it's more of a publicly accepted practice that drives another barrier that keeps people on an SSI income out of housing.

Everything I've talked about so far ‑‑ you can go to the next slide ‑‑ has been about affordability and poverty. One of the other things that happens is, and I have more slides about it later, is that accessibility falls into a trap here, because when builders are ‑‑ when developers are building units that are accessible, unless they're extraordinary, they're not going to be building any number of units above the federal minimum, and there is no rule that says that the accessible units must also be the affordable units. And so I cannot tell you how many times I've heard developers say, "We built these accessible units and we can't get any qualified tenants to occupy them." And the reason is the two things that we just talked about, that the ‑‑ that the affordability ‑‑ that low income is based on median family income rather than poverty and that the way that the housing industry works means they're going to charge the maximum rents they can charge based on the median family income. The bottom line, the take‑away, is the deck is stacked against us before we even start. People on SSI are in poverty, kept in poverty, kept below poverty, and then the way the housing industry works is set up in such a way that people in poverty can never really get good access to the units that are there, and I think again people listening will know there's not enough there anyway, but people on SSI can't get them. Have a hard time getting them.

So what do we do about all of that? Well, I don't think that we're going to get a magic wand that is going to change the SSI, the public policies around SSI. We're not going to get a magic wand that changes low income definitions, we're not going to be able to change the housing industry. But one of the things that we can do is look at within what we have left what can we do? And so a couple of strategies that are common that are used to make existing housing affordable for households on an SSI income are tenant‑based rental assistance, a.k.a., always known as, Section 8, with true name the housing choice voucher program. So we make the housing, then, affordable by using a voucher in some form to pay the difference between what the individual can pay at 30% of their income and what the fair market rent is. So that's one way to do it. And the competition for vouchers is fierce. Many public housing authority voucher lists are closed. Part of, though, what you need to know is there are other kinds of vouchers that are available through multiple sources. So there are tenant‑based rental assistance vouchers that could be available through your local consolidated plan, which is a city‑run planning process that uses federal money. This strategy that is tenant‑based rental assistance or vouchers increases the access of someone who is poor to unsubsidized housing, so just regular market housing that's out there, I get a voucher in my hand, I can go out, on the market, and live anywhere where the landlords will accept a voucher. The other strategy is in the development pipeline. So when people are building these units way upstream, you want to influence the development process in such a way that there are more units available that are subsidized. So they have a subsidy built into them, and these subsidies come from all different places. A lot of housing authorities is one of them. It's a different category of subsidy than tenant‑based rental assistance.

The United States Department of Agriculture, which builds thousands of units in rural areas around the country, has a subsidy that is attached to some of those units. There's lots and lots of HUD‑funded affordable housing out there that's already subsidized. So the difference is, I'm on SSI, I need housing. I can either get in line for a voucher, which I will do, I'll get in line for a voucher, and I look for vouchers from multiple places, not just the housing authority. Look at all different places. I'm the person, I need a voucher. Okay. I get on the list for a voucher. The other thing I can do is I can look through and find the units in my community in neighborhoods where I want to live that are already subsidized. So that's one strategy, the voucher, increases my ability to live in unsubsidized housing. The other strategy is I look for subsidized housing.

Next slide.

Okay. So the situation that I just described about subsidized and unsubsidized affordable, that's for everybody who is in poverty, or just above poverty. So the situation facing real low‑income households, poverty households, is that the housing industry doesn't do a good job of addressing their needs. The situation is even worse for people extremely low incomes who also have a disability. So sometimes this high rate of poverty comes with highlights of homelessness, sometimes people get arrested for things like criminal trespass, there's a high use of emergency services, there's a high use of institutions. So people end up in institutions because there's no housing available. That's part of the cause. And so people on SSI, and people with disabilities are competing often unsuccessfully for the number of affordable units that are there.

Next slide.

Okay. So the situation is not good for people in poverty. That was the last slide. The situation is even worse for people on SSI because they're very poor. Now the situation is even worse for people who need accessible housing in addition to affordable housing. I've said this already, the housing industry almost never spontaneously builds more affordable units or more accessible units than they have to by law. It's simple math. Then when those unit rents are set to levels that are affordable based on median income, the affordable units ‑‑ the accessible units that are built are not linked to those affordable units, and even if they were, a unit that's affordable under these crazy rules can't be occupied by somebody on SSI because they're not going to look like qualified tenants.

Next slide.

