



*Reengineering Our System of Services:*

*Developing and Implementing a Comprehensive and Integrated  
Continuum of Services*

# **Accessing Affordable Housing**

**September 8, 2006**

**Deborah Werner, CalWCF Project Director**  
Children & Family Futures, Inc. [dwerner@cffutures.org](mailto:dwerner@cffutures.org)

**Hazel Weiss, Community Development Manager**  
Alameda County Housing & Community Development  
Department [hazel.weiss@acgov.org](mailto:hazel.weiss@acgov.org)



## **AGENDA**

- Introduction
- Types of Housing
- Affordable Housing and Housing Resources
- Making Housing a Priority
- Building Long-term Housing Resources
- Addressing Immediate Need for Client Affordable Housing Options
- Questions and Answers



## INTRODUCTION

- The Importance of Housing
- Housing Need
- Housing Quiz
  - \* Name 10 most expensive states for renters.
  - \* Where does California rank?
  - \* Name most expensive US city for renters.
  - \* What is the primary cause of homelessness?
  - \* What is the leading obstacle in preventing homelessness?



## National Alliance TO End Homelessness 10 Year Plan

### 10 Year Plan to End Homelessness

- Plan for Outcomes
- Close the Front Door
- Open the Back Door
- Build Infrastructure



## **WHY HOUSING IS IMPORTANT**

- **Where you live impacts:**
  - \* Schools and social network for children
  - \* Options for employment, recreation, church, shopping, services
  - \* Availability and visibility of alcohol & drugs
  - \* Recovery and support network
  - \* How you feel – “nest”
  - \* Housing uses a substantial portion of income
  - \* Homelessness, vicarious housing, housing burden, over-crowding all impact stress, mental health and quality of life.



## **BARRIERS TO HOUSING**

---

- **Eviction History**
- **No current address**
- **Credit**
- **Income Source/No Job History**
- **Household Size**
- **Teens in Family**
- **No Rental History**
- **Lack of Move-In Money**
- **Transportation**
- **Credit Check Fees**
- **Non-English Speaking**
- **Criminal History**
- **Discrimination**
- **Poor Presentation Skills**



## **SYSTEMIC BARRIERS**

---

- Vacancy Rate
- Rents Too High
- Move-In Requirements
- Felony Convictions - Discrimination
- Slow Processing at Housing Authorities
- Discrimination
- Fear of Teens
- Lack of Transportation
- Tension Between Owners & Government Programs

Market Conditions – Supply and Demand have a tremendous impact on availability of affordable housing. Shortages of housing have increased vacancy rates and resulted in fewer housing options.



## **HOUSING NEED**

- Affordability Standard is paying no more than 30% of income for housing costs
- A full-time worker at minimum wage (\$5.15) cannot afford a one-bedroom apartment anywhere in the country.
- Affordable rent for a full-time minimum wage worker is less than \$300.
- Nine in ten renter households earning average renter wage-\$12.22-can't afford a 2-bedroom apartment at FMR



## **TYPES OF HOUSING**

- Private market rate housing with or without subsidies. 90%+ of community housing.
- Supportive Housing
- Special Needs Housing
- Affordable housing projects including public housing, service-enriched housing
- Temporary Housing: Transitional Housing, Shelter, Residential Treatment
- Formal and Informal Sober Living



## **MAKING HOUSING A PRIORITY**

- Staffing
- Collaborations & Organizational Development
- Role of Housing Specialist
  - \* Working with property owners – help with subsidy programs, mediate problems, other
  - \* Working with clients – expert in subsidy programs, tenant education, tenant search assistance, mediate problems



## **AFFORDABLE HOUSING AND HOUSING RESOURCES**

- **Affordable Housing in Your Community**
  - \* Who owns it?
  - \* Who controls or regulates it?
  - \* Where do I start?
- **Affordable Housing Resources**
  - \* Public and Assisted Housing
  - \* HUD Homeless Assistance Programs
  - \* HUD Housing for Disabled and Elderly
  - \* Non-Profit Housing Operators



## **ADDRESSING IMMEDIATE CLIENT NEED**

- **Tenant Education & Search Assistance**
- **Accessing Housing Subsidies**
- **Working with Property Owners**



## **TENANT SEARCH ASSISTANCE**

**(formerly Housing Search Assistance)**

- **Housing readiness**
- **Hands on**
- **Responsive to property owner needs**
- **Provide concrete resources**
- **Help make the connection**
- **Follow up**



## **TENANT EDUCATION**

- **Identifying suitable housing for your family**
- **How to be a good neighbor**
- **Money management and budgeting for housing**
- **Understanding the rental agreement, owner/manager and tenant responsibilities**
- **Identifying and addressing maintenance problems**
- **Communicating with a “problem” landlord**
- **Sexual harassment and housing**
- **Getting involved in your community**



