

Opening Doors

A HOUSING PUBLICATION FOR THE DISABILITY COMMUNITY

SEPTEMBER 2003 • ISSUE 22



A PUBLICATION OF THE
TECHNICAL ASSISTANCE
COLLABORATIVE, INC. (TAC)
AND THE CONSORTIUM FOR
CITIZENS WITH DISABILITIES
(CCD) HOUSING TASK FORCE

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Although state housing agencies are producing new "affordable" housing every year, in many instances this new supply of housing is not affordable to people with extremely low incomes.

State Housing Agencies – How They Can Help People with Disabilities

By Emily Cooper and Ann O'Hara

Introduction

Beginning in the 1990s, state housing agencies began to play an increasingly important role in creating affordable housing for low-income households. Because of the complexities associated with state housing agencies, people with disabilities and their housing advocates may have trouble "deciphering" how state housing agencies can assist people with disabilities.

This confusion is not surprising since:

- Many states have more than one state agency dedicated to expanding affordable housing. Often these agencies do not coordinate their activities;
- State housing agencies can administer an array of housing programs that range from programs that assist homeless people to programs that benefit moderate-income homeowners; and
- State housing agencies may work through community-based organizations rather than administer programs directly.

Although state housing agencies are producing new "affordable" housing every year, in many instances this new supply of housing is not affordable to people with extremely low incomes. Given the severe housing crisis facing people with disabilities across the nation, it is critical that state housing agencies be challenged to use their resources to create housing for people with disabilities with incomes as low as Supplemental Security Income (SSI) benefit levels. This issue of *Opening Doors* describes the various types of state housing agencies and the resources they control. It also

identifies strategies for using these resources to expand housing options for people with disabilities with the lowest incomes.



Types of State Housing Agencies

The government structure in each of the 50 states is somewhat unique. Some states have only one state housing agency. Other states have two or more state agencies administering one or more housing programs. Sometimes these agencies coordinate their activities, but often they do not.

Generally speaking, there are three types of state housing agencies that can administer affordable housing resources. These agencies include:

- Housing Finance Agencies
- State Departments of Community Affairs
- State Public Housing Agencies

Housing Finance Agencies (HFAs)

State housing finance agencies – usually referred to as HFAs – are state-chartered authorities established to help meet the affordable housing needs of their states. There is a state housing finance agency in each of the 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Although they vary from state to state in their relationship to state government, most HFAs are independent entities that operate under the direction of a Board of Directors appointed by the Governor.

Opening Doors

A housing publication for the disability community

OPENING DOORS is published as a joint effort by the Technical Assistance Collaborative, Inc., Boston, MA and the Consortium for Citizens with Disabilities Housing Task Force, Washington, DC.

The **Technical Assistance Collaborative, Inc.** is a non-profit organization that provides state-of-the-art technical assistance and training to housing and human service organizations so that they may achieve positive outcomes in their work on behalf of people who are disadvantaged and/or disabled. For more information, please contact the Technical Assistance Collaborative, Inc., 535 Boylston Street, Suite 1301, Boston, Massachusetts 02116. Phone/TTY: 617-266-5657 or Fax: 617-266-4343 or email: info@tacinc.org.



The **Consortium for Citizens with Disabilities (CCD)** is a national coalition of consumer, advocacy, provider, and professional organizations who advocate on behalf of people of all ages with disabilities and their families. CCD has created the CCD Housing Task Force to focus specifically on housing issues that affect people with disabilities.

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The CCD Housing Task Force and the Technical Assistance Collaborative, Inc. would like to thank the Melville Charitable Trust for the generous support provided for the preparation and publication of *Opening Doors*, and for their continued commitment to addressing the housing needs of people with disabilities and people who are homeless.

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State Department of Community Affairs (DCAs)

Most states have a state housing agency that is legally referred to as the Department of Community Affairs – or state DCA. This agency may also be the HFA, or it may be a separate state agency altogether. If the state DCA is not the state HFA, it is often called the Department of Community Development, the Department of Housing and Community Development, or in a few instances, the Department of Economic Development. Regardless of the name, state DCAs usually receive funding from the U.S. Department of Housing and Urban Development (HUD) – including HOME program and Community Development Block Grant (CDBG) program funds – that HUD also distributes to certain municipal and county governments “entitled” by formula to receive them. The state DCA is responsible for deciding how this federal funding will be used (i.e., for home-ownership, for rental housing production, rental assistance, accessibility improvements, etc.).