Okay. So we've spent almost half an hour talking about how all of it is. Let's talk about what we want to do. So what's the answer? And the answer is ‑‑ next slide ‑‑ that this is what people are doing. Right? So we cannot ‑‑ we're not going to fix the big public policy picture, not this year. Right? I'm not convinced we can never fix them, but let's just drop that out of the conversation and say, "What can we do?" In general there are two things that people can do. One is make better use of the housing that we have. So I call this the hustle. So this is housing specialists, Independent Living specialists, transition coordinators, case managers, whatever the title is, people who are working with people who need housing, they need to be hustling. They need to know their system backwards and forwards. They need to have the time and the permission and the direction to be in contact with landlords, to be paying attention to what's being built, going to meetings about affordable housing in their community, and in our world of services and supports and connecting people to services and supports, lots of times we don't have time for that, but I'm telling you that making sure that people who are doing the actual work know how to do this, know where the vouchers are, know where the subsidized units are, know of the friendly landlords, know how to do reasonable accommodation for people, all of those tools are designed to make sure that we use the resources we have. I've been doing training on this kind of thing for my whole career and I can tell you that in almost every training, including for the CILs, when I talk about housing resources in a detailed kind of way, show the actual list of units up on a screen, in almost every training somebody will look at one of those resources and say, that's a subsidized apartment I didn't know we had. So this solution, which is increasing access to what we already have means beat the bushes and train your staff, let your staff be trained, to know what they're doing around housing. The second thing that communities do is work on the system problems, and, like I said already, CILs do advocacy better than almost any other type of organization I have ever met. And so the advocacy around housing solutions is to change state and local policy and practice. Now, not that we're giving up on the federal, but let's not do that. Let's reach for ‑‑ let's change what we can reach.

So the advocacy goal is basically stated is to make sure that my access to what we already have is fair, that there's not some kind of stacked deck that keeps me ‑‑ let's say I'm an Independent Living specialist ‑‑ keeps me from getting access to these units on behalf of the people I'm working for. Right? That there's not any time there is a barrier that's under local control, it is an opportunity for advocacy. The way you find those is to do number one, this one up here, where you've got trained staff who are going to go out and find the problems for you and do the advocacy to change the local or state control problems.

So one of the things that I like the best is having them target resources to poverty households instead of low income. If you make that change, within any one of your housing resource ‑‑ you know, with the dollars, the pots of dollars that come to your community, you can get them to switch a section ‑‑ a portion of the resources to poverty level households is transformational. It's a huge change. The other thing is to require proactive measures to ensure the inclusion of people with disabilities, including money. So I believe, and I think that the fair housing experts on this call will agree with me, that when you have a practice that has a discriminatory effect, whether or not it was intentional, it's still discrimination. It's still a violation of the law. And when you look at requiring people with disabilities to make two‑and‑a‑half times the rent, this is just an example, two‑and‑a‑half times the rent in income in order to qualify for a unit, that practice has a discriminatory effect because people on disabilities, if they're on SSI, their income is artificially depressed. It's artificially set below poverty. So when a housing industry requires something that cannot be met by people with disabilities and employs that as a standard rule, it has a discriminatory effect. I'm not a lawyer, though. Let me say that. I'm not a lawyer. That's what it looks like to me as a housing expert.

Next slide.

So I'm going to take you through a quick look at housing resources that are usually available in urban communities. There's going to be a webinar just like this one on September 27th about rural housing resources. At the end of this we're going to look at some opportunities for advocacy. So the way that this webinar is structured is at the end of this session, this little session on increasing access to housing resources, I think that's when we start with questions, right, Tim, and then I go on to talking about advocacy.

So let's take a quick look at housing resources in our communities.

Next slide. So we should be on slide 19.

So let me say it again. Most communities have an existing inventory of housing units that could be used to serve people who are in poverty. They have an inventory of housing units that they built to be affordable. Affordable using the industry standard, affordable to households at 80% of median family income, they are still cheaper than market rate. They're still a target. So the kinds of things that you're looking at is private property controlled by landlords or property management companies, and with those resources you are going to need a voucher, some kind of a voucher, to make the difference between what the tenant rent can be, 30% of their income, and what the fair market rent is, which is way higher than what a person on an SSI check can pay for. Looking at landlords, management, market rate housing you do the voucher strategy. You also looked for subsidized housing. You have more of that than you think most of the time. The kinds of ‑‑ other kinds of ‑‑ well, subsidized housing, most of it comes from HUD, and in a few minutes there's a slide that shows you the connection to the website where you can look it up for your community ‑‑ for your community. It also includes units controlled by something like a behavioral health system. So systems that treat people with serious mental illness or brain disorder or substance abuse disorder have invested and built housing. You have CILs that have worked with developers or done their own housing because it's been so frustrating to get anything done. And so we have housing units that have been created by the system set up to serve people with disabilities, and then there is also housing focused on people [ INAUDIBLE ]

Next slide.

So the reason that ‑‑ one of the reasons that housing is frustrating is that the system itself is fragmented and dollars from the communities come through different pipelines and for different purposes, and it can be very confusing to the uninitiated.

Next slide.

Okay. I said that. Next slide.

