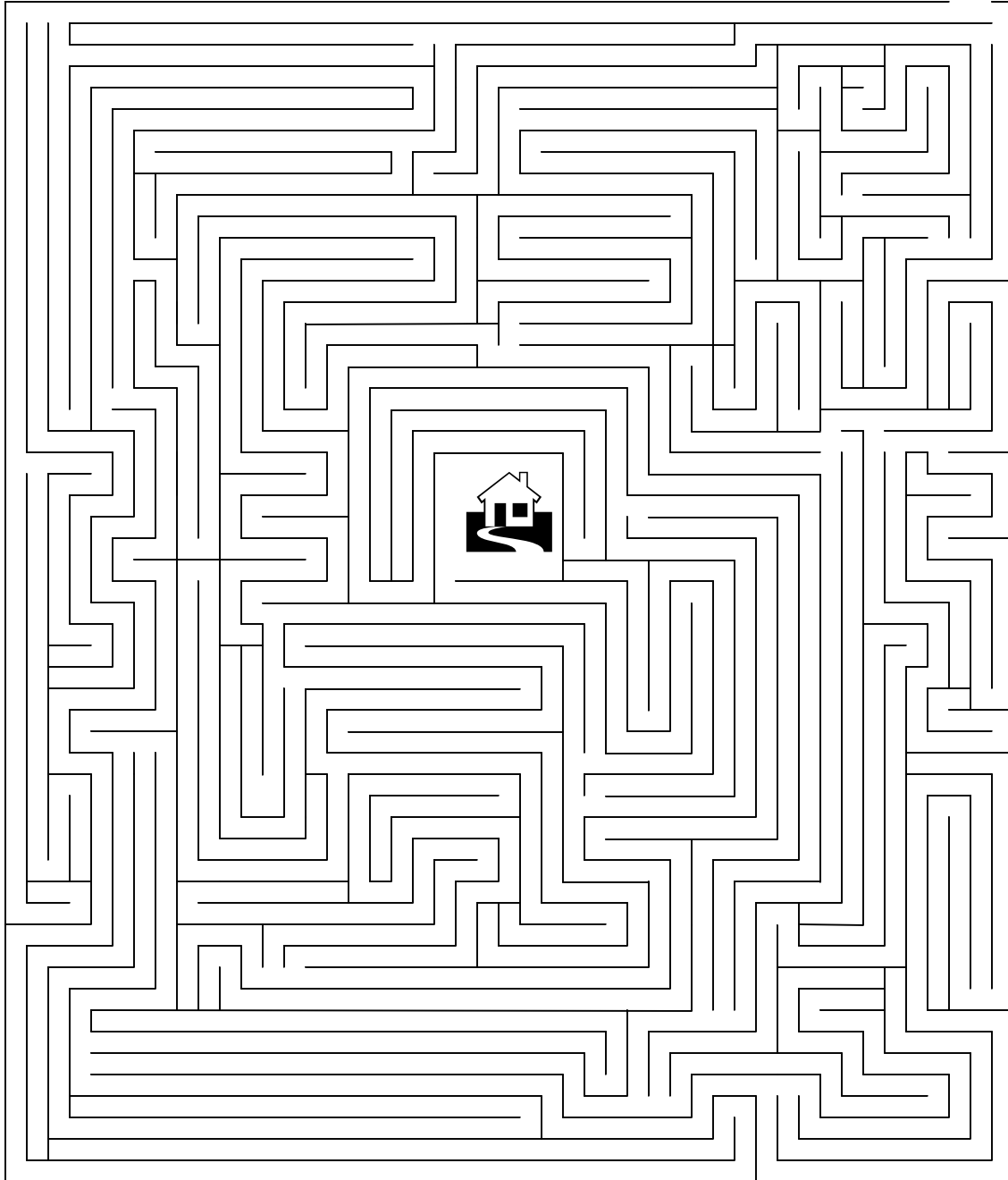


# Navigating the Housing Maze

## The Housing Advocate's Manual



**March, 2009**  
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## GOAL OF HOUSING ADVOCACY SERVICES AND THIS MANUAL

Housing advocacy is an important service because being homeless is one of the greatest crises a person can face. Regardless of the assistance provided in a shelter or other program for homeless households, experiencing homelessness is traumatic. It threatens, or even destroys a person's self-esteem. It can have an impact on all facets of a person's life. Various systems are impacted by homelessness. Courtney, McMurtry and Zinn (2004) document the impact homelessness has on families in the child welfare system. Therefore, the responsibility of helping people locate housing is shared by many systems.

The goal of any housing advocate is to help the client obtain housing and keep that client housed for the indefinite future. In addition, the housing advocate should provide information to help the client remain stable or deal effectively with any crisis they might face. Hopefully, the client will be living in decent and safe housing and paying rent that they can afford. Hopefully, they will be living in a neighborhood where they feel safe and connected to services needed to remain stable.

Housing advocacy is an effective service. The Illinois Department of Children and Family Services (IDCFS) demonstrated this with their participation in the *Family Unification Program (FUP)*<sup>1</sup> in Chicago. *FUP* provides a *Housing Choice Voucher* to families and youth referred by the local *child welfare agency*. *IDCFS* provided housing advocacy services to every client they referred to the program. Families referred to *FUP* in Chicago were not only more likely to locate housing, they participated in the program longer than families who received a voucher from the regular waiting list. This is in spite of the fact that most of these families had children placed in *IDCFS* care and may have had other burdens making housing stability a harder goal to reach.<sup>2</sup> Other than potentially being even *less* stable when they received the voucher, the main difference between the two groups was that *IDCFS* provided housing advocacy services to the their clients.