## **IDENTIFYING SUBSIDIES & RESOURCES: FEDERAL**

- **Federal Subsidy Programs**
  - \* Section 8 Housing Choice Voucher Program
  - \* Shelter Plus Care (Homeless Assistance)
  - \* Housing Opportunities for People With AIDS (HOPWA)
  - \* Home Buyer Programs
- **Largest housing subsidy program – tax deduction for mortgage interest**



## **IDENTIFYING SUBSIDIES & RESOURCES: STATE & LOCAL**

- **State and Local Programs**
  - \* CDBG funded rental assistance programs in cities and counties
  - \* Social Services Agency Programs e.g. ACAP
  - \* Mental Health Services Act
  - \* Housing Trust Funds
  - \* TANF and Child Welfare Resources
  - \* Faith-Based Programs, United Way
  - \* Eviction Prevention
- **Renter's Tax Credit**
- **Utility Assistance**



## **HELPING CLIENTS APPLY**

- Where to go and what to ask for
  - Support to apply for programs
  - Overwhelming Paperwork
  - Obtaining Required Documentation
  - Transportation
  - Locating Qualifying Housing
- 
- Housing specific programs
  - Supportive services programs
  - Information and referral services
  - Other stakeholders e.g. public and private non-profit



## **WORKING WITH PROPERTY OWNERS**

### **KEY ELEMENTS**

- **A POSITIVE ATTITUDE IS ESSENTIAL**
- **KNOW YOUR OWN COMMUNITY**
- **ESTABLISH RELATIONSHIPS**
- **MARKET DRIVEN ORIENTATION**
- **TENANT SEARCH ASSISTANCE**



## **A POSITIVE ATTITUDE IS ESSENTIAL**

- Helps get past the expectation of rejection, *on both sides!*
- Expands thinking about possible resources
- Encourages creativity in finding landlords
- Encourages clients to be a partner in the process
- Opens the door to resources and strategies outside of the standard practice



## **KNOW YOUR OWN COMMUNITY**

- What/where/who are the property owners and the people who know owners?
- Start with the obvious such as local programs and PHA's
- The private market and non-profit landlords and associations
- Reach out to related markets and systems
- Create a network



## **ESTABLISH RELATIONSHIPS**

- Use formal and informal methods
- Make a plan with specific objectives and activities
- Prioritize targets
- Identify opportunities e.g. meetings, forums, events
- Be prepared to never miss an opportunity!



## **ALTERNATIVE HOUSING RESOURCES**

- Churches, Temples, Synagogues
- Social & Civic Organizations
- Large Corporations
- Redevelopment Agencies
- Banks and Mortgage Companies
- Recovery Networks
- Professionals, Friends & Relatives
- Store Fronts & Bulletin Boards
- Rent Control Board
- Hospitals
- Colleges & Universities
- Private Developers
- Building & Safety Depts



## **MARKET DRIVEN ORIENTATION**

- **Develop marketing tools**
- **Influence the owner's "demand" for tenants**
- **Create a "Niche" market for your clients**
- **Maintain the client/tenant supply**
- **Respond to changing market factors**
- **Provide excellent customer service**



## **Accessing Private Market Housing**

---

- **Know What You are "Selling"**
  - \* **Marketing materials**
  - \* **Benefits to owners**
  - \* **Name recognition**
- **Market to Whom?**
  - \* **Brainstorm lists of possible resources**
  - \* **Ask resource people to brainstorm lists of possible leads**
  - \* **Identify how to respond to leads**



## Accessing Private Market Housing

---

- **Warm Hits**
  - \* Previous owners/management companies
  - \* Friend/Associate of ...
  - \* Owners with history of philanthropy, personal experience/knowledge
- **Cold Calls & Community Searches**
  - \* Neighborhood searches
  - \* Door – Door
  - \* Internet listings
  - \* Housing boards



## Accessing Private Rental Housing

---

- **Networking**
  - \* Presentations
  - \* Informal Opportunities
  - \* Associations
- **Follow-Up**
  - \* Follow up with current owners
  - \* Go the Extra Mile



## **SUMMARY Part 1**

- **START WITH THE BIG PICTURE**
- **A POSITIVE ATTITUDE IS ESSENTIAL**
- **KNOW YOUR OWN COMMUNITY**
- **ESTABLISH RELATIONSHIPS**
- **MARKET DRIVEN ORIENTATION**
- **TENANT SEARCH ASSISTANCE**

**GO DO IT!**



## **SUMMARY Part 2 LONG TERM SOLUTIONS**

- **NETWORKS OF SOBER LIVING HOMES**
- **DEVELOPING HOUSING**
- **MASTER LEASING**
- **COLLABORATING WITH HOUSING PROVIDERS**
- **ADVOCACY**
- **FIGHT STIGMA, FIGHT STIGMA, FIGHT STIGMA**