



Developing an MFP Housing Strategy

Presented by:
Candace Baldwin
NCB Capital Impact

Diane Dressler
Maryland Department of Health
and Mental Hygiene

September 10, 2008

Agenda

- Overview of NCB Capital Impact
- Discussion Points
 - Review of the current housing market and challenges for MFP populations
 - Identification of key areas to be included in process to develop housing strategy
 - Assessment of current housing finance and policy and housing with services landscape
 - Cross agency, cross sector partnerships and collaborations are critical for seamless transition
 - Creation of new affordable, accessible and integrated housing units will require both short and long term goals
- Maryland
 - A solid example to be replicated
- Open Discussion

It Takes More Than Money to Spark Lasting Economic Progress

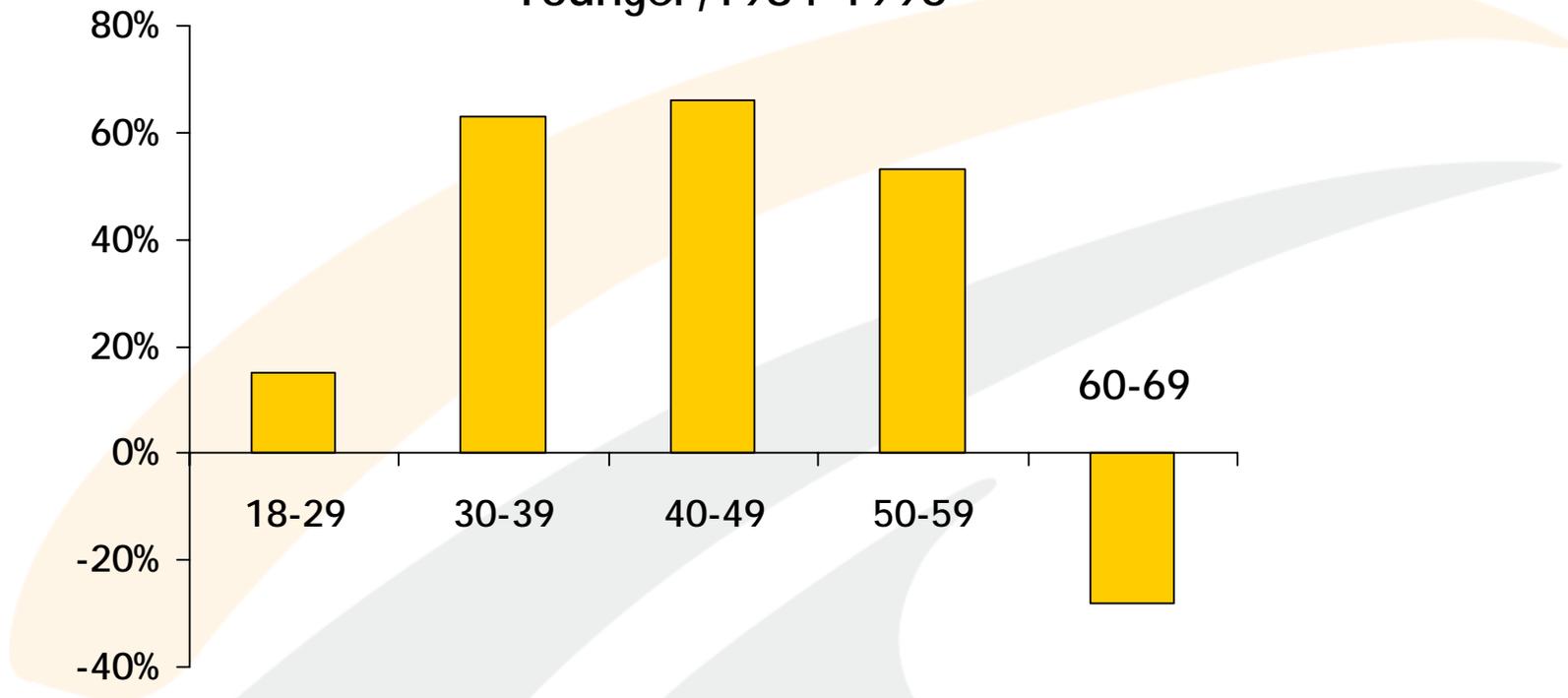
- Empowering communities through
 - Innovative community lending
 - Expert technical assistance
 - Effective policy development
- Key areas of work include
 - Shared equity housing
 - Cooperative service purchasing arrangements
 - Community-based and facility-based LTSS enhancement
 - Community-based health and behavioral care
 - Educational Facilities