Still, housing advocacy services are not fully successful for every client served. The cost of housing, the income the client has and other factors (for example, family size, mental illness, age or a substance addiction disorder) can make this one of the most difficult services to provide. Often housing advocates must house clients in the best possible unit, not in the ideal unit. Often the client will be housed in a unit that costs more than 50% of their income and therefore they may have trouble paying rent in the future. Often services will end without the client being housed at all. Every housing advocate needs to understand that a large portion of the clients they serve will not reach the main goal, keeping their client permanently housed.

The housing advocate and their clients can see each successful step a client takes toward housing as a victory. Sometimes these sub-goals are the best goals the housing advocate can accomplish. There are many sub-goals for their clients as well. Our guiding principle is to move our clients toward stabilization. Housing is key to that stability.

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<sup>1</sup> Words and acronyms that are in italics and bold are defined in the Glossary at the end of the manual.

<sup>2</sup> Rog, et. al. studied the Family Unification program and found that families with children in care had a poorer housing prognosis than families with children already in their care

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Sometimes a client might be housed and seem stable without the tools to remain stable over a long period of time or have the ability to locate housing on their own in the future. Other clients might withdraw from services prior to being housed yet take with them the knowledge to seek housing and remain stable in their housing on their own. In many ways, the prognosis for the second client might actually be better than the first even though the second client was not housed by the housing advocate.

Because of this potential, it is critical that the housing advocate consistently work with each client reach these sub-goals:

-  Apply to the waiting list for *subsidized housing* programs
-  Ability to negotiate with their current *property manager*
-  Ability to negotiate with prospective *property managers* when seeking new housing
-  Understand their responsibilities as a *tenant*
-  Understand their rights as a *tenant*
-  Gain the ability to responsibly budget their income
-  Ability to obtain a stable income sufficient to pay for housing and other expenses
-  Ability to obtain services from agencies in their community

The purpose of this manual is to provide information for both the full-time housing advocates and for caseworkers who need to include housing advocacy to one of their many responsibilities.<sup>3</sup> Some of the information provided in this manual is just common sense. Yet anyone who has ever tried to house a client with a limited income understands how hard this process is.<sup>4</sup> Therefore, this manual was created to assist housing advocates house clients with limited income.

Housing Advocates believe that homelessness can be prevented or ended. Often people believe that their have always been homeless people, that homeless people choose to be homeless or that it is caused by a mental illness. Some contend that homelessness was caused by deinstitutionalization.<sup>5</sup> The housing advocate knows that homelessness does not need to be a permanent situation. Our society's last struggle with homelessness during the Great Depression was solved with housing and income programs. After that, the term homeless usually described a person who was temporarily without housing caused by a flood, earthquake, hurricane or tornado. Deinstitutionalization cannot be considered a major reason for the current homelessness because almost all of the people who left these state operated facilities left during the 1960s. While there were some homeless individuals in the late 70s, most of the increase in homelessness was in the 1980s and early 1990s. Furthermore, most people who are currently homeless were never in a state operated facility nor have a mental illness severe enough to be hospitalized.

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<sup>3</sup> Although we understand that some persons reading this manual are full time housing advocates while others are caseworkers and have many responsibilities and may not consider themselves housing advocates, we will refer to the person who is helping the client locate housing as a "housing advocate" for the remainder of this manual.

<sup>4</sup> Clampt (2004) and Popkin (2005) document the difficulty help *very low-income* households locate housing.

<sup>5</sup> Deinstitutionalization often refers to a period in the United States from the mid 1950s to the early 1970s when thousands of people left state operated mental health facilities and moved into private housing.

Housing Advocates understand that the current homelessness problem was caused by the loss of single room occupancy units in between the mid 1970s and late 1980s, a rise in the cost of housing that started in the 1970s and ended around 2005 and the loss of jobs that pay a living wage in the 1980s.<sup>6</sup> Homelessness is basically a factor of income (i), support (s), the cost of housing (h), the cost of other things the household needs (c), the ability of the household to make appropriate budget choices (be) and various forms of discrimination (d), such as racial, familial, disability and age.

Therefore, to solve homelessness, we need to make sure the household's income and support is greater than the cost of housing, the cost of other items the household needs, poor budget choices or budget errors the household makes and any discrimination the household may face. In other words, the solution to homelessness can be

$$\mathbf{I + S > H + C + BE + D}$$

Therefore the housing advocacy should provide the following services to help the client:

- Increase their income (see "Referrals for Social Services");
- Provide support to help them maintain their housing (see "Follow-Up Services and Referrals for Social Services");
- Decrease their cost of housing (see "Services Provided to Locate Appropriate Housing");
- Decrease other costs of other items the client might need to purchase (see "Referrals for Social Services");
- Decrease the number of poor budget choices the client makes (see "Counseling and Educating the Client"); and,
- Decrease the amount of discrimination the client might face (see "Counseling and Educating the Client" and "Referrals for Social Services").

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<sup>6</sup> For a good explanation of the causes of homelessness, see Blau's *The Visible Poor* (1992).