State Public Housing Agencies (PHAs)

Most states have one state agency that has the legal powers of a Public Housing Agency (PHA). In some states, the HFA and/or the DCA is also the state PHA. A PHA is a unique governmental body that can administer public housing and/or the Section 8 Housing Choice Voucher program. While most of the nation’s 3000+ PHAs are part of local or county government, state PHAs are part of state government. State PHAs usually administer the Section 8 program, either in certain portions of the state or – in some instances – across the entire state. Some state PHAs have chosen to administer Section 8 vouchers only in areas of the state that do not have a local PHA – a so-called “balance of state” Section 8 program. In other states, a state PHA may be administering the Section 8 program in cities and towns that also have a local PHA administering its own Section 8 program. This practice is sometimes called “dual Section 8 administration” because the state’s Section 8 policies may not be the same as local PHA policies.

Figuring Out Your State

Whether a state has just one housing agency, or more than one, is an outcome of state policy and practice that has evolved over the years. Thus, there is no simple “rule” for figuring out the exact configuration of each state – except to inquire. For example, in Michigan, the Michigan State Housing Development Authority is the state’s only housing agency, and serves as the HFA, the DCA, and is also a PHA that operates a statewide Section 8 program. In Virginia, there are two state housing agencies: 1) the Department of Housing and Community Development serves as the DCA and administers the HOME and CDBG funds; and 2) the Virginia Housing Development Authority serves as the HFA and PHA for the state, and administers not only the Low Income Housing Tax Credit program, but also a balance of state Section 8 program through 40 local contractors. **Table 1 on page 6** lists the state housing agencies in each state.

What State Housing Agencies Do

All state housing agencies use federal and state housing programs to fund rental housing activities and programs that assist people to become homeowners. Generally speaking, all of the housing programs administered by state housing agencies create “affordable” housing. However, in this context, affordable is defined very broadly and often includes housing that is affordable to people that might be considered “middle” income. Some state housing agencies also administer what they call “special needs” housing programs. These programs usually fund some type of rental housing – including congregate housing – for elderly households, or for homeless people, people with disabilities, or people with other unique needs, such as families fleeing domestic

violence. These “special needs” programs typically make up only a small percentage of an agency’s overall housing activities.

The State Housing Agency “Mindset”

In recent years, the disability community has begun to recognize the importance of working with state housing agencies. After all, these agencies collectively control billions of dollars of housing funding. State housing officials have the discretion to use federal and state resources to further housing policy goals. For example, state housing officials can choose to devote a percentage of their resources to end chronic homelessness among people with disabilities or assist people with disabilities living in “restrictive settings” who are covered by the 1999 Supreme Court’s *Olmstead* decision (see issue 12 of *Opening Doors* for more information about the *Olmstead* decision).

Whether a state has just one housing agency, or more than one, is an outcome of state policy and practice that has evolved over the years.

The Connecticut Housing Finance Agency Supportive Housing PILOTS Initiative

For the past several years, the Connecticut Housing Finance Agency (CHFA) has been working in partnership with the Corporation for Supportive Housing (CSH) and the state’s mental health and substance abuse agency on the Supportive Housing PILOTS Initiative – a collaborative program designed to create affordable housing and support services for people affected by mental illness or chemical dependency who are facing homelessness. The goal of the PILOTS Initiative is to create 650 supportive housing units within Connecticut over a four-year period. These units are being created in two ways: through the leasing of 300 scattered, existing apartments and through the development of at least 350 new housing units.

CHFA’s PILOTS initiative is groundbreaking for several reasons. First, the initiative is structured to make the best use of all of the potential capital resources available from CHFA and the state to produce affordable rental housing. CHFA achieves this goal by carefully determining the exact “mix” of capital funding – from state bond financing, federal tax credits, the HOME program, etc. – that will ensure that each project is feasible and affordable.

Second, through PILOTS, CHFA and the Department of Social Services (the state PHA) are partnering to link project-based Section 8 Housing Choice Vouchers to the supportive housing projects financed by CHFA. By creating this partnership at the state agency level, CHFA ensures that the projects developed are affordable to people with disabilities with the lowest incomes.

Finally, the PILOTS Initiative is one of the few statewide, state-led supportive housing production initiatives in the nation. For more information on the CHFA/CSH initiative, contact Janice Elliott at CSH at (203) 789-0826.

While some state housing agencies are providing both leadership and funding to expand community-based affordable housing for people with disabilities, others have done little to advance this policy agenda.

Because of their position as state government agencies, and because of the housing funding they control, state housing agencies can play a critical role in addressing the housing needs of low-income people with disabilities. State housing agencies can work in collaboration with state health and human services agencies to implement interagency strategies that will benefit people with disabilities receiving state-funded support services. They can expand the number of barrier-free or accessible units available. They can also provide important political leadership, encouraging developers of affordable housing as well as local government housing officials to join them in seeking solutions to the housing problems that people with disabilities face in today's housing market.

