

# Housing Choices

A Newsletter for Mental Health Professionals

Spring 2001

Sponsored by the Pennsylvania Office of Mental Health and Substance Abuse Services

## Building Bridges to Better Housing

By Peggy Robertson

Partnering took a tremendous step forward at the Housing Choices '01 Conference on March 7<sup>th</sup> and 8<sup>th</sup>, 2001 at the Harrisburg Hilton. "*Building Bridges to Better Housing*" was the result of a joint effort between two offices in the Pennsylvania Department of Public Welfare (DPW), (the Office of Mental Health and Substance Abuse Services [OMHSAS] and the Office of Mental Retardation [OMR]) along with the Self-Determination Housing Project of Pennsylvania (SDHP). Welcoming Keynote speaker Charles Curie, Deputy Secretary of OMHSAS, hailed this collaboration and promoted the idea of sharing the responsibility of housing for people with disabilities in Pennsylvania.

The conference brought together over 150 housing and human service professionals around the common issue of the need for affordable, accessible housing in an integrated setting for people with disabilities. What also took place was a giant step forward in creating a formidable partnership between OMHSAS, OMR and SDHP, who together are addressing the housing needs of people with disabilities. While people with mental illness and people with mental retardation may have different support needs, the bottom line is that everyone should have the right to choose their own housing and have control of their support services and resources.

Deputy Curie stated, "We want people to have a life of their choice, a job, a decent, safe place to live, inclusion in the community and significant

Charles Curie, Deputy Secretary of OMHSAS

relationships. Finding true living situations with choices is at the root of our vision for Pennsylvania. Treatment dollars and service dollars should go exactly for those things – they should be linked to where people live." Deputy Curie emphasized, "It's time to get real on how to build those bridges and to recognize that everyone is unique. We need to be united with a single vision."

### **Collaboration is Key**

Diana Myers, Executive Director of SDHP, also built on the theme of joining together to provide housing choices for all people with disabilities in Pennsylvania. Comparing housing needs to Lewis Carroll's "*Through the Looking Glass*", Ms. Myers allegorized, "The bottom line is choice...a choice that meets our size and needs. Just like Alice when she falls through the rabbit hole, many people live in homes that don't fit their needs and/or they have no control over their own housing. But as Tweedle Dee and Tweedle Dum will attest, two heads are better than one and coordination and collaboration are key to separating the

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Linda Wolf

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delivery of housing from the delivery of services and providing people with disabilities their choices of affordable, accessible integrated housing.”

**Self-Determination**

Nancy Thaler, Deputy Secretary for OMR, has been a long time promoter of self-determination and choice. She noted that, “Services in the past have made self-determination difficult and it has therefore been difficult for people with disabilities to live their everyday life. People want housing choices, they want full participation in community life, and they want privacy and control over their own resources.” Ms. Thaler noted that, “DPW is beginning to invest in community and home services and that dollars formerly used for institutions are now being used for people in their own homes and communities.”

**Team Building**

One of the major themes of the conference was Team Building. Linda Wolf, President of Sow’s Ear/Silk Purse, was the Keynote

Speaker on Wednesday afternoon. She clearly endorses the importance of partnership and collaboration. Ms. Wolf explained, “Team Building is important to our survival. Teams have been proven to be the most powerful tool for achieving both behavioral change and performance improvements.” Quoting from Peter Sange, “A team is a group of people who function together in an extraordinary way, trust one another, complement each others’ strengths, compensate for each others’ limitations, have common goals that are larger than individual goals and produce extraordinary results.”

Ms. Wolf described how to maximize conditions for successful team building:

- Be clear about vision, purpose and goal
- Make decisions about membership of the team

- Set the parameters – especially about authority
- Provide training
- Make sure team roles are being played
- Deal with problems according to team rules
- Provide time and resources necessary
- Evaluate teamwork and not individual work
- Hold the team accountable for its outcomes

Several people at the conference came with colleagues from their county to participate in the team building workshop in order to collaboratively address the housing needs of people with disabilities. Ms. Wolf was on hand to work with them in two sessions on Thursday. Clearly, building teams and pooling resources is critical in order to improve the affordability and availability of housing for people with disabilities.

