

LEARNING TO SPEAK HOUSING

Policy Research, Inc.

Jenn Lopez, Project Moxie

Dorothy Edwards, CSH

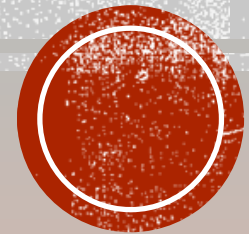
July 18, 2019



Supported by the John D. and Catherine T. MacArthur Foundation

LEARNING TO SPEAKING HOUSING

Jenn Lopez, Project Moxie
jennglaulopez@gmail.com



JENN'S INTRODUCTION

- National Affordable Housing Consultant (Project Moxie, Ethos Development, and the Athena Group)
- 19 years of experience in the Southwest
- 13 of the 19 years was working in local and state government
- Have worked on programs across the housing continuum (homeless to homeownership)
- Current clients: The Colorado Health Foundation, New Mexico Coalition to End Homelessness, Interfaith Alliance of Colorado, Mono County Behavioral Health (CA), City and County of Durango Colorado.



PRESENTATION GOALS

- Provide a brief overview of affordable housing challenges nationally and specific challenges for criminal justice-involved populations
- Provide a comprehensive overview of affordable housing programs
- Share examples of best practice housing models
- Provide tips for re-entry programs to access housing



AFFORDABLE HOUSING DEFINED

- **By federal definitions:** Households at or below 80% of the area median income (AMI) that are cost burdened.
- Households are cost burdened if they are spending more than 30% of their annual income on housing costs (including utilities)
- Median income is defined by county: [HUD Median Income Data Sets](#)



AFFORDABLE HOUSING NATIONALLY

- The U.S. has a shortage of **seven million rental homes** affordable and available to extremely low-income renters, whose household incomes are at or below the poverty guideline or 30% of their area median income. Only 37 affordable and available rental homes exist for every 100 extremely low-income renter households.
- Here is a link to see the affordable housing gap in your state:
- <https://reports.nlihc.org/gap>



THE AFFORDABLE HOUSING CRISIS TODAY IS FROM.....

- Significant pressures on the housing market including the fact that seniors are living longer and staying in their homes; the slow down in development after the 2008 crash; millennials entering the market etc.
- Federal housing policy slowed investments in public housing the 1960's and we never caught up again. ***Our national federal housing policy is nonexistent.***
- Construction costs and labor are higher today and growing and land is a finite resources where market development rules the day.
- <https://www.curbed.com/2019/5/15/18617763/affordable-housing-policy-rent-real-estate-apartment>
- Zoning increases costs to develop and decreases number of units annually



KEY HOUSING CHALLENGES FOR RE-ENTRY POPULATIONS

- There is an immediate need to find housing upon release
- Different parolees have different needs for housing and support services
- The housing system is fragmented and typically disconnected from re-entry efforts
- Family members an unreliable source for housing and resources



BARRIERS TO HOUSING FOR CRIMINAL JUSTICE INVOLVED POPULATIONS

- Limited work histories
- Low-income/lower wages
- Shortage of affordable/federally subsidized housing
- Insufficient housing assistance
- Resistance by landlords and community residents to allow access to existing housing
- Landlord and housing agency policies against criminal histories



OVERVIEW-HOMELESSNESS AND RECIDIVISM

Fiscal Costs

- Over 95 % of the current prison population will be released at some point in the future
- The average per prison cost of incarceration in state prisons was \$28,000 per year
- States altogether spent \$48.5 billion on their corrections systems in 2010

Public Safety Concerns

- Multistate estimates indicate that over 50% of individuals are rearrested within 3 years of release
- Multistate estimates indicate that over 50 % individuals are re-incarcerated within 3 years of release



OVERVIEW-HOMELESSNESS AND RECIDIVISM

- Research shows that that up to 82% of the homeless populations studied had been previously incarcerated
- The homeless are more prone to arrests and incarceration for misdemeanor crimes
- Individuals with a history of incarceration are more likely to experience homelessness



WHO PAYS FOR AFFORDABLE HOUSING OPPORTUNITIES AND HOW DOES IT WORK?