Tim was afraid I had too many slides. But not true. Okay. So the sources of funding for affordable housing, the biggies, these are the biggies, the first one is HUD. Everybody has heard of HUD, the federal department of Housing and Urban Development. They have billions of dollars. Now, they're going ‑‑ they don't have enough, I agree with that. They don't have enough. But from my perspective. They've got the money. It's just a question of how are they spending it and can we help them make decisions about how to spend it.

So HUD ‑‑ when I do training, I hear somebody will say to me, I can't get this person in because it's against the HUD housing rules. And my first question is, what kind of HUD housing? Because HUD does all the things on the slide. So the most common resource that people think of is public housing agencies, public housing authorities. The next resource that's a sizable chunk of resources is the consolidated plan. The third one, which is really bigger in the terms of the number of units that have been developed than a lot ‑‑ than almost anything else is the HUD's multi‑family housing developments. And then the fourth bullet here, also a HUD program, is the Section 811 program. There's a Section 811 program that targets housing resources for people with disabilities and there's a section 202 program that targets people ‑‑ resources to people who are elderly.

Next slide.

Wait, wait, wait. Go back. I forgot. Okay. So United States Department of Agriculture, I'm not going to talk really about that. I think Karen or the presenter on the 27th is going to talk about USDA housing. Don't overlook fit you're in a rural area and you can't make the webinar on the 27th, look up USDA rural housing development multi‑family housing. You'll be surprised. Then the third thing is units developed using the low income housing tax credit. The low‑income housing tax credit is a ‑‑ it's for development.

Next slide.

Public housing agencies, public housing authorities, they either do public housing units or housing choice voucher programs or both. That's what they do in order to be a housing authority. They also have extra programs, and you should take a look at that, if they're in good standing with HUD, they could be doing the Veterans Affairs Supportive Housing, they could be doing continuum of care housing, they could be doing all kinds of things, discretionary programs that they are allowed to apply for. One of the ones that just came out, and the competition just closed ‑‑ didn't just close but the awardees were just announced was mainstream housing vouchers. That was all over the country. And that comes out of the 811 program on the previous slide, that little program. That funding for those vouchers comes out of that program.

So, next slide.

One of the advocacy things is to know your public housing agency, and this is how you find them, on the slide. You can look it up. And it's just sort of slow slog of making friends with people there, understanding what they provide, understanding the policies. Every single person who is working with anyone who is needing any kind of housing help should be subscribed to affordable housing online. That resource, if you get nothing else out of this webinar, it's affordablehousingonline.com. They will send you an alert when the housing authority list opens. Them' provide you with updated information about subsidized housing in your community.

Next slide.

HUD consolidated plan resources. This comes to your city or urban county, and it's cities above 50,000 in population and counties above 250,000. And the consolidated plan dollars fall to these four categories, and the amount that ‑‑ the types of programs that cities receive and the amount that they receive is based on the size of the community and some kind of formula based on level of need. So housing opportunities for people with AIDS, for example, is based on the Al ‑‑ the allocations are based on epidemiological data about the prevalence of AIDS.

Next slide.

So this slide tells you, we're on slide 26, how to find out how much money your community gets and in which categories they get it. So this link on the slide with a picture of the map, you click on your state and that brings you to an Excel spreadsheet showing how much do your communities get. And where to find this in your local community government, it says government award, is city government, most commonly, and it's going to be in a department titled something like community development department or neighborhood housing department. Might take a little digging. But the way that the dollars are governed is there is a local planning process that sets the standards.

Next slide.

This is the HUD multi‑family inventory. I don't think we have time to go to it, Tim. I was going to get out and show it to you, but on this slide, which is slide 27, you have the link to units that have been produced that are subsidized, that are already subsidized, and that are set aside for persons who are elderly or persons with disabilities, and so it is a huge resource. It has ‑‑ it's a compilation of the subsidized housing in your community.

The other thing that HUD does is provide a list of assisted properties that are available to any low income family, not just the two subgroups, and there is a link to that inventor tea as well.

Next slide.

This is the 811 program. This is one of the very few programs targeted to persons with disabilities. It's really small compared to all the rest of them. So like public housing authorities get this much, right? And then the consolidated plan gets this much, right? And then the tax credit gets my whole room full of dollars. And then the 811 program is this about, less than an inch, I am showing my fingers less than an inch apart. Very small. This is the source of dollars that were just awarded under mainstream vouchers. I'm very glad we have it.

Next slide.

Okay. The 811 program was reformed in 2012, and it now can be used as a development ‑‑ to fund development of housing, and that's a very good thing, because what that means is it affects the pipeline of units that are being developed. It makes some of those both more affordable and accessible. It's an important change to this very small program.

Next slide.

Veterans Affairs Supportive Housing, I'm sure many of the people that the CILs are working with may have had ‑‑ may have served in the military and may be eligible for this. Don't overlook it. That's all I'm saying.