## INITIAL CONTACT AND ORIENTATION

### INITIAL CONTACT

After receiving the referral, it is important to contact the client as quickly as possible. By responding quickly to requests for services, the housing advocate demonstrates an understanding of the crisis that the client is facing and that the housing advocate will try to help the client meet their needs. Some housing advocacy programs are just one program offered in a *homeless* shelter. Some accept clients who refer themselves by calling the agency or waking into the program. Obviously for those programs, the first contact would be the client's initial request for housing advocacy services. Other programs only take clients that are referred by another agency. For the latter programs, it is hard to know how motivated the client is to receive services from the housing advocate. In these cases, the advocate should fully discuss the process with the client to insure commitment to and understanding of the process.

For clients who are referred to the program, it is important to develop a strong relationship with the client. To help develop the relationship with the client, it is important that the housing advocate contact the client as quickly as possible. If the client has access to a phone (either their own or through the shelter or family or friend they are staying with) the housing advocate should contact the client by phone on the same, or by the next, business day. During the initial contact, the housing advocate should explain who they are, why they are calling and attempt to set up a time to meet with the client face to face. The housing advocate should also make sure they obtain the following information:

-  Any crisis the client is currently facing
-  The best time and place that that client can meet with the housing advocate
-  Contact information (double check to make sure the information in the referral is correct)
-  The type of housing (including size and price) the client is seeking and to which city/neighborhood s/he prefers to move
-  How the client will pay for the housing
-  What services the clients will need to obtain housing<sup>7</sup>
-  Other needs for which the client is seeking services.

### CRISIS INTERVENTION

Most clients seeking assistance from a housing advocacy program believe that they are in a crisis. For many clients the crisis is overwhelming and is probably more overwhelming than any crisis the housing advocate has ever experienced. The housing advocate can develop a strong relationship with the client by attempting to deal with any immediate crisis that the client faces.

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<sup>7</sup> Often the client may only want cash assistance to pay for a security deposit. Other clients may only be interested in subsidized housing. In these cases, the housing advocate must be clear what services they can and cannot provide. The housing advocate needs to explain to the client what they can and cannot provide.

## Emergency Shelter

Depending on the client's current situation, the most immediate need may be shelter. Clients often come to a housing advocacy program not realizing that the process of finding housing can take days, weeks or even months. Often clients come to a program asking for "emergency *Section 8*" or "emergency housing." Often these clients do not have the income yet to pay for *market-rate* housing. While being mindful of the stressful situation the client faces, it is important that the housing advocate inform the client that there is no such thing as "emergency *Section 8*." *Project-based* and *tenant-based Section 8* programs (the latter is also known as a *Housing Choice Voucher*) usually have extremely long waiting lists, if the waiting list is even open<sup>8</sup> (these programs will be explained in greater detail later). Even in the very rare community where there is no waiting list, it will take weeks before the client will be able to move into a unit subsidized through the *Housing Choice Voucher* program.

In most areas the only emergency housing is an overnight shelter. While this is probably not what the client was considering when they used the term "emergency housing," it might be the only emergency shelter available to the client. Therefore, the housing advocate needs to know how to access the emergency shelter system in their area. In some areas, there are no emergency shelters. In some areas, usually rural areas, social service providers temporarily place clients in motel rooms.

Homeless service providers are organized by their local *Community of Care (CoC)*. The United States Department of Housing and Urban Development encouraged homeless service providers to by having providers seek much of their funding through their local *CoC*. Therefore, housing advocates can find out a lot about the homeless service providers in their area by contacting their local *CoC*. To find out the local *CoC* serving your area, visit:

<http://www.hud.gov/offices/cpd/homeless/local/index.cfm>

Another form of emergency housing could be living with friends or families. This is likely a resource that the client can, and perhaps already has, sought on their own. Most families referred to the housing advocate are currently living with friends or families. However, this resource often runs out. Usually by the time the client is seeking services they have already used up this resource. Friends and family are also an important part of the client's support network even if their friends and family cannot offer shelter to the client. Still, ensuring that the client has considered this resource may be help the client find emergency shelter while avoiding the emergency shelter system.

## Other Emergency Needs






The client's current housing situation does not exist in a vacuum. Almost all clients seeking assistance from a housing advocacy program have few financial resources. Their need for assistance has more to do with their financial resources and the high cost of housing than probably any other factor. The lack of financial resources will likely mean they have other emergency needs. Even if the client is *homeless* or at risk of being *homeless* for additional

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<sup>8</sup> Rynell (2003) found that there are more households in Illinois on waiting lists for public housing units than existing units even though one-third of the waiting lists for Housing Choice Voucher Programs in Illinois was closed at the time and therefore were not currently placing applicants on the waiting list.

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reasons (mental illness, substance abuse)<sup>9</sup> they still may be facing other crises in addition to the need for appropriate housing. These may include:

-  Food
-  Clothing
-  Mental health and/or medical care
-  Protection from a domestic violence perpetrator
-  **Detox** and/or substance abuse treatment

It is important that the housing advocate understand the complete array of services that are provided in the community, even services that have nothing to do with housing. In addition to the *CoC*, housing advocates should consider the following systems when developing a list of social service providers in their community.

-  City, State and Federal Offices
-  United Way and other funding sources
-  Churches

The housing advocate must not only become familiar with the services provided in their community but also with referral mechanisms to ensure clients in crisis are served. Many communities have built a single entry point for all *homeless* services. Others have as many entry points as they do programs. The housing advocate should meet with and build relationships with these service providers to encourage them to accept referrals from the housing advocate.