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### **Housing Trends**

Ann O'Hara, Keynote Speaker for Day 2 of the conference encouraged everyone in the audience to keep doing the important work they are doing and build partnerships and collaborate. Ms. O'Hara is Associate Director of the Technical Assistance Collaborative, Inc. (TAC). They work in collaboration with the Consortium for Citizens with Disabilities Housing Task Force and together created The Housing Center for People with Disabilities, a TAC policy and technical assistance initiative. TAC has published several reports on the national trends in housing for people with disabilities, and Ms. O'Hara provided an update.

Ms. O'Hara began by noting that, "Pennsylvania is one of the most cutting edge groups in the country in terms of what is being done to give people with disabilities a place to call home." Ms. O'Hara also commended Pennsylvania for its work with Finding Common Ground, a cross disability housing group. She said, "Speaking with one voice gives people much more power politically."

This is needed given the current statistics. Ms. O'Hara reported, "The bad news is that housing prices are worse now than they were two years ago and rents have gone up twice as much as Social Security Income (SSI). For people with disabilities, more than 50% of a person's

income goes to rent, the housing is substandard and rents have not gone down. Unfortunately there is no national housing policy for people with disabilities, but there are glimpses of positive movement. For example, the Supreme Court's Olmstead Decision decided that the states may not keep people in restrictive settings if they don't need to be there. This could result in an increased need for community-based housing for people with disabilities receiving SSI benefits. The problem with the decision is that the word "housing" is not mentioned, and a pitfall may be that everyone will want Olmstead to be about their population. One thing is certain – more resources are needed for housing production."

### **Housing Options**

Ms. O'Hara reported that there are several new housing resources for people with disabilities. It is important that all agencies involved in housing such as housing authorities and advocacy groups, are aware of these options which include:

- 9,000 new Section 8 vouchers as well as a small pot of Mainstream vouchers
- Access 2000, a Section 8 initiative that is targeted to the Olmstead Decision
- A \$500,000 permanent housing bonus in the McKinney Homeless Assistance program for Continuum of Care groups
- A new Section 8 project based program that property owners support because it

- guarantees rent for five years
- New provisions in Section 811 for use of Low Income Housing Tax Credits

Regarding what the outlook for housing is, Ms. O'Hara noted, "This past year there were two bills filed by Democrats and Republicans to try to get more housing, and although neither passed, at least the initiative was made. I do think there will be a big bill coming up in Congress for increased housing production. In addition, the National Low Income Housing Coalition has proposed a Housing Trust Fund. This legislation would create a trust fund that will support the production of low rental housing units for the lowest income families. And hopefully there will be more reforms in the Section 811 program to make it more 'user-friendly'."

Ms. O'Hara strongly urged everyone to talk to their legislative representatives about housing and for advocacy groups to work together with housing authorities. The theme of the conference, building bridges, is exactly what Ann O'Hara promotes: providing opportunities for different agencies to collaborate and working together to advocate for policies that will increase housing choices for people with disabilities.

### **Finding Common Ground**

One of the final sessions of the conference was a meeting of

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*Diana Myers, Executive Director, SDHP and John Ames, Mental Health Program Specialist, OMHSAS*

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“Finding Common Ground”, a statewide group representing different disability populations. The purpose of Finding Common Ground (FCG) has been to bring together appropriate groups throughout the Commonwealth of Pennsylvania to identify and address housing issues of all people with disabilities.