While some state housing agencies are providing both leadership and funding to expand community-based affordable housing for people with disabilities, others have done little to advance this policy agenda. Therefore, it is critical that the disability community engage state housing officials in a dialogue about how to use their political and financial resources.

If recent advocacy efforts are any indication, it can be difficult to change existing policies or practices at state housing agencies so that people with disabilities with the lowest incomes can benefit from their activities. Advocates point to several factors that contribute to this difficulty:

- **Many state housing agencies act like banks.** Most state housing agencies, specifically HFAs and DCAs, have a long history of lending money to housing developers – money that must be repaid. Very few provide grants that do not have to be repaid. In this way, many state housing agencies operate much more like banks and have little tolerance for housing activities they deem “risky.”
- **Some state housing agencies have been using their funding in the same way for years and are resistant to**

change. These agencies may have built strong relationships with affordable housing developers and may be concerned about working with new housing organizations that – in their view – do not have the capacity to develop and manage housing successfully.

- **Although they fund affordable housing, most state housing agencies don't see housing for people with disabilities with very low incomes as their mission.**

Unlike local government agencies, state housing agencies may be more removed from the day-to-day housing problems of the lowest-income people. Some states do not have state PHAs and state housing officials may think that local PHAs are responsible for serving the lowest-income households.

- **State housing agencies may not link or coordinate their resources.**

Developers that want to use state housing agency funding to expand housing options for people with disabilities may have to submit multiple applications to different state agencies.

- **Some state housing officials are unaware of new models of integrated housing preferred by most people with disabilities.** These state officials often use housing resources to develop congregate facilities for people with disabilities rather than integrated, accessible, community-based housing.

Affordability for SSI Recipients

For many years, state housing officials have been lending money to developers to create housing for people with annual incomes of \$20,000–\$40,000 or more. As a result, most state housing agencies do not currently have models for combining multiple funding streams to create housing that is affordable to people with disabilities with annual SSI level incomes of \$6,500.

It is important that housing developed for extremely low-income people with disabilities be “deeply” subsidized and provide ongoing rental assistance for the tenant. As mentioned earlier, although state housing agencies are producing new “affordable” housing every year, in most instances this new supply of housing is not subsidized enough to be affordable to the lowest-income people with disabilities. This is because most federal and state housing programs help pay for the one-time capital cost of developing the housing (i.e., the cost of acquisition/rehabilitation or new construction of housing), but do not fund ongoing operating costs. In addition, these capital funds are often distributed by state housing agencies as loans rather than grants. In order to repay these loans, the developer/owner must charge rents that people with disabilities receiving SSI cannot afford.

When developing rental housing there must be sufficient funding to operate the housing (e.g., insurance, maintenance/repairs, reserves, property management costs, utilities, etc.) and pay back any debts incurred in financing the project. For most housing developments funded by state housing agencies, tenant rents are used to cover these operating expenses. However, the rents that owners must charge to cover these costs – which can vary from \$300 to over \$1,000 per month – are higher than a person with a disability receiving SSI benefits can afford. For the rents to be affordable for SSI recipients, long-term rental assistance must be included as part of the overall financing for the projects.

Rental Assistance Strategies

In general, long-term rental assistance comes in two forms:

- **Long-term ongoing subsidies that are tied to specific housing units or buildings.** In federal housing programs these subsidies are referred to as either

operating subsidies or rent subsidies, depending on the program.

- **Portable rental assistance that households can use in housing of their choice.** These subsidies – often referred to as tenant-based subsidies or “vouchers” – are given to a low-income household to use in a unit of their choice in the community. If the household moves to another unit, the subsidy moves with them.

Because of the limited incomes of most people with disabilities, long-term commitments of rent subsidies or operating subsidies are needed to ensure that the housing remains affordable. These ongoing subsidies are more expensive to fund than one-time capital costs and can be difficult to coordinate with capital funds. As a general rule, HFAs, and other state housing agencies that distribute capital funds, don’t link rental subsidies – such as Section 8 Housing Choice Voucher rental assistance – to capital funding, even when both the capital and subsidy resources are administered by the same agency.

Housing capital and subsidy resources controlled by state agencies are invaluable to expanding housing opportunities for low-income people with disabilities – and can be structured to achieve this goal. When the capital and rental assistance resources administered by state housing agencies are coordinated and structured in certain ways, creating housing for people with incomes below 30 percent of the area median income – including people with disabilities – can become “business as usual” rather than a “special initiative.” Some state housing agencies – including the Alabama Housing Finance Authority and the Connecticut Housing Finance Authority – have used creative approaches to combine capital and subsidy funding to create housing for people with disabilities with SSI level incomes (descriptions of these programs are included on [pages 3 and 9](#)).