## ORIENTATION

### **Discussing the Role and Responsibilities of the Housing Advocate and the Client**

Every program has an orientation. However, it looks different from agency to agency. Orientation occurs when the housing advocate introduces the client to the program. Both the housing advocate and the client will have expectations of their role and that of the other party. The orientation should include discussing the role of the housing advocate and the role of the client. It is important that the client fully participate in this discussion as the client may have some expectations regarding the relationship. While it is important to listen to the client's expectations, it is very important for the housing advocate to clearly explain what they can and cannot do as the housing advocate.

The housing advocate should make every attempt to conduct the orientation in person. Telephone orientations should only occur if the housing advocate and the client believe that a face-to-face orientation is impossible. Some clients may have an employment schedule such that a telephone orientation may be the only way to introduce the client to the program.

No client is too high functioning to be oriented to the program. Even clients that are working and seem capable of locating or maintaining housing with little or no assistance have

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<sup>9</sup> For a good explanation of the causes of homelessness, see Blau's *The Visible Poor* (1992).

expectations regarding their relationship with the housing advocate. This needs to be discussed and clarified.

Often it will be hard for the client to come to the housing advocate's office as they may have limited transportation options. Therefore, the housing advocate can conduct the orientation where the client currently resides. If the client currently lives in their own housing, conducting the orientation at the client's home can be an opportunity to observe the client's current situation. This can help the housing advocate understand the client's ability to care for their home.

Conducting the orientation at the housing advocate's office can help the housing advocate understand the client's ability to dress appropriately and keep important appointments. We discuss this in greater detail in the next section. Therefore, there is not necessarily a best place to orient the client to the program (at the client's home or in the housing advocate's office). Ideally, the housing advocate will consider the particular strengths and weaknesses of the client (listed in the next section<sup>10</sup>) and whether the housing advocate will have another opportunity to observe the client in their own home.<sup>11</sup>

During the orientation, the housing advocate needs to gently explain the reality of obtaining housing in today's housing market. This is probably more important for youth than any other type of client as they may not be aware of the responsibilities that a tenant has or the high cost of housing. The best housing advocates explain this in a matter-of-fact manner. They explain that they are not landlords and therefore it is not their decision whether or not to house the client. From experience, they can tell them that many landlords are looking for ideal prospective tenants with a long stable housing history, a substantial income and good credit. They explain that, therefore, this will be a difficult process and will take the client's best effort.

At the same time, it is important not to discourage the client. Keeping the client motivated in the search for housing is one of the most difficult, and important, services the housing advocate's will provide. The housing advocate needs to ensure the client that this is a possible endeavor. The housing advocate should encourage the client that if they work hard to obtain an income that will allow them to afford rent and look for suitable housing, they will likely be successful.

The housing advocate should also tell them how realistic it is that the client will be able to obtain subsidized housing. In most communities this is very unlikely. The housing advocate should never feel that providing this information will keep them from building a strong relationship with the client. Any housing advocate/client relationship must be built on honesty.

### **Providing Concrete Services**

In addition to defining the role of the client and the housing advocate, it is important to focus on building relationship with the client. The housing advocate should demonstrate that they are competent and have services that can help the client. The housing advocate will help motivate the client by demonstrating that they can provide services that can meet their immediate needs

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<sup>10</sup> While there are a number of factors, perhaps the most important is the ability of the client to travel to the housing advocate's office.

<sup>11</sup> Of course, this assumes the client has a home. Often clients referred to a housing advocacy program are homeless.

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and may lead to a successful conclusion. The housing advocate can best accomplish this by providing whatever immediate services they can at the orientation. Providing services immediately can demonstrate the utility of the program.

The following services should be provided at orientation:

-  Determine the amount of support the client will need to locate and obtain housing. (See “Services Offered to Help the Client Obtain Housing.”)
-  Provide a list of available housing in the community. (See “Services Offered to Help the Client Obtain Housing.”)
-  Prepare the clients to negotiate with *property managers* and obtain housing. (See “Services Offered to Help the Client Obtain Housing.”)
-  Help the client apply for *subsidized housing*. (See “Services Offered to Help the Client Obtain Housing.”)
-  Provide budgeting counseling. (See “Counseling and Educating the Client.”)
-  Provide housing related counseling. (See “Counseling and Educating the Client.”)
-  Provide information regarding and referrals for community services. (See “Referrals for Social Services.”)

These services are explained in greater detail below in the sections that are listed in parentheses.

## ENTERING INTO A SERVICE CONTRACT WITH THE CLIENT

Through the assessments that the housing advocate makes during orientation, the housing advocate and the client can begin to develop an understanding of what services the client will need from the housing advocate and what the client can accomplish on their own. It is very helpful to the developing relationship between the client and the housing advocate if both parties understand what is expected of both of them. One of the best ways to do this is to develop a service contract between the client and the housing advocate or agency providing the services. This contract should explain what services the client should expect from the housing advocate and what services the client should provide on his or her own. While this contract can be reevaluated as the housing advocate re-assesses the client’s ability to perform important tasks with little or no assistance, it provides an initial understanding of the relationship between the client and the housing advocate or agency.