Next slide.

Next slide.

Okay. I want to talk about tax credits and then I think we're going to questions.

Tax credits, this is development stream, and it is ‑‑ it is incredibly competitive and developers are hungry to get this resource, because what it does is it makes their development cash flow, and it makes it possible for developers to develop some units that are affordable. So the low‑income housing tax credit program is enormous. It's probably bigger in terms of dollars than all of the programs I have talked about already today combined. And those ‑‑ the only problem is that the way that this is structured, remember back to the public policies that worked against us, it's still not affordable to someone on an SSI income. So you are going to need a voucher. When you are teaching your independent living specialists to look for this house because they're required to take vouchers.

Next slide.

Questions?

>> TIM FUCHS: And there we are. All right. Thank you, Ann. Let me give you guy ‑‑ you all some reminders that that so for questions during the Q break, I don't the Q&A option on your menu bar. If you don't see your menu bar right now, you can wave your cursor over the bottom of your screen. Also that full screen cart captioning, I'm logged in there, so if you are watching the full screen CART, you can use the chat feature there as well. And I'll be sure to voice your question during the break. We have 10 minutes for questions. So let's take advantage. What questions do we have from Ann's first section today?

While we're waiting for those to roll in, too, let me just mention that this is the first really of a whole host of activities we'll be doing on housing over the course of the next year at least to support you all, and that's something that came from ACL but that we wholly supported, that let's tackle this most pernicious of barriers to independence for people. That's why Ann gave the plug for the IL conversation APRIL is coordinating next week through the IL‑NET project. And you'll see more in 2019. So I just wanted to plug that while we're waiting for questions.

Here is our first question from Keith. Keith says we're in central North Carolina e the triad, Forsyth county HUD list is closed. Target housing has a two to three‑year waiting list. Any suggestions?

>> What was the last part? Any suggestions?

>> TIM FUCHS: Any suggestions, yeah.

>> ANN DENTON: By suggestion is people are willing, put them on every list there is, right? And then the grim reality is sometimes we have to help people find less than desirable options while they wait it out. In a situation like that where you're ‑‑ where the ‑‑ first thing I would do is make sure that I know everything. Sounds like you do. All of the subsidized units in the community, assuming that you've done outreach to landlords, all of that, all of that kind of stuff. Bottom line, then, your energy and activities need to be advocacy and pushing. It's not fair, potentially discriminatory, and when new resources come down the pipe, we need a fair share of those resources. So, you know, I don't have an immediate answer for that, but that's what you have to do.

>> TIM FUCHS: Keith says, people are homeless and disabled. No shelters for those who have severe disabilities.

>> ANN DENTON: I would be raising the very devil about that. I mean, there's ‑‑ if there was ‑‑ people end up in all sorts of substandard and horrifying housing situations because of just what you described, and if you've got people who have been in those situations or are in those situations now, who are willing to talk to decision‑makers about that, you know, there is no quick, fast answer, but because there's no quick, fast answer, we should not not take action. Right now I know a woman who has a psychiatric disability and is a chronic alcoholic and she is living in her car with a cat. Okay? These are the kinds of situations that need to be [ INAUDIBLE ] to the decision‑makers. Back up by the smart answers that we have. Target resources to people in poverty. That's advocacy.

>> TIM FUCHS: Okay.

Gotten a couple questions about the PowerPoint, and let me just ‑‑ I wrote to one of you individually, but let me say this, because I have gotten another one. The PowerPoint was sent to you all in that confirmation email in a couple of formats. I will usually share in a PDF and a word document as opposed to the PowerPoint format. Remember, as I mentioned earlier, that if you're participating from somebody from your Center that actually filled out the registration, that confirmation and file would have gone to them. So you can get the PowerPoint from there. And then it will also be up later on the training page on ILRU's training page. When they archive this training on their website within 48 hours, usually sooner, you will able to access the archived version of the live webinar as well as download the companion materials, which in this case is the PowerPoint. If you have any trouble, send me an email at tim@ncil.org and I'll give you a hand.

Let's see. Can residents of Section 811 housing apply for rental rebates?

>> ANN DENTON: I don't know. I'm not sure what you mean by "rental rebates," if there is a state program that does rental rebates for people with disabilities. I don't know. But I can try to look it up. What state are you in?

>> TIM FUCHS: PA, Pennsylvania.

>> ANN DENTON: All right. I'll look. I'll look and see if there is anything on that.

>> TIM FUCHS: Okay. Thank you, Ann.

All right. Next question comes from Kim, who asks: Community block grants, where can we know more about them in Georgia?

>> ANN DENTON: Say the resource again.

>> TIM FUCHS: Community development block grants.