After FCG’s first statewide meeting in May of 1998 with more than 100 participants, the FCG Steering Committee was formed. Highlights of the committee’s activities include:

- Drafting the FCG Goals and Objectives, which outlined what is needed in Pennsylvania to meet the housing needs of people with disabilities (November 1998)
- Organizing a second statewide meeting, Finding Common Ground, One Year Later (June 1998)

- Providing input to Pennsylvania’s Consolidated Plan (October 1999)
- Sending a letter to the Governor outlining the FCG Agenda (February 2000)

Panelists Diana Myers, (SDHP) Lisa Yaffe, (Pennsylvania Housing Finance Agency [PHFA]), Josie Byzek, (Advocate) and Tom Wenner, (Life and Independence for Today [LIFT]) met with a group of over 50 people who convened during the last session of the conference to review the goals and objectives of FCG and to chart a course for its future. Ms. Myers began by outlining the key points of agreement among disability organizations that are common for all people with disabilities:

- There needs to be a broader range of housing choices with individual supports
- Housing should be integrated into the community

- There needs to be more funding for rental assistance and support services
- There needs to be assistance for home modifications

Ms. Myers then clarified the role of FCG. “FCG is recognized as a group that represents a broad range of interests. It has been working to develop a statewide cross disability agenda around the issue of housing for people with disabilities and has the potential to become the policy arm of the State for cross disability housing issues. In order to do this, we need a broad range of disability organizations to become involved in, and support FCG.”

Lisa Yaffe explained, “The clearer the message from FCG, the easier it will be to translate the issues into policy and then into programs. As Ann O’Hara said, speaking with one voice gives people much more power politically.”

Ms. Yaffe continued, “Promoting a common theme and a common idea can work its way into government programs. For example, due to advocacy of organizations such as VisitAbility in PA and SDHP, PHFA now encourages projects that are VisitAble by including VisitAbility as an incentive in its Request For Proposals for the *Homeowners Choice Program*.

The guidelines state that... *Favorable consideration will be given to those proposals*

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*(Building Bridges continued from page 4) including structural designs that provide homeownership opportunities for persons with disabilities through accessibility and VisitAbility features.”*

Tom Wenner concurred, “We need an agreement on the terminology we use, because although the language may be different, we usually all want the same thing. We also need a commitment from the disability community to have one common voice. This helped to get VisitAbility and Accessibility into the PHFA guidelines. We have also supported the Uniform Construction Code, requiring that single family homes be built according to code. We see FCG as the arena where someone can bring up an issue and it can then be communicated to the disability community.

Our goal is to have communication among different groups throughout the State and we need a broader base of agencies that are communicating.”

All attendees agreed that FCG needs to get support from disability organizations throughout the state and that the number one priority is education and information sharing about the issue of housing for people with disabilities. It was determined that contacting the key statewide disability organizations and asking them to sign on as members of FCG will increase the effectiveness of FCG. A letter will be sent out

inviting these agencies to become members of FCG. The letter will state that FCG considers education to be the foremost priority because it provides people with the tools to become proactive. People will be asked if they agree with the points in the letter, and if not, what they would consider as the top priority for FCG’s immediate agenda. As FCG becomes aware of additional groups, they too will be contacted.

In its quest to identify common problems and find common solutions, Finding Common Ground has great potential to affect changes at the policy level in Pennsylvania. Its next step is to build a network of partnerships throughout the state, uniting as many disability organizations as possible under one voice.

### ***The Tools to Move Forward*** The Housing Choices ’01

Conference emphasized the importance of partnerships, collaborations and team building as a way to Building Bridges to Better Housing. Not only was the Conference the result of a successful collaboration, but it also stimulated new partnerships and teams. In addition to the inspirational plenaries, participants could choose from over a dozen workshops on very specific issues that affect housing for people with disabilities. Those topics included: self-advocacy, community support programs; SSI Ticket to Work; PUNS (Prioritization of Urgency of Need for Services); Understanding the MH/MR System; Accessibility; Housing Money: Where to Get it, How to Get it; Housing Rights; Homeownership and; Disability Awareness. Housing Choices ’01 presented both the realities and the ideals, providing the motivation and the tools to build bridges to better housing.