Many of the services that should be included in the contract by the housing advocate appear throughout this manual. To help determine if other services are necessary, the housing advocate should always ask the client what events led them to where they are now. Often these issues persist and will need to be addressed before the client will be successfully housed. For example if a client lost their previous unit because they lost their employment, they may need to find employment, or at least another form of income or a housing subsidy, to be able to be successfully housed in the future. If a client lost their previous unit because they spent a large portion of their income on drugs or alcohol, they will probably need services to address their substance abuse disorder. Any issues that are presented need to be part of the service contract.

Once the service contract has been created, the client and the housing advocate should revisit it periodically. The housing advocate should also feel comfortable telling the client what parts of the service contract the client has failed to meet. The purpose of revisiting the service contract is not to blame or criticize the client but to determine if the abilities of the client need to be reassessed and if the service contract needs to be updated to better reflect what the client is able or motivated to do on their own.

Sometimes the housing advocate is unable to meet their obligations in the service contract. This can occur when the housing advocate believes they can provide more services than they are actually able to provide. The housing advocate in this situation needs to be able to determine the reason why they are not able to meet their responsibilities in the service plan. If the housing advocate believes that they will be able to meet the responsibilities, they should recommit their efforts. If not, the housing advocate needs to be candid about what services they can or cannot provide.

The service contract may also need to be reassessed, as the client's needs change. Once the client finds housing, the client and housing advocate need to determine what new tasks are necessary to help the client remain stable in their new housing and who will be responsible for accomplishing each task. Many of these services are provided in the Follow-Up Services and Referrals for Social Service sections below. On the other hand, if the client's situation deteriorates, the housing advocate and client will need to reassess the service contract to determine if new tasks need to be added to the service contract.

## **SERVICES PROVIDED TO LOCATE APPROPRIATE HOUSING**

### **ASSESSING THE CLIENT'S ABILITY TO LOCATE HOUSING**

Conducting a housing search is a time intensive task. Most people are familiar with the basic principles as they have had to locate housing for themselves. Unfortunately many housing advocates cannot spend a great deal of time actually participating in the housing search. Most agencies that employ workers to locate housing have many different programs and therefore can provide a limited number of hours helping their clients locate housing. Even full time housing advocates are often assigned large caseloads<sup>12</sup> and therefore cannot spend as much time as they would like to assist their client locate appropriate housing. As explained later, the housing advocate should spend 20% of their time developing housing and other resources for their clients and approximately 20% of their time providing follow-up services<sup>13</sup>. Therefore, the housing advocate may have as little as 60% of their time left for all other activities.

It is not always appropriate to spend a great deal of time helping the client locate housing. Many clients can conduct some or even most of the housing search on their own. The housing advocate has an opportunity to provide knowledge and skills that will help the client face housing crises and locate appropriate housing in the future. The best way to impart this knowledge and help clients develop these skills is often to let the client practice these tasks with limited supervision.

Perhaps the most important reason for the client to attempt to locate housing with limited support is because many clients will do better locating housing with limited assistance. When clients are referred to social service programs, the programs often like to know that a caseworker is referring the client and will be supporting the client. However, property managers often do not feel this way. Many property managers are less likely to rent to a prospective tenant if they apply for their housing while accompanied by a person identified as a caseworker. In fact, the likelihood that a client will successfully obtain housing is directly related to the amount of time they spend searching for housing on their own. Furthermore, clients are often more likely to find housing when the housing advocate limits the tasks they perform on behalf of the client.

This is not to say that the role of the housing advocate is not important. The housing advocate can coordinate information and counsel all of their clients on how to best conduct a housing








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<sup>12</sup> Housing Advocacy can be an expensive service. Casework salary and benefits is often the major cost of the program. Therefore caseload size will often determine the cost of the program. Caseload size will be determined by the population served. Clients who are developmentally disabled or mentally ill will require more services and therefore programs serving them will have a smaller caseload (perhaps as low as 10 clients per worker). Families and individuals who have had some experience as a tenant previously will likely require less services and therefore the programs serving them will have a larger caseload (perhaps 25-30 per person). Youth who are neither mentally ill or developmentally delayed will likely need a caseload in between for as their lack of experience being a tenant will impact their ability to locate and maintain housing. Some people advocate smaller caseloads. If programs have enough funding to work with smaller caseloads, they may want to consider if their program would be more successful if the provided this funding to the clients in the form of a subsidy or start-up costs rather than decreasing the size of the caseload.

<sup>13</sup> Housing advocates working with severely mentally ill clients will spend more time on follow-up services.

search. Every client should receive this assistance. Still, some clients<sup>14</sup> will need more assistance with their search. Some clients will not be successful obtaining housing without the housing advocate spending a great amount of time visibly assisting the client. They may even need to transport clients and attend meetings with property managers to complete applications. This may alienate some property managers but for many clients it is the only way they will successfully obtain housing.

One of the most difficult tasks the housing advocate has is determining the amount of support the client will need to obtain housing and which support to offer. The housing advocate will find that most clients don't fall neatly within two categories: being capable or incapable of obtaining housing with limited assistance. Clients will fall on a continuum between the two. Complicating this further, there is more than one continuum. The ability to locate housing with limited assistance depends on a number of factors. Therefore, clients will fall somewhere on a number of continuums. Listed below are some of the factors that the housing advocate will need to consider when determining the amount and type of assistance the client will need to locate housing.