- Affordable housing programs focus on subsidizing either the household directly or a housing unit for a time period of 20-30 years. The majority of affordable housing programs are funded by Federal, State or Local government.
- When governments fund households directly it take the form of a rental subsidy (there are several out there and they all have awful acronyms) or the government will provide down payment assistance, or a discounted mortgage.



WHO PAYS FOR AFFORDABLE HOUSING OPPORTUNITIES AND HOW DOES IT WORK CONT.

- If the government subsidizes a housing unit it takes the following forms:
- an operating subsidy for a specific property;
- Tax credit equity to buy down the costs of constructing a unit;
- grant funding to lower the cost of providing a housing unit;
- or a lower cost loan product that reduces costs of development with savings passing through to the eventual resident of the property.



WHO PAYS FOR AFFORDABLE HOUSING?

COLORADO EXAMPLE

- The level of federal housing rent subsidy annually in Colorado (last data in 2016) is **\$501,000,000, helping 60,000 households.**
- **In comparison,**
 - The State agencies have approximately **\$130 million** for housing and homeless programs annually.

And local: typically only rural resort areas tend to have local housing resources from local taxes, mill levies, or zoning requirements (ranging between **100,000 and 5 million** in more advanced resort areas)

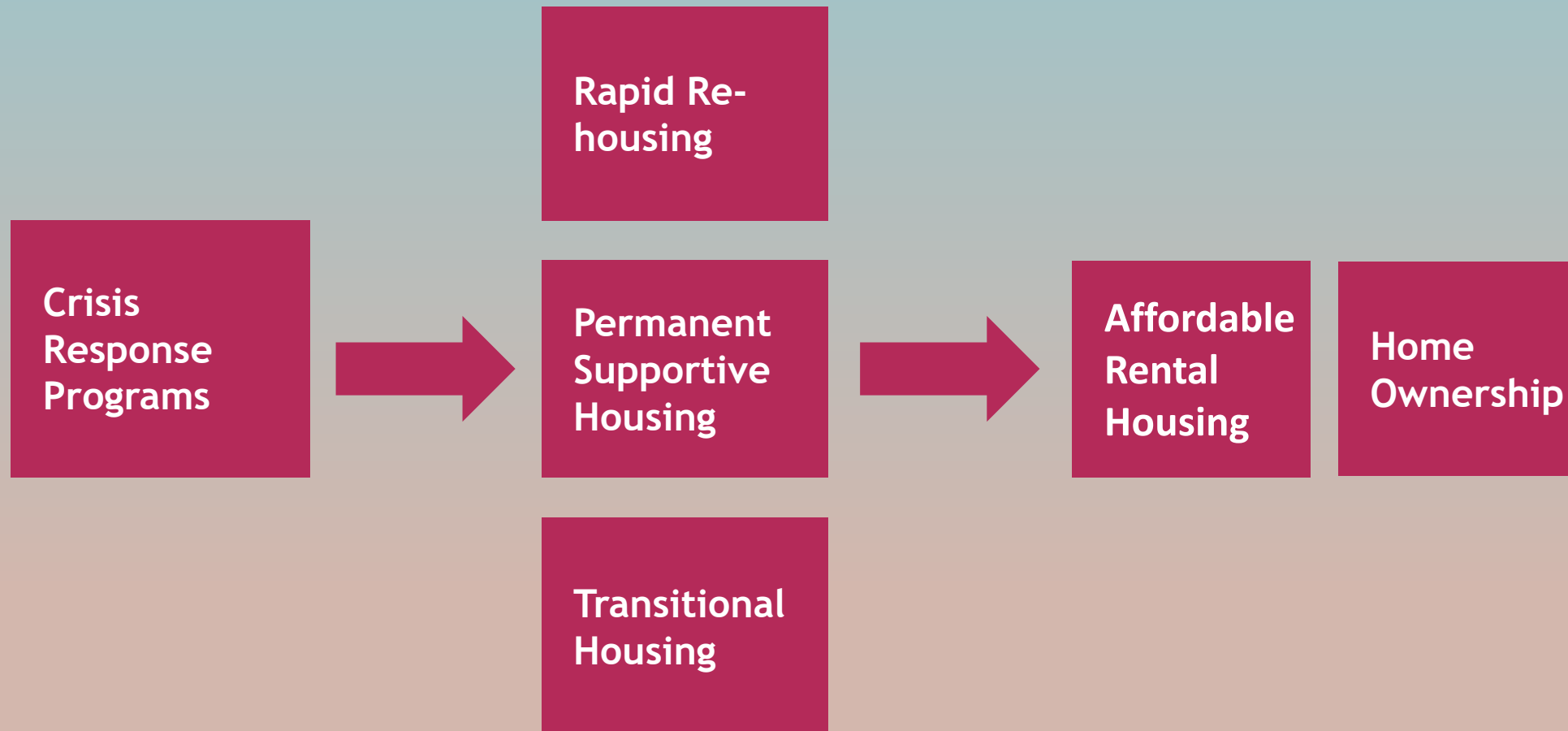


STATE LEVEL AFFORDABLE HOUSING PROGRAMS

- Each state has a housing finance agency and some have two agencies; one that is quasi-governmental and one that manages state and federal funding as a government department.
- Each state agency is governed by a board of directors.
- On a regular basis these state agencies set funding priorities.
- What types of housing resources and how easy they are to access varies greatly from state to state.
- ***Each state also typically has an annual housing conference: this is a great way to get information on programs in your state and make connections.***



THE CONTINUUM OF HOUSING RESOURCES...



HOUSING TO ADDRESS NEEDS ACROSS THE CONTINUUM

- The following slides will cover typical housing programs for each segment of the income segments from 0% AMI up to 80% of AMI. (AMI stands for Area Median Income and is a measure used by HUD to define income brackets and which incomes need and can qualify for federal housing assistance.
- I will also provide information about who typically provides these programs and how to get more information.
- I will also spotlight a best practice when one is available.



BEHAVIORAL HEALTH PARTNERSHIPS: HOUSING PLUS SERVICES

- Over the last several years housing programs have evolved to recognize that the lowest income households, and those with special needs or disabilities must be offered housing with wrap-around supportive services in order to be successful and remain housed.
