



## ADRCs AND HOUSING WORKSHOP NOTES REFER TO POWER POINT PRESENTATIONS FOR DETAILS JULY 13, 2007

### Dina Elani (CMS)

This morning we would like to talk about how, as an ADRC, you would work with the housing world – both housing providers and those who fund housing development. This session is both unusual and wonderful in that all of our presenters have both housing and service knowledge and experience.

The most common question I get from service staff and ADRC staff is “how can I get housing for someone who comes in to our agency and has a low-income?” Well, first you have to understand where we are in the US in terms of demand for housing.

Housing is not an entitlement. If a consumer or client is just on SSI, there is no safeguard in the state for that person to be entitled to housing. This is a distinctly different market feature. On the health side of things, we have providers that take public funding and private funding and provide a service to meet a need. In the housing world, it’s not the same. For technical reasons, there is not as much of a profit margin. Without that incentive, no builders are rushing to construct affordable housing.

The rental market is getting more and more expensive. The income received from a minimum wage position or SSI don’t cover the rental market.

The issue is not just about getting on the waiting list at the public housing agency. There are other obstacles to access to affordable housing. And when we talk about accessibility in addition to affordability, the shortage is even more extreme because building that type of housing is more expensive.

Medicaid eligibility for HCBS is based on SSI for the aged, blind, and disabled. In that situation, you get a check for \$623 a month. If you have very low income and are receiving SSI, think about the rent that you’ll be charged – *in a safe neighborhood*. In Washington it costs \$1000 a month. If you go and attempt to live in an unsafe neighborhood, you might get it down to \$700, but that leaves you no money to live on.

Housing doesn’t look at income eligibility the same way. They use what’s called “AMI” – the area median income. Housing people will talk about clients being eligible for Section 8 housing waivers. To determine that eligibility level, they look at the AMI. In Denver, the AMI is \$71,000. Based on 30% of that figure, you would qualify for certain programs if you made 30% of the AMI, which is \$21,300 a year.

To qualify for HCBS, the cutoff is 300% of SSI to be on Medicaid, generally. That is about \$22,500 a year. In general, it’s easier to access housing by income eligibility standards than services from Medicaid. But the reality of the situation doesn’t work that way because housing is not an entitlement. There is a severe shortage of affordable and/or accessible housing at least partially because of a lack of investment from the private sector. People may be eligible for Section 8 housing, but there will be a waiting list that is years long.



This year, the federal minimum wage went up for the first time in quite a while. The increase is incremental, and will be effective July 24<sup>th</sup>. For older Americans and persons with disabilities, it's hard to get and keep a job that pays a living wage. The minimum wage is currently at about \$17,400 a year.

If you're an ADRC staff person looking for housing for an individual, you need to understand the different terminology. You have a "consumer" who wants to be a "tenant." We deal with "persons" and "beds," and on the housing side they offer "units" and count "heads of households." We have waivers, they have vouchers. Both are not entitlements. Section 8 vouchers are similar to waivers; waivers are attached to a person, vouchers in general are attached to a person and can go anywhere with that person when he or she finds housing in the private market. The voucher pays for part of the rent. This country has moved from a public housing mode to a private housing mode. It is the voucher recipient's job to work to find housing and landlords that will accept vouchers.

A Public Housing Authority is the main vehicle for housing aid. There are over 3,300 PHA's in the United States, which means there are a lot in each state. Bob Kafka told me that there are over 400 in Texas, for example. It's not like you can just go to one and look up vacancies for a county. In some cases the PHA's work together, but in others they do not. They don't always have the same application form, and so on. It's a fragmented system. The PHAs generally administer many programs from HUD, but your primary vehicle for housing aid will be Section 8. HFAs finance the building of affordable housing developments.

Vouchers are used for privately owned housing. One in four people who are eligible for these vouchers will actually get housing. There have been very few funding increases for these programs. 17% of vouchers go to persons with disabilities, 16% to the elderly, and 59% to families with children. There is a big debate about who is getting their fare share. You can also use Section 8 vouchers to pay a mortgage, but that is less common. The success rate of people obtaining and successfully using vouchers to secure housing in the private market has been dropping for the past ten years.