-  The ability to use available transportation to travel to a meeting.
-  The ability to dress appropriately.
-  If the client has children, the ability to make arrangements for someone to care for the children or the ability of the children to behave appropriately and the parent's ability to appropriately supervise the children during a meeting.
-  The ability to complete an application for housing.
-  The ability to communicate effectively with others.
-  Any language barriers the client may have.
-  Any disabilities that might hinder the housing search.

Making this process even more complicated, the housing advocate will find that *property managers* also fall on different places on corresponding continuums regarding their ability to tolerate clients seeking to rent a unit from them. While some landlords will not accept clients who are referred from a social service program, others will, especially if they have observed the follow-up services the agency provided to a previous client. Still others will fall between the two extremes though may be more or less tolerant of a visible mental illness.

The sum of all of these continuums can produce a very unique array of services depending on the client and the property managers of which the housing advocate is aware. For example, even the busiest housing advocate will probably want to spend time advocating on behalf of a very capable client if the client has a physical disability and the housing advocate is aware of a limited number of accessible units. Even in this case, the housing advocate would first try to contact the property managers who are more willing to rent to a client referred by a social service provider.

The housing advocate does not only need to determine how many services to provide, but also which services they will need to provide. Which service the housing advocate will need to provide will depend on the strengths and the needs of the client. For example, perhaps the client is capable of meeting with and can make a good impression on potential property managers but




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<sup>14</sup> Especially clients who are mentally ill or developmentally delayed.

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is unable to obtain transportation to the meeting. Perhaps the only service the housing advocate will need to provide to such a client is transportation to the meeting.

Therefore, the housing advocate will want to at least mentally consider all of these factors to determine how best to serve the client. Therefore, the housing advocate must assess where the client will fall on each continuum. To help determine the client's ability to obtain housing on their own, the housing advocate should consider the following three sources:







-  The referral source and other people familiar with the client
-  Assessment of the clients level of functioning at the initial assessment
-  The clients ability to complete tasks necessary to locate housing

Each of these sources is explained in greater detail immediately below.

### **The Referral Source and Other People Familiar with the Client**

Sometimes the client is referred to the housing advocate from a third party such as a child welfare agency, shelter or a mental health program. The source of the referral may have already made their own assessments of the client's ability to locate housing. Even if the client was not referred from another program, the client has probably interacted with programs that assessed the client's level of functioning.

The housing advocate should explain to the person making the referral or other people familiar with the client, that they will provide information and counseling on how to locate housing. However the housing advocate should explain that many clients are more successful locating housing with limited support and the information that the housing advocate provided. The housing advocate should further explain that some property managers will be less likely to rent to a client if they know the client is referred by a social service agency. After explaining all of this, the housing advocate should then ask the person referring the client or any caseworker familiar with the client the following questions:

-  Does the client have a mental illness or other condition that will prevent them from obtaining housing without the active support of the housing advocate?
-  Does the client have difficulty talking to people?
-  Does the client have difficulty following directions or completing applications?
-  Can the client read?
-  Is the client motivated to search for housing on their own?
-  Are there language issues that must be considered?

### **Assessment of the Clients Level of Functioning at the Initial Assessment**

Often Social Workers and Psychologists are asked to assess a client's Global Level of Functioning. However, the client rarely comes to a housing advocate ever being assessed in this manner or knowing what their score was if they were. Therefore, the housing advocate will need to make this assessment, at least in so much as it relates to conducting a housing search. Housing Advocates need to assess the client during orientation and continue to reassess the client every time they meet with the client.

One practice that can help assess the client is for the housing advocate to conduct part of the orientation as if the client were coming to apply for housing. The housing advocate should tell the client that they will use this time to role play. The housing advocate plays the part of the property manager and the client should treat the initial part of the meeting as if they were coming to their office to apply for housing. Using this scenario, the housing advocate should assess the client's ability to accomplish the tasks listed in the previous section.

### **The Clients Ability to Complete Tasks Necessary to Locate Housing**

Obviously, the best way to know that the client is able to locate and obtain housing with limited support is for the client to locate and obtain housing. Once the client has enough income to afford housing,<sup>15</sup> the client should be able to locate housing within one or two months. If they cannot and the housing advocate is sure that they do have an income that affords housing and is motivated to find housing,<sup>16</sup> the housing advocate needs to reassess whether or not the client is capable of locating and obtaining housing with limited assistance. It is likely that the client needs more assistance to locate housing than the housing advocate is providing.

### **Assessing the Clients Previous Housing Experience**

Surprisingly, most housing advocacy programs do not assess the client's previous housing experience. They often complete fairly long intake evaluation forms that their agency requires without asking one question about the client's previous housing experience. Housing Advocates should add questions about the client's housing history to their intake form. They can do this by obtaining housing applications from property managers they often use and develop their own housing history assessment form based on this resource. This housing history assessment form should include the following information:

- Names, addresses and phone number of the last three property managers (including the current property manager if the client is currently housed).<sup>17</sup>
- Three housing references.
- The client's *eviction* history.

Prospective property managers are likely to ask these questions so the housing advocate might as well work with the client to obtain this information now.

The property manager may also ask to run a credit report on the client. The housing advocate should obtain a credit report for the client. The housing advocate can obtain a free credit report at <https://www.annualcreditreport.com> which provides a free credit report once per year for each of the three credit reporting agencies. If you request one agency's report now, you may request another one in four months and the third one four months after that, thus always having a fairly recent report, for free. Other sites such as [www.freecreditreport.com](http://www.freecreditreport.com) will also provide credit information for the client. The client can show this report to the prospective property manager.