- These programs are often designed in partnership with local behavioral health providers to increase access to services for the intended housing residents.
- The partnerships are often necessary since HUD funds very few services with its housing resources.



0-30% AMI: HOMELESS PROGRAMS / CRISIS RESPONSE PROGRAMMING

- Homeless shelters; both low and high barrier
- Navigation centers and day centers (storage, showers, resources, food services)
- Faith-based programs such as family promise
- Hotel and motel vouchers,
- Managed camping programs
- Tiny home villages
- Legal car camping



CRISIS RESPONSE PROGRAMS-CHALLENGES AND OPPORTUNITIES

■ Challenges:

- Fewer dedicated dollars at the federal and state level for this type of programming.
- Burden for capital and operating falls on local communities.
- Emergency programs can overwhelm and distract from programs to rapidly rehouse people, however, they are needed to provide basic needs and increase safety for those unhoused.

■ Opportunities:

- Faith-based groups are doing more in this space to fill the government funding gaps.
- There is an increased recognition for innovative models like organized camping, tiny home villages and more national models in this space.
- Emergency responses, if well designed, can heighten awareness and support for housing at the local level.



PROGRAM SPOTLIGHT: CAMP HOPE: LAS CRUCES

- **Camp Hope** is a tent city for the homeless located on the Community of Hope campus which provides a safe place for homeless residents to stay while they transition to housing. Campground amenities include full service bathroom, kitchen and 3-sided structures on 50 tent pad sites.
- For more information, follow these links:
- <http://www.mvcommunityofhope.org/what-we-do/programs/>



0-30% AMI: TRANSITIONAL HOUSING

Works for people with minimal barriers who may just need temporary support to get back on their feet

Works for people who can/will comply with high threshold service requirements.

Works for people who do not struggle with complex addiction or mental health issues.

Typical program is up to 24 months of subsidized housing, case management and employment services.



TRANSITIONAL HOUSING CHALLENGES AND OPPORTUNITIES

■ Challenges:

- Not easy to fund with federal or state funds. Hard to transition folks into permanent affordable housing, section 8 waitlists 3-5 years long. Wages outpaced by housing costs.
- Has started to be replaced by rapid rehousing programming.

■ Opportunities:

- Works well for populations that are truly in transition (parolees, youth exiting foster care system).
- Several states are funding this type of housing for specific populations.
- Several programs do exist statewide, performance data is collected by COC's.



