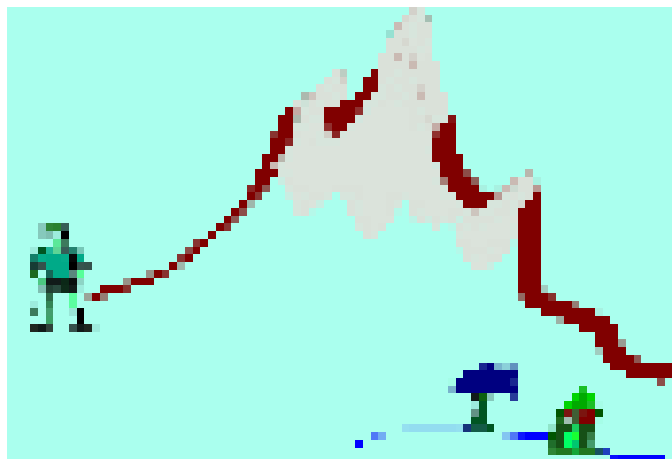


Overcoming Housing Barriers



Developing an Individualized Housing Plan

DMH Housing Institute

June 14, 2016

Background of Carmen Hill

- Housing Coordinator, Tri-City Mental Health Center
- Director of Housing, Portals Mental Health
- Director of Resident Services, Jamboree Housing
- Trainer for past 8 years at DMH's Annual Housing Institute
- Consultant on David & Margaret Youth and Family's Services' planned new 30-unit apt project for emancipated foster youth
- Director of the Harambee Housing Information Program at KRST Unity Center in Los Angeles
- Real estate broker, property manager, leasing agent for over 30 years



I. Developing an Individualized Housing Plan



Landlord Fears— Loss of Rental Income

- Tenant won't pay rent—can't pay mortgage payment—will lose my property
 - Eviction can take as long as a year
- Tenant will destroy my property—will have to pay a lot of money to repair/restore
- Tenant [as well as their children and guests] will disturb other tenants and they will move out and I will lose rental income
 - Noise
 - Gang activity/drug activity
 - Their guests



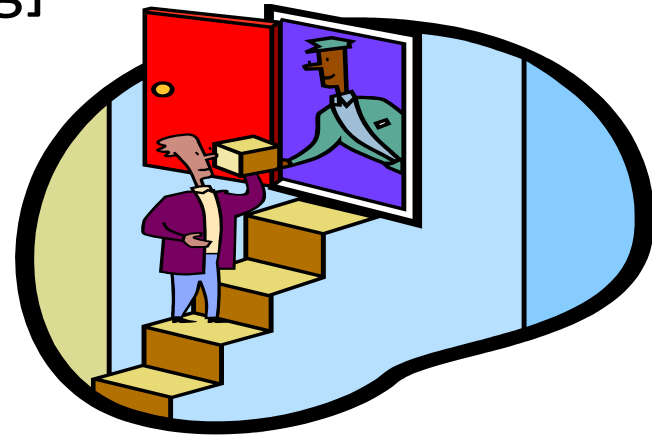
Discrimination is still practiced today in 2016

- Racial
- Children
- Disabled



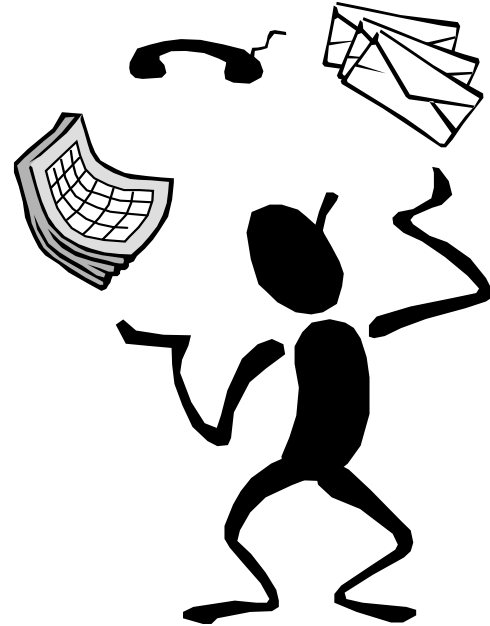
ASSESSMENT OF THE BARRIERS

- Prior evictions/poor credit history
 - [www.annualcreditreport.com]
- Criminal background/police reports
 - [www.lasuperiorcourt.org]
- Drug/substance abuse
- Insufficient income
- Lack of life skills
- Lack of motivation/hope



Life skills needed for housing

- Money Management
- Housekeeping
- Interpersonal
- Leisure-time management
- Substance abuse/sobriety
- Parenting skills
- Understanding tenant responsibilities



Consumer's Housing Goals

- Develop an individualized plan
- Identify the housing options
- Address the barriers—provide linkage to appropriate community resources
- Educate on tenant responsibilities
- May need to think out of the box to engage the client