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Most state housing agencies do not currently have models for combining multiple funding streams to create housing that is affordable to people with disabilities with annual SSI level incomes of \$6,500.

Table 1: State Housing Agencies

STATE	HFA	PHA	DCA
AL	AL Housing Finance Authority (334) 244-9200 www.ahfa.com	None	AL Dept. of Economic and Community Affairs (334) 242-5442 www.adeca.alabama.gov
AK	AK Housing Finance Corporation (907) 330-8273 www.ahfc.state.ak.us	AK Housing Finance Corporation (907) 330-8273 www.ahfc.state.ak.us	AK Housing Finance Corporation (907) 330-8273 www.ahfc.state.ak.us
AR	AR Development Finance Authority (501) 682-5900 www.accessarkansas.org/adfa	None	AR Development Finance Authority (501) 682-5900 www.accessarkansas.org/adfa
AZ	AZ Dept. of Housing (602) 771-1000 www.housingaz.com	AZ Public Housing Authority (602) 771-1000 www.housingaz.com	AZ Dept. of Housing (602) 771-1000 www.housingaz.com
CA	CA Housing Finance Agency (916) 322-3991 www.calhfa.ca.gov	CA Dept. of Housing and Community Development (916) 327-3618 www.hcd.ca.gov/hpd	CA Dept. of Housing and Community Development (916) 327-2642 www.hcd.ca.gov/hpd
CO	CO Housing and Finance Authority (303) 297-2432 www.colohfa.org	CO Division of Housing (303) 866-4651 www.dola.state.co.us CO Dept. of Human Services Supportive Housing and Homeless Programs (303) 866-7350 www.cdhs.state.co.us	CO Division of Housing (303) 866-4651 www.dola.state.co.us
CT	CT Housing Finance Authority (860) 721-9501 www.chfa.org	CT Dept. of Social Services (860) 424-5578 www.dss.state.ct.us/dss.htm	CT Dept. of Economic and Community Development (860) 270-8180 www.ct.gov/ecd/site/default.asp
DC	DC Housing Finance Agency (202) 777-1600 www.dchfa.org	DC Housing Authority (202) 535-1000 www.dchousing.org	DC Dept. of Housing and Community Development (202) 442-7200 http://dhcd.dc.gov/main.shtm
DE	DE State Housing Authority (302) 739-4263 www2.state.de.us/dsha	DE State Housing Authority (302) 739-4263 www2.state.de.us/dsha	DE State Housing Authority (302) 739-4263 www2.state.de.us/dsha
FL	FL Housing Finance Corporation (850) 488-4197 www.floridahousing.org	None	FL Dept. of Community Affairs (850) 487-3644 www.dca.state.fl.us
GA	GA Dept. of Community Affairs (404) 679-3174 www.dca.state.ga.us	GA Dept. of Community Affairs (404) 679-3174 www.dca.state.ga.us	GA Dept. of Community Affairs (404) 679-3174 www.dca.state.ga.us
HI	Housing and Community Development Corporation of HI (808) 587-0639 www.hcdch.state.hi.us	Housing and Community Development Corporation of HI (808) 587-0639 www.hcdch.state.hi.us	Housing and Community Development Corporation of HI (808) 587-0639 www.hcdch.state.hi.us
IA	IA Finance Authority (515) 242-4990 www.ifahome.com	None	IA Dept. of Economic Development (515) 242-4807 www.state.ia.us/ided
ID	ID Housing and Finance Association (208) 331-4882 www.ihfa.org	ID Housing and Finance Association (208) 331-4882 www.ihfa.org	ID Housing and Finance Association (208) 331-4712 www.ihfa.org
IL	IL Housing Development Authority (312) 836-5200 www.ihda.org	IL Dept. of Commerce and Economic Opportunity (618) 997-4394 www.commerce.state.il.us	IL Housing Development Authority (312) 836-5354 www.ihda.org
IN	IN Housing Finance Authority (317) 232-7777 www.indianahousing.org	IN Family and Social Services Administration (317) 232-7045 www.in.gov/fssa/families/housing/index.html	IN Dept. of Commerce (317) 232-8333 www.state.in.us/doc
KS	KS Development Finance Authority (785) 357-4445 www.kdfa.org	None	KS Housing Resources Corporation (785) 296-5865 www.kshousingcorp.org
KY	KY Housing Corporation (502) 564-7630 www.kyhousing.org	KY Housing Corporation (502) 564-7630 www.kyhousing.org	KY Housing Corporation (502) 564-7630 www.kyhousing.org
LA	LA Housing Finance Agency (225) 763-8700 www.lhfa.state.la.us	None	LA Office of Community Development (225) 342-7412 www.state.la.us/cdbg/cdbg.htm