## Housing Needs of Different Communities

By Peggy Robertson

The Housing Choices '01 Conference, "*Building Bridges to Better Housing*", established the many similarities in creating affordable, accessible and integrated housing for all people with disabilities. Clearly there are many housing issues that people with mental illness, mental retardation and physical disabilities share.

Understanding these similarities has paved the way for cross disability partnerships to be formed in order to identify common problems and find common solutions. However, it is equally important to understand the differences people with disabilities have in order to best meet everyone's housing needs.

For people with physical disabilities, overcoming the physical barriers and finding accessible housing is a key concern. For people with mental retardation, finding housing in an integrated setting with people they want to live with is extremely important. For most people with mental illness who are in rental housing, it is often difficult to find, and stay in a living situation that meets their comfort level. Choice in housing is the common factor for all people with disabilities but it is important to understand the differences if everyone's housing needs are to be met.

Rebecca Allen, who works with the Delaware County ARC, Evelyn Stafford with the Chain of Hope – Mental Health Association and John Tassone, who works with the Statewide Independent Living Council, served on a panel at the Conference and presented their views on the unique housing issues of people with different disabilities.

### ***Housing For People With Mental Retardation***

Ms. Allen noted that 1 – 3% of the population has Mental Retardation (MR) and most people with MR fall into the "worst case" scenario in terms of the type of housing available to them. This means that people with mental retardation continue to face a housing crisis, and they are the group most in need of federal housing assistance.

While housing for the MR population has been historically segregated, today, integration into the community is a high priority for people with mental retardation. A big concern is identifying alternative housing resources for people with MR who are living with aging parents. Not only are there extremely long waiting lists to get into group homes, but the person with MR usually has no control over who they live with or the type of support staff they will have once they get into a group home. In addition, if a

*Rebecca Allen*

person with MR wants to move into a rental unit or become a homeowner, he or she needs to establish credit, which is something they may not have needed up until that point.

Another issue is the critical need for access to transportation and for individuals to understand how to effectively use the transportation system.

As with other people with disabilities, affordability is a big concern. People need to look at creative solutions and become active stakeholders in the housing arena. Finding compatible roommates, learning about first time homebuyers programs and/or obtaining a Mainstream Section 8 Voucher are some of the ways people with MR can meet their housing needs.

### ***Housing For People With Mental Illness***

Evelyn Stafford spoke from her

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personal experience about the housing problems encountered by people with mental illness. She explained that many people with mental illness have various moods, are low income, are dependent on SSI and/or are unemployed, have had bad credit, have difficulty budgeting and need hospitalization on occasion. Any or all of these factors can make a landlord reluctant to provide housing. In addition, some people with mental illness have phobias such as a fear of high rises or fear for their safety, both of which can limit the number of available housing options. In addition, some people with mental illness have pets to deal with their loneliness, and not all property owners allow pets.

Ms. Stafford emphasized that more supportive housing, where part of the rent is paid for and medication can be monitored, would help meet the housing needs of people with mental illness. The alternative to renting is buying a house, and

Ms. Stafford said that more and more mental health consumers are interested in becoming homeowners. She stated that homeownership can be a very positive experience and having purchased her own home, she explained why. Ms. Stafford said that owning her own home has forced her to save money and she now has equity in her house. She has also gained more self-respect, and having her own home has given her an incentive for going to work. Finally, her neighbors can't get rid of her and most importantly, if she is hospitalized she has a place to come home to.

Ms. Stafford noted that the Urban Redevelopment Authority of Pittsburgh and other local agencies make low interest loans to help with the financing. She also noted that based on her experience, people who are becoming homeowners should have a house inspection to avoid some of the serious problems she encountered. Finally, she recommended that a buyer involve someone else as an advocate in the process, hire an attorney, and get mortgage insurance.