Public housing is built, owned, and operated by the federal government. No public housing developments are currently being built, although some are being renovated. These units are limited in number and are usually in need of renovation.

### **Jim McCall, Alaska**

The Alaska HFA is the only Housing Finance Administration that houses the ADRC model. The AHFC is a self-supporting public corporation. The state of Alaska is #1 or #2 in building affordable housing for its residents -- it helps to live in a state with oil revenue.

There are several programs to touch on when looking to create affordable housing. Some are taxes and bonds, appropriations from the state capital, and so on. Since we are the HFA as well as the public housing agency, we actually own 680 units in 14 communities.

Although the geographic area of the state is extremely large, only about 680,000 people live in the state. The AHFA is looked upon as a "cash cow" in the state. People look to them for creative ways and new funding streams to solve problems. When you look to an HFA in your area, see how they leverage money for power in the state capital.



The Alaska Senior Housing office was established in 1990. Jim McCall is the only corporate employee whose job description is actually enumerated in state statute. He and others have been tasked with studying the comprehensive needs of the senior population. The AHFA also partnered with Independent Living Centers. They took the disability community on first as partners and then incorporated aging later in the grant.

The Alaska pilot sites are so far apart that it's comparable to the distance from South Dakota to Georgia. There have been lots of challenges, but we are coming full circle with the involvement of ILCs, housing, and the aging network working together. ADRC grants were awarded mostly to health and social service agencies. In Alaska, those agencies didn't want to be a part this grant when we applied, but the SILC did. The senior housing office agreed when they approached by the SILC.

HFAs in all states already have extensive partnerships developed. You might explore your local Mental Health Trusts - there is one related to Alzheimer's and dementia. We have a \$135,000 supplemental grant application to MHT to bridge funding post-ADRC.

How do you locate affordable housing in your ADRC? Well, you need a central processing area that allows you to refer individuals. There will be an extensive wait list - there is a 2 year minimum in Anchorage area and that wait is seen all over the country. Housing agencies will use a point preference system in many cases - if a client is homeless or in a battered relationship or veteran, for example, he or she may earn an extra point or two. Another rule is the rent burden stipulation - a person who spends more than 50% of his or her income on rent also earns a point.

When people call our senior housing office, they normally come from two groups - the seniors themselves or their children looking for housing for their parents. When I talk to them and weed out what they want, it becomes apparent that it doesn't end with housing. They ask about Medicaid, assistive technology, and branches out in many ways. This is the advantage of the ADRC model at this point.

We also have a Senior Information Office, housed in Senior Disability Services. Thinking long-term, I hope we can transition the ADRC grant to the Senior Information office, and we can funnel people back and forth. That would be a great way to do it, like spokes of a wheel, to direct people to the right experts. We maintain a statewide listing of housing, independent housing, assisted living, and so on.

Alaska is an immense place. We're progressive in many ways, but there are areas that are more like third world countries. Communications are somewhat elementary. We can't depend on the Internet to work with indigenous populations who have no understanding of that. We must roll back the hands of time to provide them with a quality service in a way they'll accept.

Our corporation reaches out to the public, and you'll find that in your own area, too. We talked to 4,000 Alaskans face-to-face in FY 2007. We partner with other agencies to combine the HFA and the relationships with their partners around the state. You'll find it's an extensive network. Contact the people responsible for administering special needs and affordable housing programs. Coordinate with municipal governments who currently assist low to moderate income people. Partner with advocacy groups. It's worth it to link up with people and keep them at the table. Alaska uses monthly teleconferences to do this that only cost \$150.



Housing offices do MORE than housing – they can do other things with their \$. Public housing consolidated plans are a public process. You have an opportunity to recommend things to them and HUD is receptive to those comments. Work toward funding for specialized programs, such as accessibility modifications. Find out what the scoring mechanisms are and how they could be incorporated with the ADRCs.