>> ANN DENTON: CDBG. Okay in Georgia ‑‑ depending on the city that you're in ‑‑ well, first of all, go to that HUD website that's in the PowerPoint slides or in the PDF, click on Georgia, click on your community, find your community, and that will tell you how much money your community gets, and then within that the state ‑‑ the city does all of the ‑‑ cities above 50,000 get something for community development block grants, every city. The amount has been declining over the last couple of years, but that shouldn't discourage you from demanding a fair share. The other thing is if you are in a community below 50,000, and I'm sure that will be talked about next week, the state runs a community development program.

>> TIM FUCHS: Okay. All right. Thanks. The link that provides resources around subsidized housing, does that have a list related to resources in Honolulu? So should people be able to expect to find any city listed there?

>> ANN DENTON: Yes. Go to the website and you click on the link and a printed list of states will come up. You click on Hawaii, and what will come up is a PDF document that has multiple [ INAUDIBLE ] across ‑‑ it's a table. And what I do, because I like it to be easy, is I go up to ‑‑ I do control‑find, go into the search document, and search for Honolulu, and just keep going, click, you know, Honolulu, and it will come up. Vintage apartments. You can get an address. And it will tell you the phone number and tell you how many units there are and it will tell you how many units are subsidized, and it will give you contact information. Now, you have to call. And you may find out, like our first question that [ INAUDIBLE ] okay. Get the person on the list anyway. And you just keep doing that ‑‑ this is hard work. Being an expert on what you have in your community takes some hard work, and people who are doing the work have to have permission from their leadership that this is worth doing.

>> TIM FUCHS: Okay. Great.

All right. Next question comes from Kim. Where can we find out where the housing is located in our community that was built with 811 funds?

>> ANN DENTON: The 811 ‑‑ the 811s are going to be on the HUD website I just talked about.

>> TIM FUCHS: Okay.

>> ANN DENTON: So the 811s used to be built ‑‑ there is two answers. The 811s used to be built as small institutions. So they were 16 apartments or less and they were little sort of isolated apartment complexes. Totally fine for people to choose to live there if they want to. They're not integrated, but sometimes who cares, right? It's affordable apartment unit. People might make that choice. When they [ INAUDIBLE ] the program, only a certain number of states got it, and in the slides there is a link which states got it and which didn't, and if you are lucky enough to be in a state that got it, your housing agency is running that program and they will have a list of properties.

>> TIM FUCHS: Okay. Ann, I think we have time for one more question. This comes from Tracy. Tracy says: Here in Jacksonville, our Center has worked with other community agencies to establish an affordable and accessible housing task force. We've developed a plan to ask Florida housing to put a point of contact in charge of keeping an inventory of available ELI units in our area and notifying the agencies so that we can get people with disabilities placed in those units. Do you have any suggestions that might help us improve that process?

>> ANN DENTON: You know, just your use of the term ELI tells me that you know what you're doing. You know ‑‑ and that's a great segue to the next portion of this webinar which is all about advocacy opportunities. That is perfect. I would say that establishing a task force, getting people interested and involved, finding your friends, and ‑‑ it's all about ‑‑ it's not all about, but it's frequently about your ability to express the scope and the unfairness of the problem adequately, rattling the saber of this is discriminatory. It sounds like you're doing exactly what you need to do.

>> TIM FUCHS: Great. All right. That's 10 minutes. So we're going to move along. Before we go ahead, for those of us who are beginners, what is an ELI unit?

>> ANN DENTON: Extremely low income. Remember, we had low income, and then within low income they have very low income and extremely low income. Extremely low income is those units targeted at 30% of median family income which in large communities is still above poverty.

>> TIM FUCHS: Here we are on slide 33 and we'll go through the second section.

>> ANN DENTON: Okay. So I wanted to take ‑‑ we have 30 minutes left. I'm going to give you a quick overview of advocacy opportunities related to the specific housing resources we've already talked about. So I would say the very first thing that you can do is you ask people to target resources to poverty households. If they don't understand that, then you ask them to target resources to extremely low income households. Our friend from Jacksonville just said ELI households. You want them to take the resources they get. So if they get $50 million, you want 20 million of that to be invested in the development of units that are affordable to people in poverty or people at low income.

Next slide.

So let's talk about public housing authorities. I can't tell you how many times I have R I have heard the waiting list is closed, and really it's said just that way, the waiting list is closed, so there's nothing I can do. And the answer is, absolutely not. Advocacy opportunity is the board. The board meets every month. There's always time for citizen communication. And framing your concerns in the housing language the board will understand includes talking to them about fair housing compliance and ADA compliance and then if they've got a situation where they have the appearance that public housing authority policies, and the language is on the slide, a disparate impact or a discriminatory effect, a lawyer will tell you that they may be in violation of the law. And then the other thing that you want to talk to them about is how helping us change the way housing ‑‑ the housing system works in our community will also help them maintain good performance numbers.

Next slide.