As a Mission-Driven, Non-Profit, We Measure Our Social Impact

- Our impacts include
 - 32,000 units of multifamily homeownership or other affordable housing
 - 15,000 jobs for low-income individuals
 - 94,000 school seats
 - 8,700 affordable assisted living units for seniors and persons with disabilities
 - 2.4 million square feet of community health center space serving 350,000 patients annually

In the Future, Disability Among Younger Populations may Impact Current LTSS Trends

Percent Increase of Disability Among 69 and Younger, 1984-1996



Sources: Lakwalla, D. et. al. Are the Young Becoming More Disabled? Health Affairs, January/February 2004; Foote, S. et. al. Disability Profile And Health Care Costs of Medicare Beneficiaries Under Age Sixty-Five. Health Affairs. Volume 20, Number 6. Gross, S. Financial Outlook for the SSDI Insurance Program. SSA Office of the Chief Actuary. Social Security Administration Bulletin Vol. 66, No. 3. (2005/2006)

The Current Housing Environment is Volatile

Housing Environment	Implications
Aging out of Housing Subsidies	Private owners converting to condo; loss of critical mass of affordable rental units
State HFAs are balancing wide variety of housing needs	Maximizing spread of limited housing funds, localities must create gap financing, family housing competes with special need/elderly housing
Homeownership declining due to subprime lending market fallout	Affordable rental units will be taken by families; loss of supply
Increased real estate and housing costs	Pricing out of population, lack of rental housing; subsidies not serving very low income