### ***Housing For People With Physical Disabilities***

Mr. Tassone is also a homeowner and he explained that physical barriers pose the biggest problem for people with physical disabilities, especially skinny doorways and stairs for people who use wheelchairs. Most houses do not have enough space for a person with physical

disabilities to maneuver. Mr. Tassone said, "We live and pray for Universal Design." (Universal Design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.)

Mr. Tassone also noted, "It has been very difficult to move people with disabilities who are residing in nursing homes into their own homes within the community. And people in nursing homes are now considered homeless."

Mr. Tassone ended his presentation by summarizing the housing needs all people with disabilities have. "People want to be integrated into the community and not live in cluster housing. Everyone should have the right to choose their own location for housing, and support services should be separated from the person providing the housing. People want to live in a safe neighborhood and have access to transportation. Housing should be affordable and accessible and if a person is a homeowner, there should be an insurance fund that helps pay for maintenance and repairs."

Ms. Allen, Ms. Stafford and Mr. Tassone all made it clear that if people with disabilities have choice and control of their own housing, then they will have more of an opportunity to find housing that best meets their needs as well as their comfort level.

## Newly Revised HUD Voucher Program a Win-Win Situation

By Peggy Robertson

HUD's newly revised Project-Based Section 8 Voucher Program offers good news to Public Housing Agencies (PHA) and property owners, and may lead to an increase in new housing for people with disabilities – a win-win situation to say the least. These revisions, which were published January 16, 2001, are intended to make the project-based voucher program more flexible and workable, and to help PHAs, owners, and eligible families in need of housing to take immediate advantage of the new changes.

For the past 10 years, public housing agencies that have administered the Section 8 tenant-based rental assistance program have had the option to contract with private owners to use up to 15 percent of their subsidy funds in particular buildings. This is known as "project-basing", as opposed to "tenant-basing," in which eligible households receive rental assistance for homes of their choice in the community. For three major reasons, few PHAs have used this option: 1) because it could only be employed if an owner used other funds to rehabilitate the property; 2) the procedures were cumbersome, and; 3) there were insufficient incentives for owners to commit units to the program. The revisions are aimed at easing the barriers to PHA use of the project-based option.

The key provisions of the New Section 8 Project-Based Program are outlined below:

***The maximum percentage of funds that a PHA may project-base*** is increased to 20 percent of its total tenant-based section 8 funds. The new law raises this cap to 20% of the funding available, and consequently to 20% of the baseline number of units in the PHA voucher program.

***Income Mix*** - The new law places a new cap of 25% on the number of dwelling units in any one building that may have project-based voucher assistance. However, the following types of housing are exempt from this cap and can have *up to 100% of the units with project-based voucher assistance*: project-based dwelling units in single family properties and dwelling units specifically for elderly families, ***disabled families, or families receiving supportive services***.

***Resident Choice and Continued Assistance*** - Families occupying units with project-based voucher assistance have the right to move after one year with a tenant-based Section 8 voucher or its equivalent. If no voucher is available when a family receiving project-based assistance moves, the PHA must give the family priority to receive the next available voucher. When a family moves out of a unit with project-based voucher assistance, a family that is referred from the PHA's waiting list must replace it. This will ensure that the specified number of subsidies continue to be used at the development throughout the term of the PHA's contract with the owner.

***Contract Term and Extension*** - PHAs now have the discretion to set the initial contract term for any period of time up to a maximum of ten years, subject to the availability of adequate annual appropriations. The initial contract may be extended for the period that the PHA considers appropriate to achieve long-term affordability or to expand housing opportunities.

***Waiting List*** - A PHA may elect to establish a separate waiting list for project-based voucher assistance or to use a single common list for admission to the PHA's tenant-based and project-based assistance programs. If the PHA chooses to maintain a separate waiting list for project-based units, all PHA tenant-

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*(Newly Revised Vouchers continued from page 8)*

based voucher holders must be permitted to place their names on the separate list. However, PHAs may not permit owners to maintain their own waiting lists. PHAs are authorized to use special preferences or criteria for selecting applicants to receive project-based assistance. Such preferences must be part of the PHA's admissions policy, which must be incorporated in the annual PHA Plan. No family is required to accept project-based assistance; families that reject an offer of project-based assistance or are rejected by the owner and are on the tenant-based list retain their place on that list.

