

**Do I Have to Pass A Test
to Get Housing?
The Housing First Model**

Jeff Singer
Health Care for the Homeless
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jsinger@hchmd.org

Health Care for the Homeless

- ☛ We provide health-related services, education, and advocacy to reduce the incidence and burdens of homelessness.
- ☛ In 2007, we had 77,106 patient visits with 12,095 different individuals in Baltimore City, Frederick, Montgomery County, Baltimore County, and Harford County.
- ☛ Services include outreach, primary and preventive medical care, mental health and addiction treatment, social work services, convalescent care, and Housing First.

**Homelessness, Health,
and Housing**

- ☛ Lack of housing causes health problems
- ☛ Lack of housing exacerbates health problems
- ☛ Lack of housing complicates the treatment of health problems, including addictions

Housing First

Assisting individuals living on the streets or in shelters to find housing immediately, without requirements for treatment compliance, sobriety, "housing readiness," income, or transitional housing.

Homelessness is poverty without a bed.

Housing First provides the bed and the assistance (income, medical care, mental health and addiction treatment, etc.) necessary to keep that bed.

The Cost of Homelessness

Homeless mentally ill individuals use an average of **\$40,449** in publicly-funded services annually.

The same individuals use **\$24,167** after placement in supportive housing.

Homelessness costs \$16,292 per person.

[Culhane, Metraux, & Hadley, 2001]

Harm Reduction: The Philosophical Foundation of Housing First

Harm reduction is democracy in clinical practice. The practitioner and the client develop an action plan to reduce the harm to the client and to the community of certain dangerous or unhealthful practices such as drug use, unprotected sex, or the inability to adhere to a treatment regimen, such as psychiatric medications.

Housing First vs. Housing Readiness

- | | |
|---|--|
| <ul style="list-style-type: none">Focus on providing housing quicklyHousing not contingent on complianceHousing not time-limitedClients provided with transitional services and supports as needed | <ul style="list-style-type: none">Client must prove readiness for housing, completing treatment and/or remaining clean and soberSubsidized housing is tied to compliance with program goalsClient may be forced to leave housing for violating rules |
|---|--|

Baltimore Housing First I

- Initiated in 2005
- 28 chronically homeless individuals moved from St. Vincent's Park into their own apartments
- 85% remain housed in 2008

Baltimore Housing First I

At start, 5 of 28 clients had health benefits;

- Within 5 months of services, 28 did (mixture of MA, QMB, & PAC.)

At start, 6 clients had SSA benefits;

- Within 18 months, 13 qualified for SSI/SSDI
- Now, all but 2 have federal benefits.

Baltimore Housing First II

- SAMHSA Grant of \$400,000/year for five years
- 105 chronically homeless individuals to be placed in their own apartments
- An Assertive Community Treatment Team provides supportive services
- Housing Vouchers provided by HUD

Baltimore Housing First II

- ACT team: Two social workers, two addiction counselors, one peer advocate, one RN, one vocational counselor, 0.3 FTE psychiatrist, and a unit clerk
- Since 10/1/07, 31 chronically homeless people have been housed. With grants from HUD, Abell Foundation, and United Way of Central Maryland, apartments have been furnished, utilities turned on, and food supplied.

Barriers to Housing First Success

- ☞ Lack of access to health services
- ☞ Bureaucratic disentanglements to disability assistance
- ☞ The representative payee problem
- ☞ Housing, housing, housing

Policy Issues

- ☞ Inadequate Supply of Housing
- ☞ Insufficient Incomes
- ☞ Unreasonable or Illegal Administrative Requirements

National Gap in Housing Supply

- ☞ 5,004,000 units needed for households with incomes <30% of Area Median Income
- ☞ 2,893,000 units needed for households with incomes between 30% and 50% of Area Median Income

[Low Income Housing Information Service]