STATE	HFA	PHA	DCA
MA	MassHousing (617) 854-1000 www.masshousing.com	MA Dept. of Housing and Community Development (617) 727-7765 www.state.ma.us/dhcd	MA Dept. of Housing and Community Development (617) 727-7765 www.state.ma.us/dhcd
MD	MD Dept. of Housing and Community Development (410) 514-7000 www.dhcd.state.md.us	MD Dept. of Housing and Community Development (410) 514-7000 www.dhcd.state.md.us	MD Dept. of Housing and Community Development (410) 514-7000 www.dhcd.state.md.us
ME	ME State Housing Authority (207) 626-4600 www.mainehousing.org	ME State Housing Authority (207) 626-4600 www.mainehousing.org	ME State Housing Authority (207) 626-4600 www.mainehousing.org
MI	MI State Housing Development Authority (517) 373-8370 www.mshda.org	MI State Housing Development Authority (517) 373-8370 www.mshda.org	MI State Housing Development Authority (517) 373-8370 www.mshda.org
MN	MN Housing Finance Agency (651) 296-7608 www.mhfa.state.mn.us	None	MN Housing Finance Agency (651) 296-7608 www.mhfa.state.mn.us
MO	MO Housing Development Commission (816) 759-6600 www.mhdc.com	None	MO Dept. of Economic and Community Development (573) 751-4962 www.ded.state.mo.us
MS	MS Home Corporation (601) 718-4636 www.mshomecorp.com	None	MS Division of Community Services (601) 359-9325 www.mdhs.state.ms.us/cs.html
MT	MT Dept. of Commerce (406) 841-2845 www.commerce.state.mt.us/ Housing/Hous_Home.html	MT Dept. of Commerce (406) 841-2801 www.commerce.state.mt.us/ Housing/Hous_Home.html	MT Dept. of Commerce (406) 841-2820 www.commerce.state.mt.us/ Housing/Hous_Home.html
NC	NC Housing Finance Agency (919) 877-5700 www.nchfa.com	NC Dept. of Administration Commission of Indian Affairs (919) 733-5998 www.doa.state.nc.us/cia/indian.htm	NC Dept. of Commerce Division of Community Assistance (919) 733-4151 http://149.168.102.28
ND	ND Housing Finance Agency (701) 328-8080 www.ndhfa.org	None	ND Division of Community Services (701) 328-4499 www.state.nd.us/dcs
NE	NE Investment Finance Authority (402) 434-3900 www.nifa.org	None	NE Dept. of Economic Development (402) 471-3119 http://crd.neded.org
NH	NH Housing Finance Authority (603) 472.8623 www.nhhfa.org	NH Housing Finance Authority (603) 472.8623 www.nhhfa.org	NH Housing Finance Authority (603) 472.8623 www.nhhfa.org
NJ	NJ Housing and Mortgage Finance Agency (609) 278-7400 www.state.nj.us/dca/hmfa	NJ Dept. of Community Affairs (609) 292-4080 www.state.nj.us/dca	NJ Dept. of Community Affairs (609) 292-6055 www.state.nj.us/dca
NM	NM Mortgage Finance Authority (505) 843-6880 www.housingnm.org	None	NM Dept. of Finance and Administration (505) 827-3681 www.dfafcd.state.nm.us
NV	NV Housing Division (702) 486-7220 www.nvhousing.state.nv.us	None	NV Commission on Economic Development (800) 336-1600 www.expand2nevada.com
NY	NY State Housing Finance Agency (212) 688-4000 www.nyhomes.org	NY State Division of Housing and Community Renewal (866) 275-3427 www.dhcr.state.ny.us	NY State Division of Housing and Community Renewal (866) 275-3427 www.dhcr.state.ny.us
OH	OH Housing Finance Agency (614) 466-7970 www.odod.state.oh.us/ohfa	None	OH Dept. of Development (800) 848-1300 www.odod.state.oh.us
OK	OK Housing Finance Agency (405) 848-1144 www.ohfa.org	OK Housing Finance Agency (405) 848-1144 www.ohfa.org	OK Office of Community Development (405) 815-5370 www.odoc.state.ok.us
OR	OR Housing and Community Services (503) 986-2000 www.hcs.state.or.us	None	OR Housing and Community Services (503) 986-2000 www.hcs.state.or.us
PA	PA Housing Finance Agency (717) 780-3800 www.phfa.org	None	PA Office of Community Development (717) 787-5327 www.inventpa.com