**Vacancy payments** - As an incentive for owners to enter into project-based contracts, PHAs have discretion to continue providing assistance for a unit that becomes vacant for up to a maximum of 60 days. Such payments may only be made if the vacancy is not the fault of the owner, and the owner takes "every reasonable action" to minimize the likelihood and extent of vacancies. Any such vacancy payments are made out of regular voucher funding. A PHA has discretion to reduce the number of units under a project-based voucher contract if no family accepts a unit within 120 days of the owner's notice to the PHA of the vacancy. The PHA may then reissue the subsidy as a tenant-based voucher.

**No Owner Rehabilitation Requirement** - A key provision is that PHAs may project-base voucher assistance without any requirement that the owner invest other funds in the property. This allows PHAs to decide whether to project-base vouchers as a way to encourage new construction or rehabilitation, or simply to use project-basing as a tool to promote voucher utilization and expand housing opportunities.

**Targeting** - The income of families selected for project-based voucher units is considered in determining whether the PHA has complied with the requirement that at least 75 percent of new admissions to the voucher program each year must have incomes at or below 30 percent of the area median income.

**Rent** - The PHA's contract with the owner sets the rent for each unit with project-based assistance. The amount of the rent may not exceed the lower of the applicable maximum level, or the "reasonable" rent in light of the rents charged for comparable unassisted units in the area. To ensure that vouchers can be used in units located in better neighborhoods such as those that are financed with Low Income Housing Tax Credits, rents for these units are subject to a special exception.

**Location** - Under the revised statute, a PHA may project-base vouchers only if the contract is consistent with the goal of deconcentrating poverty and expanding housing and economic opportunities. All new contracts to project-base voucher assistance must be for units in census tracts with a poverty rate of *less than 20 percent*.

**HUD Approval** - All PHAs that wish to project-base vouchers must include a description of their approach in their annual PHA Plan. To project-base vouchers in connection with new construction or rehabilitation of more than \$1,000 per unit, or in more than 25 percent of the units in an "existing" building, the PHA must obtain HUD approval of their public advertisement and competitive bidding policies. Except when vouchers are project-based in "existing" housing, HUD approval is also required of the location of units to receive project-based vouchers.

With these new guidelines, hopefully more PHAs will take advantage of the Project-Based Section 8 Voucher Program to make more housing available to people with disabilities. For more information contact Gerald J. Benoit, Office of Public and Indian Housing, HUD at 202-708-0477 or TTY at 800-877-8339, or Rod Solomon, Deputy Assistant Secretary for Policy, Program and Legislative Initiatives, Office of Public Housing, HUD at 202-708-0713.

### Upcoming Meeting

#### *OMHSAS Housing Specialist Meeting and Training*

June 19 - 20, 2001

Toftrees Resort and Conference Center in State College, Pennsylvania

Agenda Items:

- Permanent Supportive Housing versus Transitional Housing (CRR's)
- Housing Challenges and Opportunities for the Criminal Justice Population
- Proposed Approaches for Addressing At-risk Youth in Transition