Unaffordable Housing

Since 1980, Federal support for affordable housing has declined dramatically



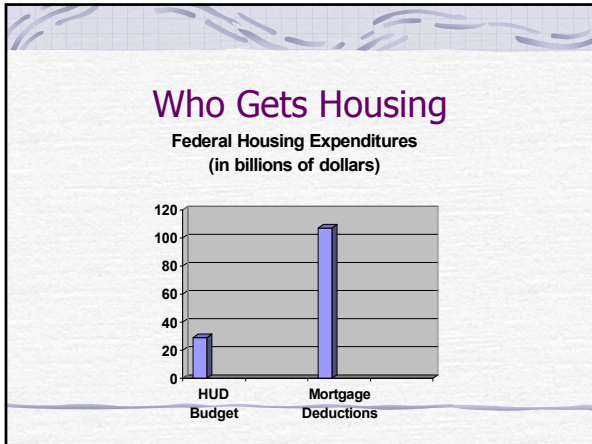
- ✓ 1980 HUD budget = \$89 billion
- ✓ 1990 HUD budget = \$19 billion
- ✓ 2008 HUD budget = \$32 billion
[in constant 2007 dollars]

Proposed FY2009 Budget

- ✓ In President Bush's budget proposal for FY2009, renewals for **Sec. 8** vouchers would be funded at approximately \$14 billion.
- ✓ \$15.5 billion is needed to fund all authorized vouchers.
- ✓ According to the Center on Budget and Policy Priorities, this translates into a loss of 100,000 vouchers currently in use nationwide.

Proposed FY2009 Budget

- ✓ **Public Housing Operating Fund** would receive \$4.3 billion
- ✓ The appropriation would fund only 83% of the amount necessary to operate public housing.



Insufficient Incomes

1995 Contract on America Advancement Act – Denies SSI/SSDI to individuals with disabilities caused by addiction

- > 100,000 individuals lost benefits
- Many homeless persons continue to be denied benefits

Insufficient Incomes

Public benefits are so low that in no jurisdiction in the U.S. can an individual receiving SSI or a family receiving TANF afford market rate housing.

- 1.4 million SSI recipients have worst case housing needs.
- At least 270,000 SSI recipients are on public housing waiting lists

[Consortium for Citizens with Disabilities, *Priced Out in 2002*, Opening Doors, May 2003]

Insufficient Incomes

Minimum Wage and Housing:

In no jurisdiction in the U.S. can a minimum wage earner afford housing.

On average, a minimum wage earner must work more than 100 hours per week to afford housing.



Administrative Denials

Proof of "housing readiness"

- ☛ Transitional housing requirements
- ☛ "Period of Sobriety" requirements
- ☛ Participation in treatment requirements
- ☛ Criminal history denials

Administrative Denials

Federal Fair Housing Act Amendments of 1988 (amended Title VIII of the Civil Rights Act of 1968) makes it unlawful to discriminate because of race, color, religion, sex, familial status, national origin or handicap.

2. Definition of Handicap: "(1) a physical or mental impairment which substantially limits one or more of such person's major life activities, (2) a record of having such an impairment, or (3) being regarded as having such an impairment, but such term does not include current, illegal use of or addiction to a controlled substance"

**Policy
Recommendations**

- ✔ Support efforts to increase the supply of affordable housing
- ✔ Advocate for “living incomes”
- ✔ Monitor administrative measures that deny housing to people with disabilities
- ✔ Encourage housing authorities to relax admission standards.

The American Housing Rescue and Foreclosure Prevention Act of 2008

- ✔ **H.R. 3221** was signed into law on 7/30/08
- ✔ Creates the **National Housing Trust Fund**
- ✔ Dedicates a funding source (Fannie Mae and Freddie Mac surpluses) for low-income housing.
- ✔ At least 75% of funds targeted to “extremely low income” households ($\leq 30\%$ of AMI)
- ✔ First new Federal housing program targeted to extremely low income households since the creation of the Sec. 8 program in 1974.

Advocacy Resources

- ✔ National Health Care for the Homeless Council, www.nhchc.org
- ✔ National Low Income Housing Coalition, www.nlihc.org
- ✔ National Coalition for the Homeless, www.nationalhomeless.org