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Table 1: State Housing Agencies, continued

STATE	HFA	PHA	DCA
RI	RI Housing and Mortgage Finance Corporation (401) 751-5566 www.rihousing.com	RI Housing and Mortgage Finance Corporation (401) 751-5566 www.rihousing.com	RI Housing and Mortgage Finance Corporation (401) 751-5566 www.rihousing.com
SC	SC State Housing Finance and Development Authority (803) 734-2000 www.sha.state.sc.us	SC State Housing Finance and Development Authority (803) 734-2000 www.sha.state.sc.us	SC Dept. of Commerce (803) 737-0400 www.callsouthcarolina.com
SD	SD Housing Development Authority (605) 773-3181 www.sdhda.org	None	SD Housing Development Authority (605) 773-3181 www.sdhda.org
TN	TN Housing Development Agency (615) 741-2400 www.state.tn.us/thda	TN Housing Development Agency (615) 741-2400 www.state.tn.us/thda	TN Housing Development Agency (615) 741-2400 www.state.tn.us/thda
TX	TX Dept. of Housing and Community Affairs (512) 475-3800 www.tdhca.state.tx.us	TX Dept. of Housing and Community Affairs (512) 475-3800 www.tdhca.state.tx.us	TX Dept. of Housing and Community Affairs (512) 475-3800 www.tdhca.state.tx.us
UT	UT Housing Corporation (801) 521-6950 www.utahhousingcorp.org	None	UT Dept. of Community and Economic Development (801) 538-8700 http://dced.utah.gov
VA	VA Housing Development Authority (804) 782-1986 www.vhda.com	VA Housing Development Authority (804) 782-1986 www.vhda.com	VA Dept. of Housing and Community Development (804) 371-7000 www.dhcd.vipnet.org
VT	VT Housing Finance Agency (802) 864-5743 www.vhfa.org	VT State Housing Authority (802) 828-3295 www.vsha.org	VT Dept. of Housing and Community Affairs (802) 828-3211 www.dhca.state.vt.us
WA	WA State Housing Finance Commission (206) 464.7139 www.wshfc.org	None	WA Dept. of Community, Trade, and Economic Development (360) 725-4000 www.cted.wa.gov
WI	WI Housing and Economic Development Authority (800) 334-6873 www.wheda.com	None	WI Dept. of Administration Division of Housing and Intergovernmental Relations (608) 266-0288 www.doa.state.wi.us/dhir/index.asp
WV	WV Housing Development Fund (304) 345-5475 www.wvhdf.com	None	WV Development Office (304) 558-4010 www.wvdo.com/index.cfm
WY	WY Community Development Authority (307) 265-0603 www.wyomingcda.com	Cheyenne Housing Authority (307) 634-7947	WY Community Development Authority (307) 265-0603 www.wyomingcda.com

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How to Influence State Housing Agencies

State housing agencies administer an array of housing programs that can be used to meet the housing needs of low-income people with disabilities. **Table 2** summarizes the most common state housing agency resources and how they can be used is included on **page 11**. State housing officials are responsible for making critical decisions about how the state will use these resources including:

- Who benefits from federal and state housing programs and what groups are prioritized for housing assistance;

- How these funds are spent (e.g., rental housing production, rental assistance, homeownership); and
- Which housing organizations will actually receive the funding, based on their capacity to expand housing opportunities.

Federally-mandated housing planning processes – including the Consolidated Plan, Public Housing Agency (PHA) Plan, Qualified Allocation Plan, and Continuum of Care – are intended to influence these decisions (see issue 8 of *Opening Doors* for more information on these housing plans). Other state policy initiatives – such as

Olmstead-related planning – present additional opportunities for the disability community to advocate that state housing agency resources be used to address the housing crisis currently facing people with disabilities.

Housing Planning Documents

There are three federally mandated housing planning documents that all state housing agencies must submit for federal government approval: the Consolidated Plan, the PHA Plan, and the Qualified Allocation Plan. These plans include strategies for the use of federal housing funds. By participating in the development of these housing plans, the disability community can help change state housing agency policies and facilitate the development of quality, integrated, and affordable housing for people with disabilities with the lowest incomes.

- **Consolidated Plan (ConPlan)**

The ConPlan is the “master plan” for affordable housing and is required of all state DCAs as well as all local governments that receive formula funding through the CDBG, HOME, Housing Opportunities for Persons with AIDS (HOPWA), or Emergency Shelter Grant (ESG) programs – valuable federal affordable housing programs.