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<sup>15</sup> Often clients searching for housing do not have adequate income to locate housing. Until then, even the most able clients will not be successful unless there is subsidized housing available in their community. It is impossible to assess their ability to locate housing until they actual have an income that affords housing in their community.

<sup>16</sup> Often clients fail to obtain housing because they are not motivated to search for housing. If a client is comfortable with their current housing arrangement, they may not participate in the housing search.

<sup>17</sup> This information should include the month the client moved in and left each unit.

## Navigating the Housing Maze

By demonstrating their credit history honestly, it can encourage the prospective property manager to rent to the client. The property manager might even decide not to run a credit report after reading the one the client obtained.

Some property managers will still want to run a credit report. Even in these cases, the housing advocate can ask the property manager, after reviewing the credit report the client provided, if they will likely rent to the client before the property manager runs their own. If the property manager says no, the client will at least save the cost of applying for the credit report. If the property manager says yes, runs the credit report and still does not rent to the client, the housing advocate has a pretty good idea how honest the property manager will be to future tenants.

## HOUSING LISTS

The housing list is one of the most important tools that the housing advocate has to help the client secure housing. The housing list is a list of all the housing of which the housing advocate is aware. These lists can be obtained through newspapers (it is preferable to obtain the information from the newspaper's internet site as it is easier to use and it is easier to print the information in a format that is easy to read), housing developers (many larger housing developers also use the internet to list available units) and by visiting neighborhoods and looking for "for rent" signs in the window. Local units of government or agencies serving low income clients may also have information on property managers will to rent to low-income households. Some have developed websites containing this information. Your local *CoC* may have information on agencies that do this in your community.

Housing lists should be easy to read. While uniform housing lists might be the easiest to read, they often take a great deal of time to create and perhaps more time than it is worth. Often housing advocacy programs copy the information straight from the original sources.

The housing list should be provided to the client the first time that the housing advocate meets the client. After that, they should be sent to the client in scheduled intervals (between weekly and monthly).

The housing advocate should contact the *property managers* of the units listed on their housing list. This is an opportunity to introduce the services the program offers to the *property manager*. These services may entice the *property manager* to rent to the housing advocate's client, if introduced properly. As stated earlier, some property managers will be less likely to rent to a client if they are referred by a housing advocate. If this is the case, you can still keep the listing on the housing list; just don't accompany the client when they apply.

The housing advocate needs to remember that the only thing they control is the services they provide. Therefore, when talking to the property manager, the housing advocate should never guarantee that their clients will be model *tenants*. The housing advocate should guarantee the services they will provide. The services the housing advocate should describe are listed below in the Budget and Housing Counseling, Follow-Up Services (home visits, contacting the client monthly, contacting the property manager) and Social Services (helping the client apply for

benefits, helping the client obtain employment and referral for social services) sections of this manual. If the housing advocate will provide services after the client moves into the unit, it is important to tell the *property manager* the length of time they plan to provide these services. If possible, the housing advocate should tell the *property manager* that they can be contacted even after the client is housed to provide services to the tenant.

Sometimes the housing advocate will want to advocate directly for a particular *tenant*. This involves contacting a property manager about a particular client and discussing the possibility of a client renting a unit. That service is described later under “Contacting Property Managers on the Client’s Behalf” later in this section.

Developing housing resources is only one of the resources that the housing advocate will need to develop. As explained in the Referrals for Social Services section of this manual, the housing advocate will also need to create employment listings and develop social service resources. All of this can be very time consuming. The housing advocate should spend 20% of their time developing these resources. Much of this time is making personal contact with the property managers, social service providers and maybe even employees. The successful housing advocate will find that they will know the names of their favorite property manager’s children. Therefore, if the housing advocate works full time, one day per week should be spent develop housing and other resources. Most of this time should be spent on developing housing resources.

## **PREPARING CLIENTS TO BE INTERVIEWED BY PROPERTY MANAGERS**

Many clients do not have the skills necessary to present themselves in an appropriate manner when meeting with prospective property managers. They may come dressed inappropriately, act rudely or not prepared to answer necessary questions.

To assess a client’s ability to talk with property managers, to provide practice and to provide advice, the housing advocate can again engage the client in role play. Have the client come to the office prepared to complete a housing application and answer questions as if they were being interviewed by a *property manager*. The Housing Advocate should make sure that part of the client assessment includes questions typically asked on rental housing application form. The housing advocate should then go through the application as if they were the property manager, asking for more information when needed and looking for any conflicting information.

Afterwards, the housing advocate should go through the application with the client as the housing advocate discussing those parts of the application that property managers may have some concerns and discussing the client’s overall behavior and how they dressed for the meeting. The housing advocate should consider any concerns that a property manager might have. If the client brought children to the meeting and they acted in a way that might make a property manager unwilling to rent to them, the client needs to know this.

## **PREPARING A HOUSING RESUME**

The housing advocate should print the information that the client provides in the housing assessment for the client to take with them when meeting with prospective property managers. This should include the addresses of their last three units they rented and the names and addresses of the last three property managers from which they rented. Some property managers ask for references so it would be good to include this information as well. As stated earlier, clients usually do not retain this information readily. Very few people do. When the client then completes their housing resume, they will have this information readily available.