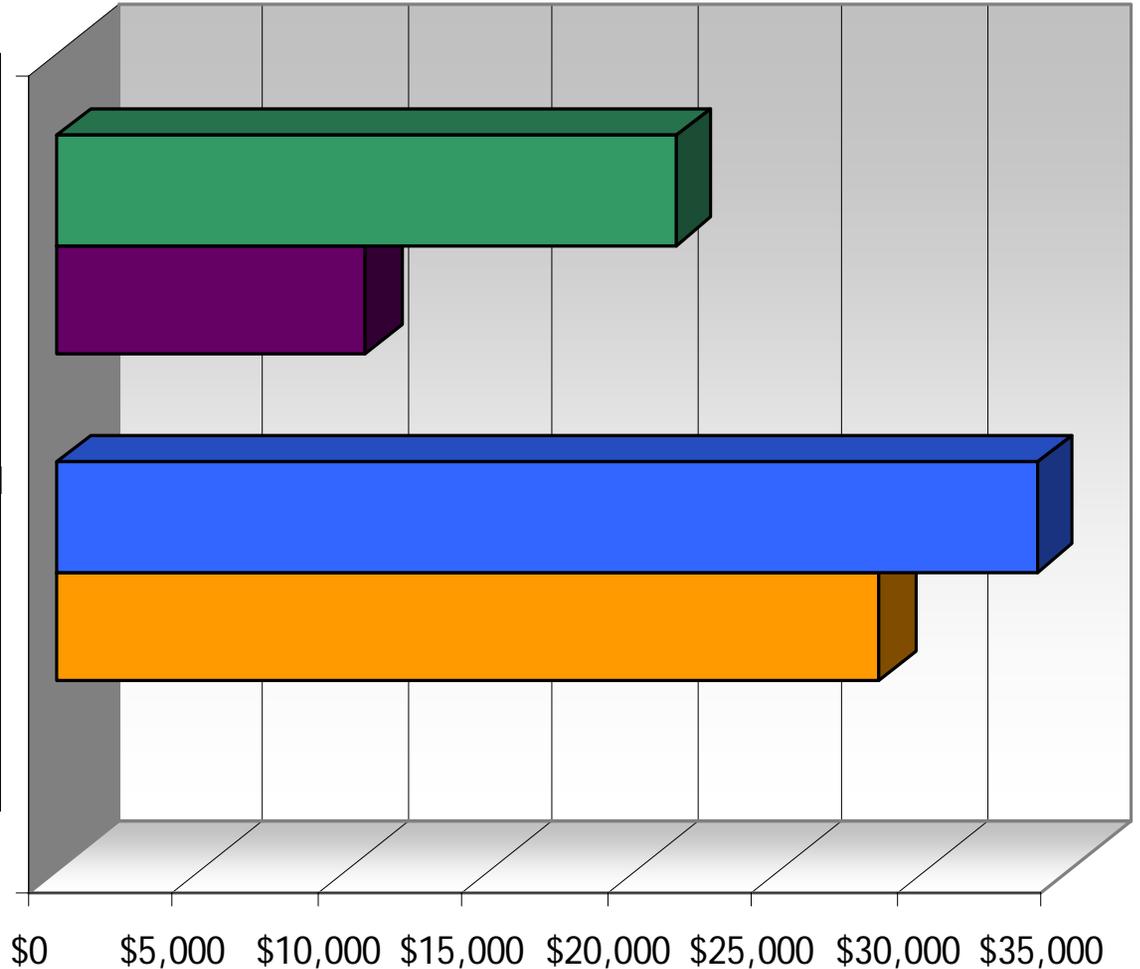
National Average of Rents to Income

■ *Income At Current Minimum Wage of \$5.15 - Two Jobs*

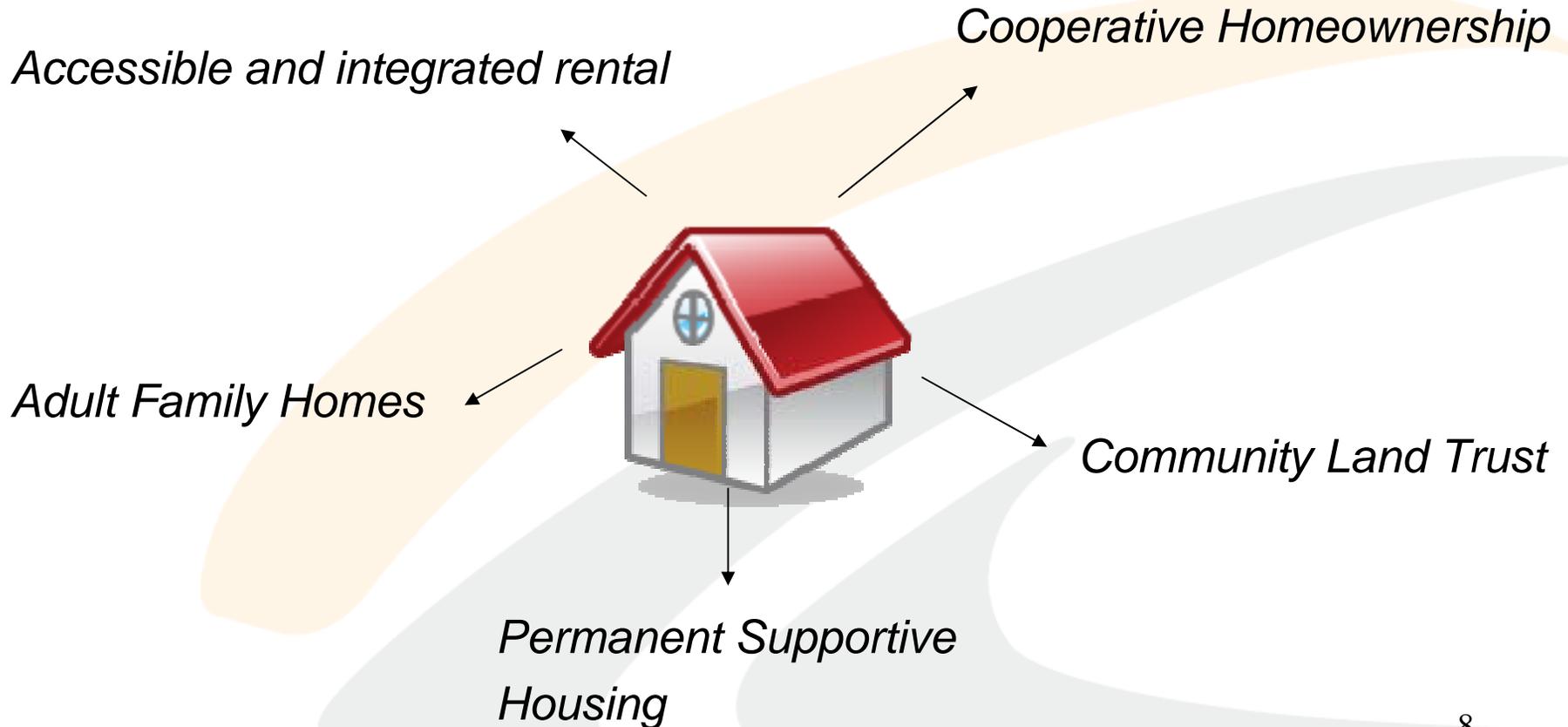
■ *Income At Current Minimum Wage of \$5.15 - One Job*