Housing Goal

- Realistic goal set by the client with the advice of the housing counselor



Treatment team approach

- Case manager
 - Housing specialist
 - Employment specialist
 - Psychiatrist
-
- Substance abuse counselor
 - Benefits specialist



Affordable Housing Options

- Shared housing SHARE; Sober Living Network
- HUD subsidized apartments
 - www.hud.gov Click on Search for an Affordable Rental
- A Community of Friends (homeless, mentally ill) Contact Wm. Membreno 323-757-0670 x105
 - Mental Health Services Act apartment projects
- Tax Credit Apartment Projects
- Mom and Pop Landlords
- <http://housing.lacounty.gov>



Mental Health Services Act (MHSA) Apartments

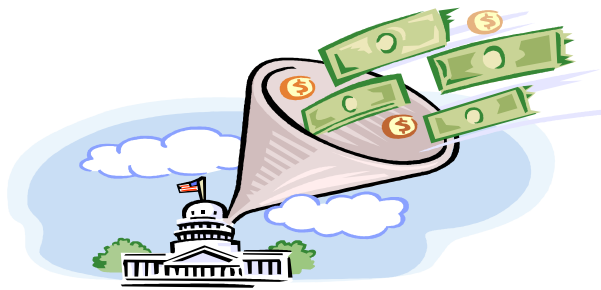
- Go to Department of Mental Health's website
 - www.dmh.lacounty.gov
 - Click on “Our Services”, then “Housing”
 - Click on Housing Program
 - Review “Housing Opportunities” List
 - Must meet Federal definition of “homeless” and be diagnosed with a mental illness.



Websites for landlords willing to accept Section 8

- www.housing.lacounty.gov
- www.gosection8.com





Tax Credit Buildings

- Congress establishes the amount of tax credits available for each state based on population
- Tax Credit Allocation Committee (TCAC) for each state distributes the tax credits to developers who submit applications for their project.
- When tax credits are awarded to project, the developer can sell the tax credits to corporate investors to provide the needed cash (the equity) for the project in return for income tax credits which allows for lower rents. .

HOW TO FIND TAX CREDIT BUILDINGS

- When you hear about an upcoming project in local media, go to developer's website and find out the contact phone # for leasing



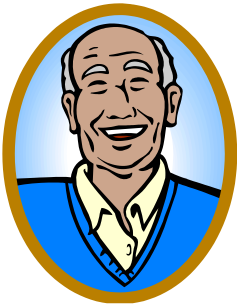
- List of all tax credit projects by County on website:

<http://treasurer.ca.gov/ctcac/history.asp>

Click on Active Projects Awarded Credits 1987 to 2014

The first four numbers of application # indicate the year the tax credits were awarded. Project generally completed 2 years after credits awarded.

- Check local community newspapers for ads.
- <http://housing.lacounty.gov>



“Mom and Pop” Landlords



- Housing alternative for those with “challenging” backgrounds: many do not do background checks
- Small apartment owners, sometimes live in a unit on site
- Drive neighborhoods: looking for “homemade” For Rent signs
- Look for ads in local community newspapers

Housing Plan - Cases

- Interactive discussion of real cases



II. Implementing the Housing Plan: the next step The Application Process



Tips on getting an application accepted

- Order free credit report:
www.annualcreditreport.com
- Order criminal history
— www.lasuperiorcourt.org
- Practice with a blank application form
- Show other productive activities if not employed: school, volunteer work, etc.
- Conduct mock landlord interviews



Application Tips



- References:
 - Bank—direct deposit of government checks
 - Personal
- Current residence: not “homeless”
- Give extenuating circumstances for evictions and offer extra security deposit
- Bring children to show well-behaved

Landlord Interview: standard questions

- What size apartment/house are you looking for?
- How many people in household—that will be living in the housing unit?
- Amount of your income and source?
- Do you have a good credit history?
- Why are you moving?



III. Building & Maintaining Landlord Relationships



Developing landlord partnerships

- Understanding landlords fears/motivation
- Move-in funds
- Rent subsidies – agency based Section 8
 - Complete required Section 8 paperwork
- Case management for tenant support
- Aim for the purse,
not the heart!



The Landlord Perspective

- Example of 3 units rented to DMH clients by private landlord—successful outcomes



Maintaining the Landlord Relationship



- Home visits to ensure tenant is complying with rental contract and maintaining unit
- 24-hour on-call service to resolve housing issues
- Alternative housing placement or paying for costs of eviction
- Money management services
- Maintain open lines of communication

Questions??

- Carmen Hill, MBA
aka Ms. Sherlock Homes
– *Expert in finding housing resources*

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www.citihousing.com

Office: 323-291-2100