*For more information contact Zada Leon at 215-576-1558*

### Coming Soon...[www.harpofofpa.org](http://www.harpofofpa.org)

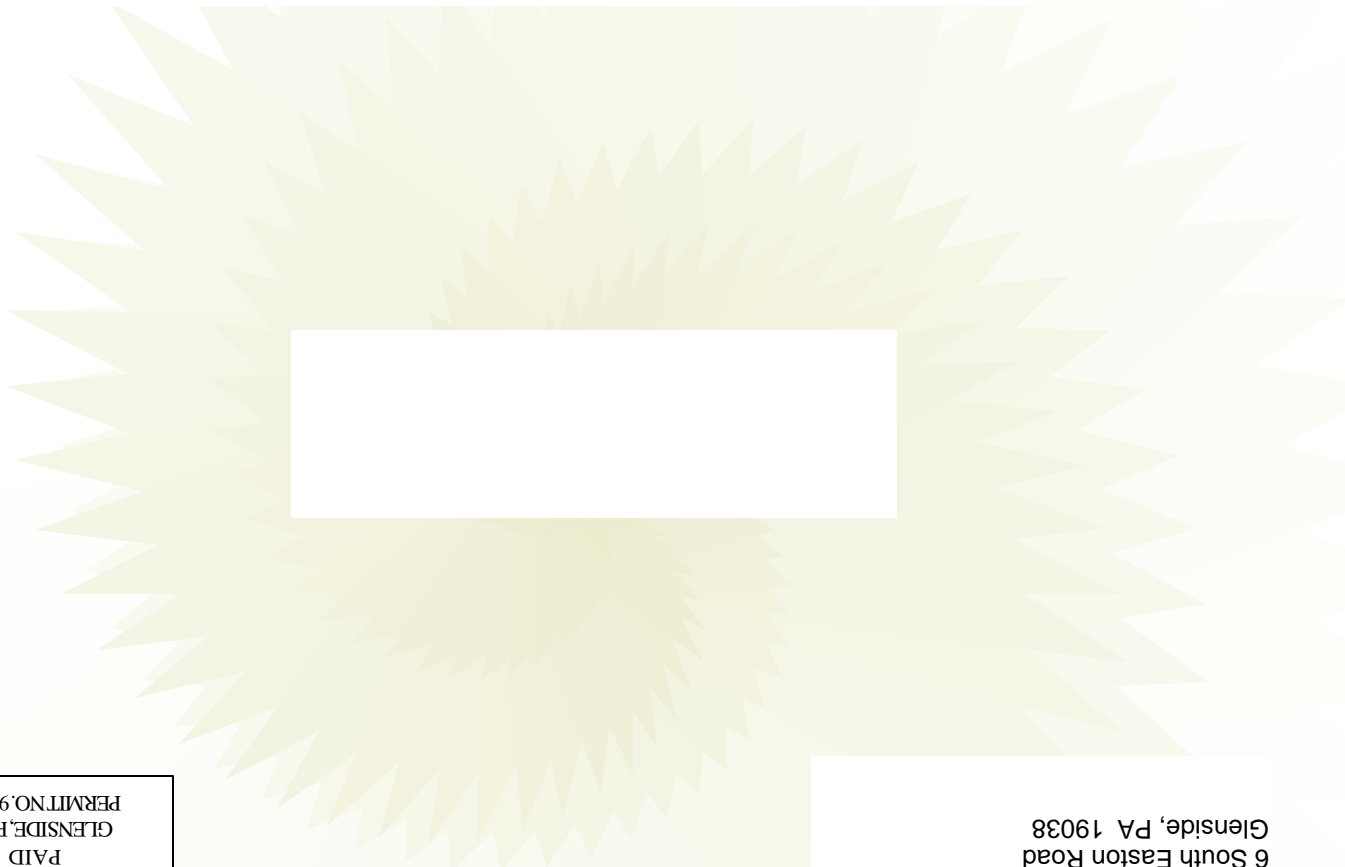
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*Check your website today!*

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Project Director: Diana T. Myers • Newsletter Editor: Peggy Robertson

We welcome your submissions, ideas for articles, and information on related housing efforts and projects. If you have information about a related project or would like more information about a project described here, please contact us at the following address: Diana T. Myers and Associates, Inc., 6 South Easton Road, Glenside, PA 19038 (215) 576-7270 Fax: (215) 576-8650



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**Housing Choices** c/o  
Diana T. Myers and Associates, Inc.  
6 South Easton Road  
Glenside, PA 19038