■ *Income Need to Afford 2 Bedroom*

■ *Income Need to Afford 1 Bedroom*



MFP Housing Strategy Includes a Wide Array of Housing Models



Housing and LTSS

Planning for where and when people receive LTSS is equally as important as what sorts of LTSS are available

Needs and Resource Analysis can Provide Roadmap for Housing Strategy

- Develop picture of needs and resources—affordable housing with supportive services
- Compare needs and resources to identify potential gaps
- Identify existing housing resources available in short term
- Creates a roadmap for creation of housing units long term

Strategy Development Begins with Identifying Existing Resources

- Analyze and review all housing finance tools and mechanisms
 - Resources for development and tenant based rental assistance
 - Review of housing finance program guidelines and administrative rules
 - Identify local and state service systems to ensure a seamless, cohesive strategy
- Identify sources for provision of community based services

Housing Support Programs Require Cross Sector, Cross Disability Collaborations

- Coalition of agencies to define mission, vision and key objectives
- Dedicated staff person at Executive level to liaison cross systems
- Partner with legislative committees to foster cross system collaborations

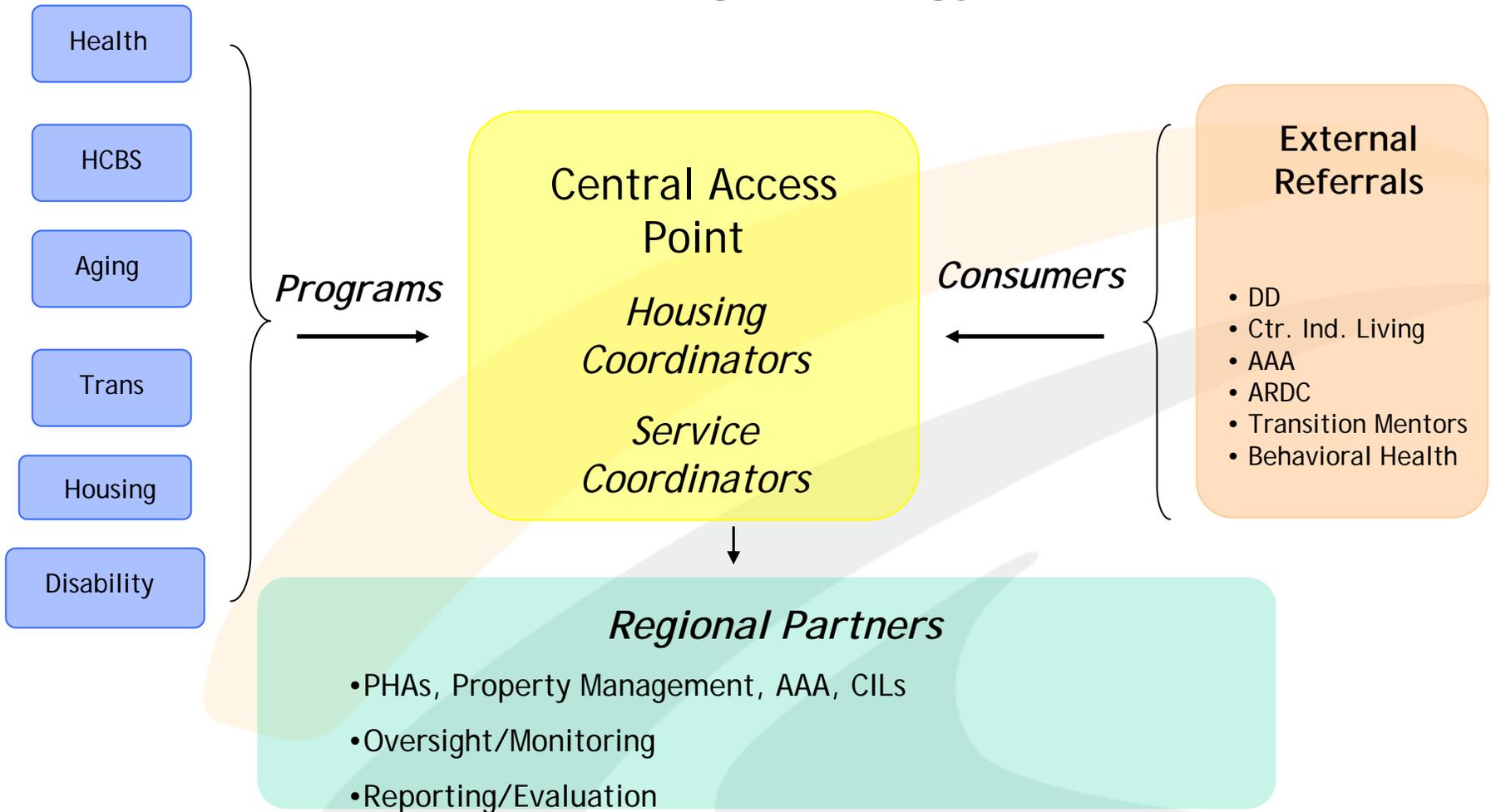
Employing a systemic process will assist in development of housing strategy