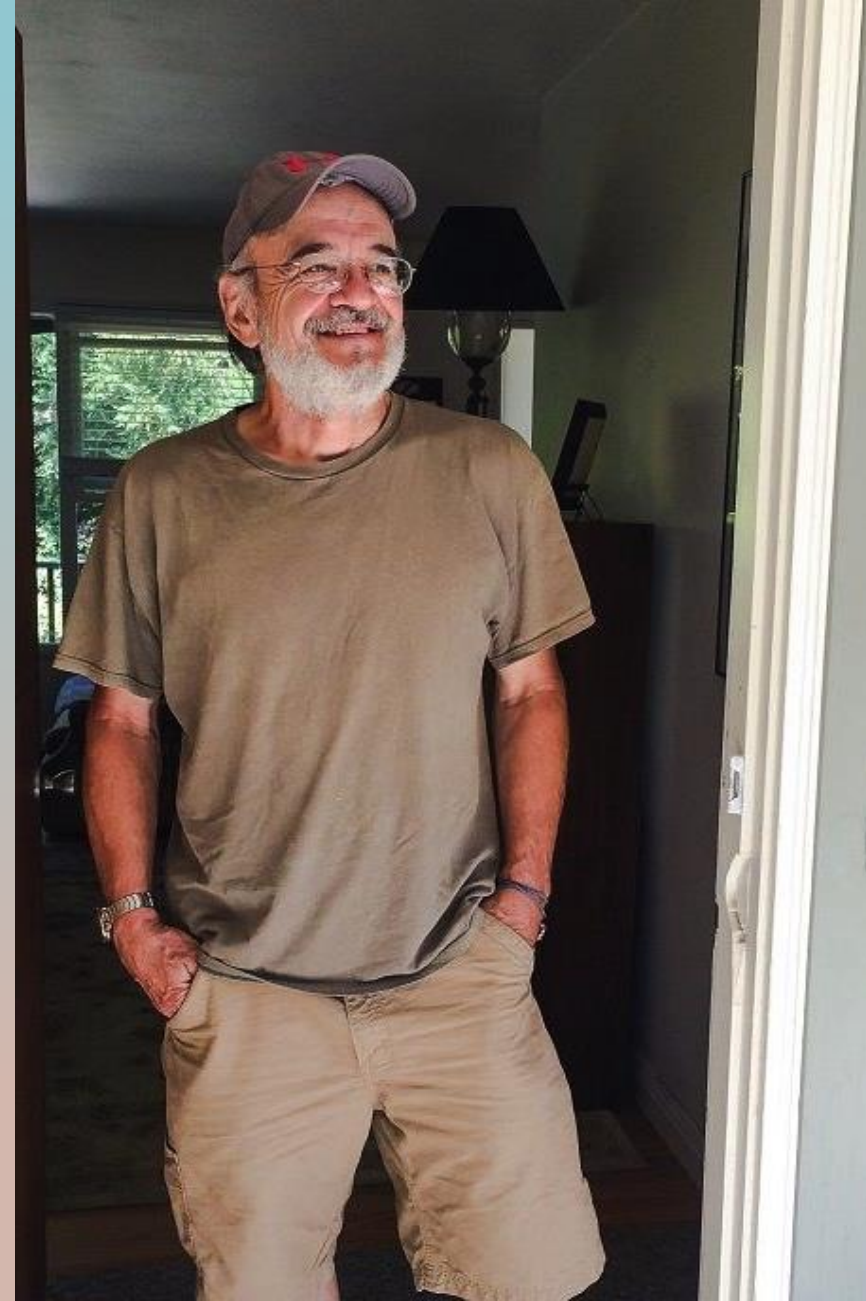
PROGRAM SPOTLIGHT: READY TO WORK IN CO

- Ready to Work is a “work-first” approach to addressing homelessness.
- Ready to Work offers 1 year of housing, employment and support for adults experiencing homelessness (many from the criminal justice system). Ready to Work is the only holistic model in Colorado focused on addressing homelessness and housing instability through social enterprise and employment combined with housing.
- This program was piloted in Boulder but the agency is looking to expand the model into non-metro communities.
- For more info: <https://boulderbridgehouse.org/what-we-do/>



0-30% AMI: RAPID REHOUSING

- This is a Housing First Intervention which:
 - Rapidly connects individuals experiencing homelessness to housing.
 - Provides a tailored package of services and supports.
 - Resolves immediate challenges and barriers to housing.
 - Links households to a larger set of community resources.
 - Essentially helps individuals transition in place.