The ConPlan is intended to be a five-year comprehensive housing strategy that should include critically important information. The ConPlan contains a housing needs assessment, which documents the need for affordable housing within the state, and both a five-year comprehensive plan and a one-year action plan, which describe the housing activities that will be undertaken each year to address these needs. To learn more about the ConPlan, see *Piecing It All Together* available online at www.tacinc.org.

- **Public Housing Agency Plan (PHA Plan)**

Every five years, PHAs – including every state PHA – are required to complete a PHA Plan. Annual updates are also required each

year. The PHA Plan is part of a federal policy to give PHAs increased flexibility to determine who will receive federally-funded housing assistance, and to decide which of the PHA's resources will be maintained, eliminated, or enhanced. The PHA Plan describes the agency's overall mission for serving low-income and very low-income families, and the activities that will be undertaken to meet the housing needs of these families.

Through the PHA Plan process, the PHA decides the policies and procedures to be followed for its public housing units and Section 8 Housing Choice Voucher rent subsidies. PHAs must develop this Plan in consultation with a Resident Advisory Board made up of the PHA's program participants. Federal law also requires that the PHA Plan be consistent with the state or community's ConPlan. To learn more about the PHA Plan, see issue 8 of *Opening Doors* available online at www.tacinc.org.

Alabama Housing Finance Authority: Supportive Housing with HOME Program

Similar to the *Olmstead* decision, a 2000 landmark class-action lawsuit in Alabama established a requirement that treatment for people with mental illness and/or mental retardation be provided in the least restrictive setting consistent with an individual's need. The *Wyatt v. Sawyer* lawsuit mandated that the Alabama Department of Mental Health/Mental Retardation (DMH/MR) move approximately 600 mentally disabled people from existing institutions to private housing over the next three years. As a result of this lawsuit, the former Alabama governor requested that half of the HOME funds allocated to the Alabama Housing Finance Authority (AHFA) – approximately \$7.1 million in 2001 – be used for the construction of rental units for people with mental illness and/or mental retardation.

By leveraging AHFA's HOME funds with a set-aside of Low Income Housing Tax Credits, AHFA was able to create 210 units of affordable supportive housing units for DMH/MR consumers in 2001. In 2002, AHFA funded an additional 290 units. To ensure affordability, a minimum monthly rent of \$210 (for a one-bedroom) was established for these units. Owners may charge higher rents than the minimum rent, but only if the tenant's income can support the increase. In addition, AHFA strongly encourages owners to seek operating or rental subsidies from local agencies, such as PHAs. For example, AHFA funded the Angela Meadows housing development – a mixed development with eight of its 48 units set aside for people with disabilities. The housing developer was able to secure a commitment of rental subsidies from the local PHA to subsidize the eight units targeted to people with disabilities. For more information about the AHFA Supportive Housing with HOME program, contact Amber Moore at (334) 244-9200.

- **Qualified Allocation Plan (QAP)**

In the same way that the ConPlan and PHA Plan control certain federal resources, the federal Low Income Housing Tax Credit program, created by Congress in 1986, includes the requirement that states develop a strategic planning document describing how LIHTC will be utilized to meet the housing needs and priorities of the state. Prior to awarding tax credits to housing developers, each state HFA must have an approved Qualified Allocation Plan, which is prepared through a process that must include soliciting public comments regarding the use of the LIHTC program. The QAP, which is approved by the federal Department of the Treasury, outlines the state's affordable housing priorities and describes how housing developers can apply to the HFA for tax credits. The QAP also must be consistent with the state ConPlan.

- **Continuum of Care**

In addition to the plans described above, many state housing agencies have taken the lead in planning efforts targeted to addressing the needs of homeless individuals and families. As part of the process for accessing HUD McKinney/Vento Homeless Assistance resources, these state housing agencies develop a strategic planning document known as the Continuum of Care. Unlike the ConPlan, PHA Plan, and QAP, the Continuum of Care is not required by law. However, the Continuum of Care process is designed to encourage communities to address the problems of housing and homelessness in a more coordinated, comprehensive, and strategic fashion. Toward this end, some state housing agencies have become key players in the Continuum of Care process, including leading the effort to develop a balance of state Continuum of Care application that includes all areas of the state without a local Continuum of Care planning group.

Olmstead and Other Planning Initiatives

In addition to the plans mentioned above, other state planning activities prompted by recent federal initiatives or policy goals – such as the Supreme Court *Olmstead v. L.C.* decision and the President's goal of ending chronic homelessness in ten years – are taking shape in some states and could become useful tools to create housing opportunities for people with disabilities.