- Engage all stakeholders to create a common vision for strategy
 - Key agencies should include:
 - Medicaid
 - Health and Human Service
 - Housing and Community Development
 - Transportation
 - External Stakeholders
 - CILs
 - AAA
 - Advocacy groups

Collaborations will be unique to the state of implementation

- No cookie cutter model or “right way”
- Each state has unique political and administrative processes
- Housing and services strategy development will be dependent upon current financial systems
- Each state should support a centralized transition access point with regional partners outposts

Coordinated Transition System is Critical to Housing Strategy



MFP Housing Strategy

Planning for short and long term objectives

Actionable MFP Housing Strategy must be based upon key overarching objectives

- Create and expand access to affordable, accessible and integrated housing for MFP population
- Create consistency across all “touch points” and streamlining transition process
- Awareness and education of cross sector agencies, organization and providers

Housing Finance Programs Can Assist in Providing Affordable Options

- Development - bring down rent levels
 - HOME Investments Partnership (HOME)
 - Community Development Block Grant (CDBG)
 - McKinney Act - Homeless
 - USDA Rural Housing Program
 - Low Income Housing Tax Credit (LIHTC)
 - State & local housing trust funds
 - Federal Home Loan Bank Affordable Housing Program
- Rental Assistance - fills gap in income to rent
 - Housing Choice Vouchers "Section 8"
 - Tenant Based Rental Assistance (TBRA) HOME
 - Housing Trust Fund - rental assistance

Maximizing Income and Savings To Increase Housing Options

- Income
 - A large portion of State MFP initiatives focus on working age persons with disabilities
 - Coordinate MFP activities with Medicaid Infrastructure Grant and Medicaid Buy-In (MBI) programs
 - Waiver income levels and post-eligibility treatment of income
 - Waiver amendments to include MBI
 - Assess State Supplementation Payment Flexibility
- Assets
 - Individual Development Accounts and Plans for Achieving Self-Sufficiency

Realistic housing goals will expand access to housing units

- Include both short and long term action steps
- Clear objectives around housing model types and number of units
- The sole reliance on new housing financing tools will not yield a critical mass of housing units for this population
- Focus on utilizing existing programs in an alternative manner will be key to success
- Long term strategies will be useful to sustain affordable, accessible and integrated housing for individuals with disabilities not served by the MFP Initiative