So consolidated planning, remember this is the money that comes to cities and urban counties. Consolidated ‑‑ they changed it about two‑and‑a‑half years ago. All the consolidated plans used to be available online. I guess that was too much information for us advocates, because they have taken them all down. So the way that you ‑‑ consolidated plans are supposed to be available to the public. If it's not on the website that's a great way to reach out and find out where in your city or county government these funds are administered and call them up and make appointment by asking for [ INAUDIBLE ] it's a great conversation starter. The consolidated plans have to be redone every few years on a varying schedule, usually every three to five years. Action plans come out every year, typically. Every single one of those plans is vulnerable to advocacy because they have to have public hearings. So if you are looking at your market and you can say the way this is structured means that people with disabilities are not getting access to housing, that people without disabilities have access to, this is discriminatory. That's part of your toolkit.

Next slide.

Homelessness. I know that the local continuum of care is really constrained by HUD. There's a lot of rules, as we all know what the definition of homelessness is. I would, though, encourage you to go as part of the leadership from the CIL, or even encourage your Independent Living specialists to start going to meetings, and here is why. One, you may get access to housing resources you didn't know that the people you are serving could be eligible for. You never know. The nut thing is that it's a perfect place to find your strong allies. They have the same problems related to poverty that we have related to people on SSI in poverty. It's still the same problems and they're all our natural allies. We should be going to public hearing together and singing from the same book.

Next slide.

Next credits. I said in the last session tax credits are an enormous resource, highly sought after by the development community, and if you want ‑‑ it's that old thing about how do you herd cats. You move their food. If you want to affect how the industry in your state builds housing, there's nothing more effective than changing the provisions in the qualified allocation plan. That's on the slide. It's called a QAP. The key to addressing the Qualified Allocation Plan is you're not going to do that this year, but what could happen is that someone, maybe at the state Independent Living Council should be looking at what's in the QAP. Is the QAP beneficial for people in poverty, people with disabilities, affordable, accessible housing? Or is it just sort of the standard stuff that goes into a QAP, which is kind of like we're going to make sure people do the minimum necessary to serve people with disabilities? That is nonsense, and it should be a giant red flag to advocates across the board. There are public hearings and meetings that govern the QAP ‑‑ now, prepare yourself for a fight because if the developers like the QAP the way it's structured now, they're going to fight to the death to keep it that way. So educate yourself and decide if that's something you can do this year.

Next slide.

I feel like I am teaching Eskimos how to walk through snow and ice, you guys know how to do advocacy. I just want to run through this real quick because I'm saying, do this with housing. So find your friends.

Next slide.

Said it a second ago about the ‑‑ about the homeless system. You know, a few years ago there was some tension between the systems that are serving homelessness and advocates for people with disabilities because people with disabilities typically didn't qualify for the homeless housing, and yet they were homeless just as much as anyone else, but HUD didn't think so, and so instead of fighting with the local people who have no control over that anyway, I think we stand shoulder to shoulder and argue together for what we can charge at the local and state level.

So close allies, these are people that ‑‑ like I just said, continuum of care, you have all kinds of fellow service providers. So any sort of population that receives publicly funded services, so people who are elderly ‑‑ there are organizations that are serving those people who should be your close allies.

Next slide.

The likely allies are people who probably are going to be on your side, like I said, antipoverty programs, food programs, antihunger programs, you know, any sort of group that's, like, community action agencies are usually wonderful likely allies. We don't always think of them because they're serving sort of a poverty base. They perform a service for households in poverty. They do food pantries and homeowner repair for poor families, but they are going to be very likely as interested as we are in making things happen around housing.

Next slide.

So as you start to look into the housing world, this is where it gets a little different. You might want to look at who is doing the work around housing development. I used a Texas example, forgive me, I'm in Texas, but we're very fortunate to have the Texas low income housing information services organization. They don't really care ‑‑ I won't say care. The needs and desires of people with disabilities are not on their radar. That's not what they do. But they're very mad about the lack of funding for people in poverty, and they're focused on housing. So looking in your state for organizations like that, chapters of the National Low Income Housing Coalition, things like that organizations that are serving public housing residents or doing advocacy for public housing residents, this is the possible ally you could look for and they can teach you a lot about how the system works and you can teach them a lot about how the system is not serving the needs of people who are most in need.

Next slide.

Unlikely allies. One of my favorite examples is downtown businesses and the homeless community. They usually hate each other. They're on opposite sides of every public hearing. And yet I've seen communities ‑‑ I think in New Jersey and a couple of other places where they managed to form an alliance, because the goal is the same. They want the ‑‑ the business owners want people out of their door steps and off the streets, and so do we. So the bottom line goal is the same. And if I was in a room with you I would say who can think of another unlikely ally, but I'll skip that.

Next slide.