RAPID REHOUSING CHALLENGES AND OPPORTUNITIES

■ **Challenges:**

- There is not a lot of data yet as to whether this intervention prevents homelessness over the long-term, but early research is promising.
- Federal and state agencies fund these programs but we have not seen a lot of private sector funding in this space.
- Case management services are critical and hard to fund in this model.
- This intervention does not work for the hardest to serve but can work for many at-risk populations.



Opportunities:

- This is a prevention strategy and much more cost-effective than homeless services or PSH. Average costs of rapid rehousing is \$2500-\$5000 per client. PSH is \$13,000-\$20,000 per client.



SPOTLIGHT: COR3 VOLUNTEERS OF AMERICA

- COR3 applies the Rapid Rehousing + Care model to effectively serve individuals with prior or current justice involvement presenting with identified behavioral health issues. Rapid Rehousing + Care effectively serves individuals with multiple, co-occurring and significant barriers to housing. Principles of the Rapid Rehousing + Care Model include:
 - Adherence to baseline nationally recognized Rapid Rehousing standards
 - Additional financial assistance dollars per household
 - Slightly extended lengths of stay (9- to 18-month average) in the program to promote housing retention
 - Prioritization of connection to employment and mainstream public benefits in support of housing objectives
 - Integration of/direct connection to behavioral healthcare into rapid rehousing service teams for gap service provision



0-30% AMI: PERMANENT SUPPORTIVE HOUSING

Combining **affordable** housing **with access to support services** like case management, employment training, and mental health treatment, supportive housing is a nationally recognized best practice which gives vulnerable individuals and families the **opportunity** to live stable, autonomous, and dignified lives.

This model can be single site, or scattered site but relies heavily on robust case management services. This is an expensive intervention but an evidence-based practice to house the hardest to serve households experiencing homelessness.



PERMANENT SUPPORTIVE HOUSING CONT.

- **Challenges**

- This is a resource intensive model that is also complex to develop.
- Although a proven model, it is a newer model in the criminal justice community and it is difficult to ensure program fidelity once these PSH buildings are operational.
- Both capital and operating funds are available for projects but service dollars are difficult to obtain and Medicaid billing and state behavioral health funds have proven complex systems to access.

- **Opportunities**

- There is significant awareness and support for PSH in many states.
- There are more criminal justice models emerging that can serve as examples.



SPOTLIGHT: PROVIDENCE AT THE HEIGHTS

When complete, PATH will **provide 50 permanent supportive housing units to the Second Chance Center Community.**

In addition to housing, residents will have access to services on site.

These services may include the help of a care manager or counselor, help in building independent living skills, assistance with integrating into the community, and connections to community based health care, treatment, and employment services.



RECOVERY HOUSING: OXFORD HOUSES

- Oxford House™ is a concept and system of operations based on the experience of recovering alcoholics and drug addicts who learned that behavior change is essential to recovery from alcoholism and drug addiction.
- An Oxford House provides a living environment that could help residents become comfortable enough with abstinent behavior to stay clean and sober without relapse.
- These are group living homes, self-governed and managed based on a nationally recognized model and charter.



OXFORD HOUSES CONT.

- Oxford Houses have a fairly high success rate for clients interested in getting sober:
- (1) have no time limit for how long a resident can live in an Oxford House;
- (2) follow a democratic system of operation;
- (3) utilize self-support to pay all the household expenses; and
- (4) adhere to the absolute requirement that any resident who returns to using alcohol or drugs must be immediately expelled. Oxford House provides the missing elements needed by most alcoholics and drug addicts to develop behavior to assure total long-term recovery. It provides the time, peer support and structured living environment necessary for long-term behavior change to take hold.