Consistency across all “touch points” will streamline transition

- Identify resources to be utilized by the central access point to coordinate housing transition
- Conduct a review of existing models of coordinated transition processes similar transition programs
- Research mechanisms for collecting consumer choice and data for housing applications
- Create housing assessment tools that include collection of information to be used by multiple housing providers
- Assess existing state resources - housing stock, financing sources, HCBS services, models of housing

Awareness and Education of cross sector Stakeholders will is Support Sustainability

- Seeking out stakeholders to provide information on needs and resources offers a good opportunity for education and outreach
- Housing strategy implementation will need support of multifaceted stakeholders at state and local levels
- Education and awareness on need for affordable, accessible and integrated housing for MFP and non-MFP populations is a long term effort

Short Term Strategic Goals should focus on Existing Tools

- Focus on existing housing stock or new units coming online
- Build relationships with local housing providers/developers
- Program changes to reduce barriers of blending housing finance subsidies
- Support and enhance local efforts
- Develop centrally located transition hub and create seamless transition process - housing and service coordinators in tandem
- Focus on rental subsidy programs to provide bridge to community.

Create Living Options and Community Based Infrastructure Long Term

- Changes to existing housing finance programs and development of finance packaging will result in units long term (3-5 years)
- Focus on creating sustainable infrastructure for housing and services
- Long term strategies will be useful to sustain affordable, accessible and integrated housing for individuals with disabilities not served by the MFP Initiative

Creating Partnerships: Maryland's Key to Success

Diane Dressler

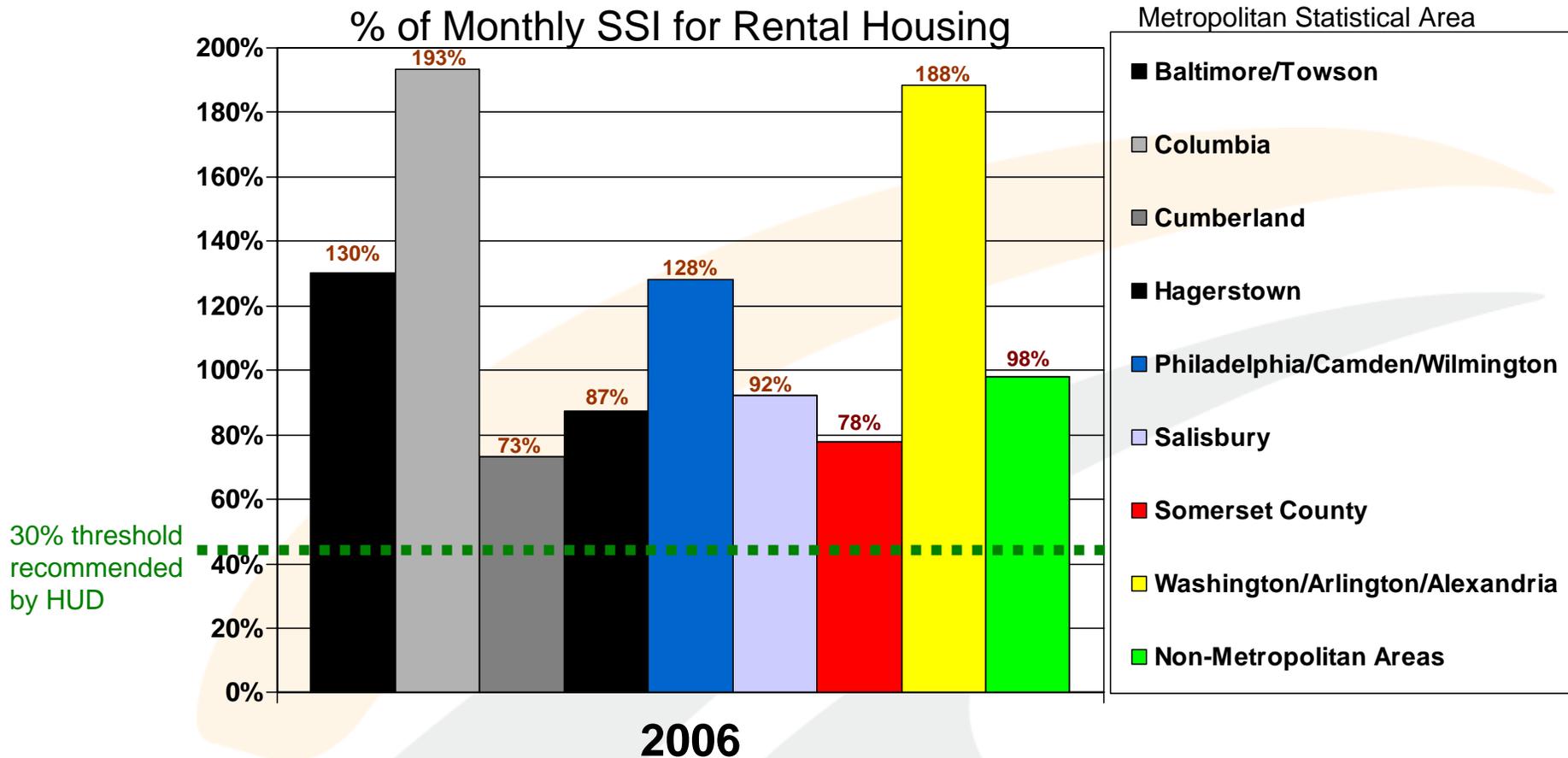
Maryland Developmental Disabilities
Administration