So once you have a group, and the task force from Jacksonville is a perfect example, they did the work I just described. They had to figure out who can be on their side, who can they bring into the tent, who can they ‑‑ I would love to hear more about that. Once you've got that, then you need to have a shared understanding of what the problem is. I served on a committee many years ago with somebody who was very interested in home repair for ‑‑ homeowners who were in poverty. So like somebody's grandmother on a fixed income who can't fix her roof. That kind of household. And he and I just couldn't see eye to eye at first because we had a different understanding of what the problem was. His understanding was that he didn't have enough money to do what he wanted to do, and my understanding was that a homeowner, no matter how poor, was better off than somebody on SSI. And it took us looking at data Sun Devil sitting side by side in a committee meeting over a period of time to come to a shared understanding of what the problem was and what needs fixing. So creating a common language and an agreement across your allies, across the task force in Jacksonville, about what the problem is that needs fixing.

Next slide.

Then what kinds of actions can you agree will be important? So I've already said there's things you are not going to be able to address, but directing funding so that a fair Shea goes to support the poorest households is something you can advocate for. You can safely advocate for that. And then, and then these political alliances with all these likely and unlikely allies, you may have some disagreements about how the dollars should be spent, but if everybody can stand up and agree that you need to allocate 25%, 45% of the resources for affordable housing in your community to households in poverty, you can fight out the rest of it later. So identifying an action that everyone can stand for.

Next slide.

So I've said you have to have a shared understanding of what the problem is, otherwise you're going to get cross‑wise. And then you have to have a shared understanding of what the ‑‑ of what the goal needs to be. And so a goal that I like is we're going to increase the number of affordable, accessible housing units in this community by 12% by five years from now. Doesn't sound like a lot, but if you were able to achieve that, again, that's something that would be transformational, and the things that your partnership learns as you do that is going to be ‑‑ is going to allow you, then, to continue to advocate successfully and to get more and more resources.

One of the things about advocacy and this kind of creating a plan is putting things in writing. So you as an insider group, you need to know what you want to do, a plan, who is going to do it, and then hold each other accountable. Otherwise, you're just wasting your time.

Next slide.

Making the case. I did a whole class, I think, for ILRU, maybe a whole webinar, a few years ago on making the case. So I'm not going to go through all that, but just use ‑‑ use the facts,, just the facts, ma'am, right? Look at the research. Look at the data. Understand ‑‑ be able to articulate the problem very clearly and articulate what you think the solution is and tell people what it will buy them. You have to have materials to do that. And you have to target those materials to different audiences. I've said this before, and I don't want to offend anybody, but politicians have really short attention spans. So clear, clean, and this is what this will get you.

Next slide.

Okay. So making the change. If you are fixing something within the system, as an example, if you're fixing the way that organizations providing services are working together, that's a good thing because you can control that. It's also a bad thing because people are entrenched in the way they are doing things now. As an example, there is a community that I've worked with that has the desire to provide housing for people in extreme poverty who have disabilities, and they're looking at ‑‑ they have a community action agency, they have a behavioral health organize agency, they have a local hospital, they have a local public housing authority, and a host of other people working together to do this, and it has been the hardest thing because when you get right down to it, it comes down to who is taking John to his appointment? And the answer is, that's nobody's job. So you can use these alliances and these advocacy groups to fix things within your system like that that aren't working. The other thing that you can do is target more political changes, like changing allocations for ELI households. It's in the slide. Just making sure that you're advocating at every opportunity to do so, not just the formal things. So, for some of us ‑‑ or people in the leadership roles in CILs, this means going to all those cocktail parties and, you know, all of that political stuff that you all know how to do.

Next slide.

Questions and discussion. We made it, Tim.

>> TIM FUCHS: Here we are. All right. Great job. So 10 more minutes, right up to the end of the call, for questions. So I'm going to start with Tracy's question that came in on the CART chat, thank you, Tracy, and it's a doozy, Ann. How can we get housing authorities to work with us?

>> ANN DENTON: Oh, let me say it again. I'm on the board of a housing authority. Go to the board. This is what I would do. I would start sending somebody to every board meeting so that they start to recognize your organization as an organization that's interested, even if you don't have any citizen comment, or do a 10‑second citizen comment, go to the board meeting. Reach out to individual board members. They're all appointed by county or city government or some kind of government. They're all appointed members. So they're vulnerable to political pressure. The other thing I would do is figure out who does what within the staff of housing authority? So who is in charge of the voucher program? What do their rules say? Get a copy of their rules. All I'm doing is knocking on their door telling them need to change stuff and I'm asking questions that they know darn well [ INAUDIBLE ] the fact that I don't know what their rules are, I'm less effective. So get the rules that govern ‑‑ get a copy of the public housing authority plan. They have to give it to you. Again, if it's not accessible online, most of the times it is, but if it's not, that's a great way to start the conversation. I noticed I couldn't get a copy of your plan. Educate yourself about what they are supposed to be doing. Educate yourself about what they are doing. If they've got a property somewhere that is inaccessible, right, does not have the right number of accessible housing units, that's something they need to know. They may be on the hook for that with HUD. So it's educate yourself, make friends with them, make yourself visible to them, and advocacy ‑‑ the advocacy we already know how to do. That's how I would do it. Now, is that going to fix ‑‑ Tim needs housing today, right? And I can't get anybody on the list because of these barriers. It's not going to fix that. But don't give up just because we can't help Tim today. Take that as a red flag and go after them, you know. I always start out polite. Go after them.