NATIVE AMERICAN HOUSING MODELS

- It is more difficult to provide or access affordable housing programs for Native Americans due to a number of issues such as:
- Federal government housing programs are difficult to access and work with, especially on reservation land.
- Off-reservation housing programs are equally challenging as it requires significant coordination and capacity to provide services in urban or border town settings.
- Even with these challenges, there are several successful models to look at both on and off reservation.
- Spotlight: GIMAAJII



GIMAAJII IN DULUTH, MINNESOTA

- *We are, all of us together, beginning a good life.* AICHO's headquarters at 202 W. 2nd Street in Duluth. Gimaajii features 29-units of permanent, supportive housing utilizing the “housing first” model. On-site services include assessment, advocacy, limited case management, and limited programming. Case management and mental health services are provided through a partnership with White Earth Mental Health.
- Gimaajii also provides a place for people who have a common history and culture to come together, to learn from others, and to share that culture with others. In the traditional manner of respecting elders, life-long learning is encouraged throughout the Gimaajii.



0-30% AMI: TINY HOMES (VILLAGES)

■ Challenges

- This is a very popular form of affordable housing now because it can be much less expensive to provide and they can be mobile.
- A major challenge of this model for people experiencing homelessness is the extensive onsite services needed to help people be successful in a group living setting and there is not an obvious funding source to operate these villages long-term.
- Siting these villages is also a challenge and its difficult to do so within an established city; many are being developed outside of the community in unincorporated areas.



TINY HOMES CONT.

- **Opportunities:**

- They are much less expensive; ranging from 15,000-70,000 a unit (depending on whether bathrooms and kitchens are available)
- This model lends itself to partnering with the faith community to help identify funding, volunteer supports and resources including a potential site.
- States and local governments are getting more comfortable with the model and providing funding for it.
- These can be developed more quickly than a new rental apartment complex.
- There is controversy as to whether tiny homes should be considered transitional or permanent housing options (depends on size, programming, ect)



SPOTLIGHT: COLORADO VILLAGE COLLABORATIVE

- This village began in Denver and was sited on public land. The program has been proven successful and the team is now looking to replicate this model in rural Colorado.
- This model has been primarily funded by individuals (crowd funding) and foundations but in our work to replicate in rural Colorado we anticipate accessing state resources.
- There is data, research and details about the model at this link:

: <https://www.coloradvillagecollaborative.org/beloved-community-village>



0-60% AMI: HUD (HOUSING AND URBAN DEVELOPMENT) VOUCHER PROGRAMS

- Created in **1974** with the enactment of the Housing and Community Development Act and subsidizes rent for income eligible families in the private market.
- Families pay 30 % of their income in rent and the voucher pays the difference ensuring landlord receives a fair market rent.
- The largest HUD voucher program is referred to as the Housing Choice Voucher or Section 8 Voucher. There are also several vouchers targeting special needs populations such as VASH for homeless veterans and 811 for persons with disabilities.

This is one of the most successful housing subsidy programs in the history of our country but is a limited resource. For every four families in need only 1 has access to affordable housing opportunities such as Section 8.



0-60% AMI: HOUSING CHOICE VOUCHER CHALLENGES AND OPPORTUNITIES

Challenges

- This is an extremely popular subsidy program and has been shown to be effective at alleviating poverty; however for every voucher that is allocated, three other households go without.
- In hot rental markets it can be extremely difficult to find a unit for these voucher holders.
- Voucher programs for special needs populations such as VASH and 811 require case management to be successful.

Opportunities

- This is a major federal policy issue and we have seen some traction in DC with small budget increases to these critical programs.
- **States are starting to self-fund voucher programs for special needs populations.**



VOUCHER PROGRAMS OVERALL

- Most vouchers are administered by local housing authorities or state housing agencies.
- Knowing if your state funds specialized housing vouchers can also be an important strategy for your clients.
- Housing authorities make great partners and are often looking for services or service provider partners.
- In some states re-entry vouchers are available and administered by re-entry agencies.



0-80% AMI: RENTAL HOUSING-TAX CREDITS

- Low Income Housing Tax Credits: this is the most powerful federal program for affordable housing creation.
- This federal credit is allocated to State Housing Finance Agency's for allocation to projects through a competitive process.
- Each state receives an amount of credits annually based on population.
- Credits are used for 10 years but projects often have longer affordability periods in order to be competitive in the application process (30 year period is common).
- There are 2 different credit levels, 4% is less competitive but results in less equity for a project. 9% credits are very competitive but allow for much deeper subsidy per unit.
- Investors earn dollar for dollar credit against their federal tax liability.



TAX CREDIT PROJECTS CONT.