Identifying the Needs

- Olmstead Decision
- Needs assessment
 - Housing affordability for individuals receiving SSI benefits
 - Decreased federal funding for rental assistance programs
 - Lack of state funded rental assistance
 - Shortage of accessible housing

Housing: # 1 Barrier to Community Life in Maryland



Data based on HUD's 2006 Fair Market Rents for a 1 bedroom apartment.

Creating Partnerships

- Olmstead Housing Task Force
 - Diverse representation: disability services and advocacy organizations, public housing authorities, state housing department, affordable housing developers, HUD
 - Cross education
 - Outreach
 - Accomplishments
 - Resource Guide
 - Changes in LIHTC Qualified Allocation Plan
 - Home ACCESS Project - development of future leaders and advocates

Creating Partnerships

- Working with Public Housing Authorities
 - Disability awareness training
 - Maryland Association of Housing and Redevelopment Agencies Board of Directors (MAHRA)
 - Board representation
 - Subcommittee
 - Assisting with HUD 504 reviews
 - National Involvement - NAHRO
 - Conferences
 - Training development

Creating Partnerships

- Working with State Government Agencies
 - Department of Housing and Community Development
 - Department of Health and Mental Hygiene
 - Developmental Disabilities Administration
 - Mental Hygiene Administration
 - Department of Aging

Creating Partnerships

- Working with Federal Agencies
 - HUD Baltimore office
 - CMS

Creating Partnerships

- Governor's Commission on Housing Policy
 - Disabilities subcommittee
 - Accomplishments
 - 8 recommendations to the Governor - 6 directly affect individuals with disabilities
 - **Bridge Subsidy Demonstration Program**

Creating Partnerships

- Working with Disability Groups
 - Housing 101
 - Disseminating information
 - Individual preparation - training for *Bridge Subsidy* rental assistance participants

Creating Partnerships

- Working with Housing Developers
 - Low Income Housing Tax Credit support
 - Regional forums - creating local linkages
 - HUD 811
 - Advocacy for housing development

Keys to Success

- Include broad representation of stakeholders on ongoing committees - develop relationships
- Learn about housing programs and terminology - keep learning!
- Educate disabilities organizations about housing - create advocates
- Educate housing staff about disability services and needs
- Develop key relationships:
 - State housing department
 - PHA executive staff - look for a champion
- Create strategies to support low income housing developers
- Create strategies to support PHAs



For More Information

Candace Baldwin

Senior Policy Advisor

Community Solutions Group

cbaldwin@ncbcapitalimpact.org

(703) 647-2352

www.ncbcapitalimpact.org

Diane Dressler

Maryland Developmental
Disabilities Administration

dresslerd@dhmh.state.md.us

(410) 767-5568