*Q: The Assistive Technology Act staff – do you work with them?*

Yes and no. We're not experts there. We will provide the funding to agencies to use those dollars. We tell them to contact Access Alaska or whoever is best. We do have a research department within the corporation, but it's more about energy use than assistive technology.

*Q: Many vouchers are dedicated to people who are transitioning from institutions*

If you're familiar with HUD, you know that we own and manage units. The federal government forced Alaska and other states to go to a project-based funding model. Some states got funding cuts, but the state of Alaska can subsidize that and maintain the quality of service. Other states have laid off staff or reduced the number of vouchers or units available. We've been vocal about our dissatisfaction, but it is what it is.

*Q: Do you find that accessible housing is more expensive? What is the average expense to retrofit a house for accessibility?*

That's actually accessibility in two parts – we provide \$12,000 a year per household if you own your home and \$7,000 if you're a renter. If you work in Anchorage and you need grab bars in a shower, that's a reasonable expectation. If you live in Bethel, which is remote, and you need a ramp to leave your home, that's another issue. Bethel is accessible only by barge and plane. We might get a ramp there physically but no one may be qualified to install it, in which case the project would require a \$700 flight and a week in a hotel. We try to consider the issue of whether accessibility modifications add or detract from the value of a home – but remember that seniors are the fastest growing population in Alaska. One of the jobs I have to do is to go to the building industry and make them understand that building accessible housing IS affordable. You can spend an extra \$15 to install a few 2x4's during construction to build a bathroom that can be modified later, rather than do a full remodel at the time someone needs it. It is cheaper to do it accessibly the first time, rather than retrofit everything.

*Q: How do you reach out to your tribal communities and how receptive have they been?*

Alaska is very unique – refer to Katsabue. I know if I can give dollars to a person who lives in a remote village, or I can give them to a regional hub for 30 villages, where it's much more powerful. In rural Alaska, it may take you 100 tries of knocking on the door to get in, but at some point, they'll recognize you and accept you. It just takes time and persistence to get there. It's a soft sell. You want to give funding to the people who know the local people and let them manage the program. The managers can turn to us for help, but we'd like to give it to the local experts.

Finally - don't be afraid to approach housing agencies about partnerships. With the boomers that are out there and the number of disabled individuals in the community, your HFA would be stupid not to be involved.



## **John Chappell, Massachusetts**

The AT Act is so incredibly important for offering another resource in the state for accessibility. Our agency happens to be designated to have the AT Act. When we look at the broad brush issues, we have to build a comprehensive approach.

Today I will be demonstrating our housing registry site live. It's been in operation for 17 years and counting and was originally funded with a technical assistance grant from HUD in the 90s. The national homeowners association helped us because everyone knew there was demand for accessible housing, but others were saying that no one was filling the vacant accessible housing that already existed.

There clearly is a demand for more and more housing over time, and the registry has been very successful. We coordinate with 501c3 corporation that runs the housing site. It is fully accessible. From apartment owners and managers to individual homes, anyone can register their housing and post vacancies or fax that information to our office. The site is updated each day by CHAPA at close of business, so there is only a day of turnaround time for a vacancy to be reported.

Intuitive use is key to the success of the site. A user can search by region, city, # of bedrooms, accessibility options, vacant/not vacant, and other parameters. There are details provided in the online FAQs about how to use the site.

We have 152 housing authorities in Massachusetts, even though it's a small state. We also have ASAPs for aging services and a strong presence of the and IL model in Massachusetts. Our registry doesn't discriminate. In some cases, only Non-accessible units may not be listed for a property at any given time, but their contact information is always there, so it's useful for all populations.

Our next step is to design a way for people to apply online for vacancies. Massachusetts passed a law that requires the registry to exist and all landlords to cooperate with the registry - the 1989 Fair Housing Act - which makes compliance with the database a matter of law.