There may also be other state-related planning initiatives that could play an important role in expanding housing for people with disabilities. State-driven planning often results from special circumstances at the state level that prompt public policy makers and other interested parties to focus attention on developing strategies to address particular needs. For example, class action lawsuits brought by a group of disabled individuals seeking housing, the closure of a state institution, or other public issues may prompt the call for planning efforts to address the housing needs of people with disabilities. These types of housing policy issues should also be incorporated in the federally mandated ConPlan, PHA Plan, and QAP.

Influencing State Housing Policy

To be able to influence state housing policy, the disability community must actively participate in the development of these plans. Advocates must learn who is responsible for preparing the plans, the exact process and timelines that are followed, and develop strategies to ensure effective participation and outcomes. In some states, the same officials may be responsible for preparing the ConPlan, QAP, and/or PHA Plan.

It is also very important for the disability community to encourage state housing agencies to take these plans seriously in terms of the need to increase housing

Table 2 Housing Resources Administered by State Housing Agencies

PROGRAM	ACTIVITY									
	New Construction	Acquisition	Rehabilitation	Rental Assistance Tied to a Bldg/Unit	Rental Assistance Portable	Support Services	Leasing Property	Operating Costs	Pre-Development Loans	Homeownership Activities
Consolidated Plan Programs Administered by State Departments of Community Affairs										
Emergency Shelter Grant			•			•		•		
Community Development Block Grant	•	•	•			•		•		•
HOME Investment Partnership Program	•	•	•		•					•
Housing Opportunities for People with AIDS	•	•	•	•	•	•	•	•		
Public Housing Agency Programs Administered by State Public Housing Authorities										
Public Housing				•						
Section 8 Housing Choice Voucher Program				•	•					•
Housing and Finance Tools Administered by State Housing Finance Agencies										
Low Income Housing Tax Credits	•	•	•			•*		•*		
Housing Trust Funds	•	•	•						•	
Tax Exempt Bond Financing	•	•	•							
Taxable Bond Financing	•	•	•							
Homeless Assistance Continuum of Care Programs										
Supportive Housing Program	•	•	•		•	•	•	•		
Section 8 Moderate Rehabilitation SRO				•						
Shelter Plus Care				•	•					

*Resources can be used to fund supportive service and operating reserve funds.

opportunities for people with disabilities. For states with more than one state housing agency, this means ensuring that the state ConPlan, PHA Plan, and QAP, and the resources they control are actually coordinated in a meaningful way, so that the bureaucratic barriers that separate different sources of federal funding needed to create affordable housing for people with disabilities can be broken down and eventually eliminated.

For example, state policies linking federal LIHTC funding with state HOME funding can help develop new rental housing opportunities for people with disabilities. This coordination could begin when the state prepares its QAP and ConPlan for approval by the federal government. Similarly, a state HFA preparing its QAP could propose that its

new tax credit financed barrier-free and accessible housing units be targeted for the Section 8 project-based voucher program administered by the state PHA under its PHA Plan. While all of this bureaucracy can sound overwhelming, it is through these planning processes, as well as other sustained advocacy efforts, that policy changes actually occur.

Conclusion

It is important that the disability community work with state housing agencies to ensure that valuable federal and state housing resources they control are used to meet the housing needs of low-income people with disabilities. Successful strategies used by disability advocates to engage state officials include the following:

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- **Form a state-level working group** to focus on expanding affordable housing opportunities for people with disabilities. This group should have a broad-based membership including key leaders in the disability and housing communities, service providers, and other stakeholders. The group should develop a mission statement and identify goals, objectives, and action steps – such as reviewing past ConPlans.
- **Learn the basics.** Get a clear picture of how the housing resources are organized in your state. Find out which agencies prepare strategic housing documents, how often they are prepared, and how you can be part of the planning process. Get copies of the plans and review them thoroughly. Ask to be placed on a list of interested parties.
- **Gather useful needs data** about the housing needs of people with disabilities and ensure that this information is provided to housing officials preparing the ConPlan, PHA Plan, QAP, and Continuum of Care.
- **Take advantage of all opportunities to give input** into these plans, such as testifying at public hearings, submitting written comments, joining a PHA's Resident Advisory Board, and meeting with the staff responsible for preparing these plans to discuss mutual concerns.
- **Provide examples of "promising practices"** to state housing officials that demonstrate how housing resources can be combined successfully to create affordable housing for people with disabilities receiving SSI. Arrange for tours and site visits for these officials so they can see for themselves that integrated affordable housing for people with disabilities should be an important component of their mission.

Opening Doors

A housing publication for the disability community

*with support from the
Melville Charitable Trust*

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