>> TIM FUCHS: All right. Good.

>> ANN DENTON: I'm so close to retirement, I can say stuff like that now.

>> TIM FUCHS: Next question comes from Kim. Kim wants to know: Have any groups or individuals made a successful complaint under the fair housing law regarding people with disabilities being discriminated against by the current AMI allocation system you mentioned, Ann?

>> ANN DENTON: No. But I think it's a fertile opportunity. I think it's ‑‑ I would say look at ‑‑ one of the best resources that does a lot of strong advocacy work around housing is the Bazelon Center for mental health law. Don't be put off by the mental health law. They're really interested in ‑‑ the issues are all the same when it comes to housing. It's about poverty. It's about discrimination. It's about the intransigence of the housing industry to making a real contribution. So I would look at Bazelon Center and start there.

>> TIM FUCHS: Okay. Good tip.

>> ANN DENTON: except that might not have answered the question.

>> TIM FUCHS: You did answer, though, that there has not been.

All right. We've got five more minutes. Don't forget, you've got ‑‑ can you repeat the Center name, Ann?

>> ANN DENTON: Bazelon, named for a judge. Bazelon Center for Mental Health Law.

>> TIM FUCHS: Thank you. Keith asks: Fair housing seems to be an oxymoron in our area. We advocated for a consume inner court. He won against the landlord and then HUD cut him off. Win‑lose.

>> ANN DENTON: I'm astonished to hear that. You know, HUD creates barriers all over the place and does things that are not ‑‑ we would necessarily like them to do, but one of the things that they do do well, usually, is fair housing. The public housing authorities and the way that the subsidized housing units are structured requires them to be in compliance with the law. So I'm astonished. I'm sure there's some ‑‑ I'm sure the reason they wrote down why they cut them off ‑‑ usually HUD, on fair housing, HUD is very interested in making sure [ INAUDIBLE ] they're one of those unlikely allies, actually. When I was back on the slide when I had unlikely allies, I mean, HUD sometimes is part of the problem, but I've seen field offices and regional offices where people got interested and involved and helped carry the ball. And if HUD is coming to your meeting saying, oh, no, this is not acceptable, you have a powerful ally.

>> TIM FUCHS: Great.

>> ANN DENTON: Any other questions?

>> TIM FUCHS: We've got a couple more minutes. The folks from Hawaii share their thanks, Ann, for the presentation. Got a couple more minutes. Don't forget, you can type your questions in the Q&A or on the chat on the full screen CART.

Also while we are waiting to see, don't forget that we're here to helpful time. We're not just a training program. We do full‑time technical assistance, too. So there's no wrong time for your question. So if you all think of a question based on today's presentation, whether it be later today or months from now, send it my way and we'll make sure to get you an answer, whether it's on housing or anything else. Lots of thanks rolling in, Ann. I also want to do a little more of a plug for that housing series that we're doing, and, again, it's not just a webinar series. We're going to have ‑‑ we're planning ‑‑ we have a whole lot of things up our sleeves that aren't announced yet, but I know that we know enough to say that we're going to have ‑‑ we're going to have webinars, we're probably going to do an on‑location training, a new learning collaborative like we have done for youth transition. So there's exciting stuff coming down the pike. So check your emails from NCIL and ILRU and be on the lookout for those. We're really going to try to blitz this over the next 12 months.

All right. Lots of thanks and appreciation. I don't see any more questions, though.

>> ANN DENTON: Okay.

>> TIM FUCHS: I'm going to again to wrap up the call. Don't forget that archived version of today' presentation will be on ILRU's website. So you can access that. Again, always within 48 hours, usually sooner. You can watch the live webinar. That's important because you may want to go back and review some of the information, but don't forget you can also share this with co‑workers and colleagues as often as you would like. They are free to access. And reach out to us if there's anything that we can help with. Ann, outstanding job. One of the longest ‑‑ one of the most dense information‑packed slide presentation done and we're two minutes early. Nice work. I want to thank all of you for taking time out of your afternoon. I know it's not easy to do, and I really appreciate you being with us today. I hope ‑‑ don't forget about that evaluation. When the webinar closes, that form will open. Please let us know what you thought and how we can improve these for the future. I hope you all have a wonderful afternoon. We'll talk to you soon. Bye‑bye.