- Tax credit projects serve a broader range of incomes and they are beautiful properties because they are built in partnership with national investors.
- They are complex to develop and own and, therefore, experienced developers can cherry pick where they want to develop.
- They are hard to use in depressed areas because they rely on the private market and demand for housing.
- Tax credits projects are a great resource for affordable rental units and can be accessed by the re-entry provider community through relationship building with property owners.



0-60% AMI HUD AND USDA RENTAL PROPERTIES

- These are more common in rural communities as they are 100% subsidized by the government and can serve the lowest incomes (not funded by investors)
- The challenge is the funding for these types of small rental projects have mostly gone away and existing properties are not always well maintained.
- However, if these properties exist in your area they can be an excellent resource for housing units.
- Some service providers have started looking to acquire and own these smaller properties in order to improve their quality and ensure the asset for their clients and the larger community.
- To find these properties HUD and/or the state often have listings for affordable housing properties by state.



0-60% AMI EVICTION PREVENTION PROGRAMS

- Some states are starting to pass or already have tenant protection laws in place.
- More and more nonprofit housing agencies are beginning to provide eviction prevention programming.
- This programming typically includes emergency funding for rental assistance, counseling and access to legal representation.
- These services are becoming more critical in our strategies to prevent homelessness from happening in the first place.



PROMISING PRACTICES IN PLACE OR ON THE HORIZON

- Renovating motels and hotels and converting them to Single Room Occupancy in high cost areas as a form of both transitional and permanent housing.
- Private landlord campaigns to recruit affordable market properties to provide access to units by providing an agreement for services for clients, an additional damage deposit pool and/or entering into master leasing to ensure rent payments.
- Group living outside of the oxford house model; or shared living with “sponsor” families.



STRATEGIES FOR ACCESSING HOUSING RESOURCES FOR YOUR CLIENTS

- Identify what types of housing services your clients need access to based on their services needs and the local housing market.
- Reach out to your regional housing authorities, housing nonprofit agencies and regional homeless services providers. **If you don't know who they are contact your state housing agency and ask for introductions.**
- Get involved in local housing advocacy efforts and be a strong ally to access additional resources.
- Consider a housing case manager for re-entry shared across programs or housed at a specific agency.



STRATEGIES FOR GETTING YOUR CLIENT ACCESS TO HOUSING

- Get your client on every wait list possible. Voucher programs, income-based housing, etc.
- Find the local “housing – go to” person in your community. This could be someone at the local housing authority, continuum of care or a knowledgeable case manager.
- Learn the local housing landscape. Who has the shortest wait lists? Who administers what programs?
- Collaborate – local “Housing Workgroups”



SPECIFIC HOUSING “ASKS” TO HOUSING AGENCIES (LOCAL HOUSING AUTHORITY, NONPROFIT PROVIDER OR STATE AGENCY)

- Ask for trainings for your staff so that they can be more familiar with local and regional housing resources.
- Ask to do a pilot for a specific subset of your clientele; housing agencies may or may not be familiar with re-entry programs and you may need to start small and develop a collaborative model.
- Ask what they need help with; often times they are serving clients in need of supportive services but do not have access to case management services and end up with challenging tenants.
- Ask if they are willing to be less restrictive in their tenant selection criteria (accept tenants with criminal backgrounds) or even be willing to give a preference for people with disabilities that have access to services (such as your clients).



GETTING INTO THE HOUSING BUSINESS DIRECTLY

- **Some re-entry agencies are working on their own housing programs which may include:**
- Managing their own voucher programs; many states are beginning to fund behavioral health and/or re-entry housing vouchers;
- Some agencies hire consultants to develop full scale housing strategies that help to connect them to existing resources....
- And some have decided to develop housing directly. This can be done by hiring a housing consultant or by partnering with a mission driven developer to develop special needs housing using a variety of federal and state housing subsidies.
- If you decide to get more involved in housing you should hire a housing consultant to guide the way and protect your interests and organization from missteps, and financial and legal challenges etc.



QUESTIONS?

- Jenn Lopez
- jennglaulopez@gmail.com



THE IMPACT OF HOUSING

Dorothy Edwards, Board of Directors,
Corporation for Supportive Housing

July 18, 2019



Supported by the John D. and Catherine T. MacArthur Foundation