## **THE HOUSING SEARCH**

### **Contacting Property Managers on the Client's Behalf**

Clients should always try to do as much as possible to obtain their own housing. This will allow the housing advocate more time to serve other clients. It will also help the client become more familiar with the necessary tasks to complete a successful housing search. Most importantly, most property managers will be concerned by applicants who are assisted by someone they believe is a caseworker. They will wonder what is wrong with the applicant that keeps them from obtaining housing on their own. The more the client does for themselves, the more likely they will be successful in their housing search.

However, some clients will not be successful obtaining housing without the housing advocate advocating visibly on their behalf. Clients who demonstrate symptoms associated with a mental illness are good examples of clients that may need the housing advocate's assistance.

### **Assisting the Client Apply for *Subsidized Housing***






The housing advocates should make every effort to help the client obtain *subsidized housing*. Clients are much more likely to be stable in housing they can afford.<sup>18</sup> Often housing advocates steer clients away from applying for *subsidized housing* when the waiting lists are too long. This is unwise. The housing advocate should actively assist the client obtain *subsidized housing* any time there is an open waiting list. Even if the *subsidized housing* will not be available to the client for many years, it still might help the client years from the time the housing advocate provides the services. Not only could this help the client in the future, it can help build the relationship with the client.

Often housing advocates consider the public housing and the *Housing Choice Voucher (HCV)* waiting list when applying for housing. In more populated cities and counties, these waiting lists are often closed. Sometimes *HCVs* are available in other counties. Clients may be able to apply for an HCV in a neighboring county. Some PHAs may not like this practice but the housing advocate needs to remember they are serving their client. If they live there for one year they could port back to the county they moved from. Other forms of *subsidized housing* may also be

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<sup>18</sup> IDCFS conducted a study of families served by their housing advocacy program. Not surprisingly, they found that families that paid less than 50% of their income on housing were significantly more likely to remain housed during the period of time the housing advocacy program provided follow-up services, usually three to six months, than clients who paid more than 50% of their income on housing.

available. The housing advocate should contact the following resources to see if their client can apply for *subsidized housing*.

-  Public Housing is housing owned or managed by the local housing authority. Although the client may be familiar with the large buildings shown on television, most units are not in high-rises. This is a popular program. Therefore, while waiting lists may be open, but are often fairly long. Because Chicago is in the middle of their plan to transform public housing, their public housing waiting list is currently closed.
-  *Housing choice vouchers* provide a *tenant-based* subsidy. Because it is *tenant-based*, the participant can take the voucher to any *property manager* who agrees to accept the voucher. This is a very popular program and the waiting lists are often closed or very long. Recently, *HUD* provided or announced funding for Veterans and for families and youth involved in the public child welfare system. The housing advocate can ask their local housing authority if they applied for funding for these populations and if vouchers are available. The National Center on Housing and Child Welfare ([www.nchcw.org](http://www.nchcw.org)) can provide information on Family Unification Program HCVs for families and youth involved in the local public child welfare system.
-  *HUD* has a website with developments that receive federal subsidies. Often these developments receive a *project-based Section 8* subsidy. Unlike *tenant-based* voucher program, participants can't take the subsidy to any unit that will take the voucher. However, the unit is just as affordable to the *tenant* (30% of their income on housing) if they choose to live in the building. The housing advocate can find these listings by city, county or zip code at: <http://tinyurl.com/3e3ul>.
-  The local public housing authority, city or county will have information on housing that receives federal, state or local subsidies.
-  The local *Continuum of Care* receives money from the federal government to produce temporary and permanent *subsidized housing*.

## COUNSELING AND EDUCATING THE CLIENT

Preparing clients to search for housing and negotiate with property managers is an important part of housing counseling. Because it is an important part of the service the housing advocate provides to help the client obtain housing, it is described in “Services Offered to Help the Client Obtain Housing.” There are other important types of housing related counseling that the housing advocate should provide to assist the client. Housing and Budget Counseling are explained below.

### HOUSING COUNSELING

It is important that the client understand both their rights and responsibilities as a *tenant*. The housing advocate will need to educate most clients on both issues. The rights of tenants differ from state to state, county to county and even city to city. It is important that the housing advocate understand the rights of tenants for each area they serve. The following information tries to point the housing advocate to important issues that the client should know about. **It is not meant to provide legal information.** How each area treats *leases*, *evictions* and foreclosures differs depending on the locale of the *tenant*.

#### *Leases*

The *tenant* should know the advantage of having a *lease*. If the client has a *lease* and continues to meet the terms of the *lease*, the property manager probably must continue to rent to them for the term of the *lease*. At the end of the *lease*, the property manager can usually opt not to renew the *lease* without cause (just as the *tenant* can decide not to rent to them without cause). If the owner of the building sells the building, the new owner probably purchases all of the current *leases*. Therefore, the *tenant* can probably continue to live there until their *lease* is over. If the *tenant* leaves the unit, the new owner is responsible for returning the security deposit, assuming it should be returned to the *tenant*.

#### *Evictions*

In most states, a *tenant* cannot be *evicted* from their unit by anyone other than the Sheriff. The sheriff can probably only *evict* them after a judge has ordered the *eviction*. Anything else is an illegal *eviction*. Many states will not allow a property manager to make a home unlivable (turn off the heat, electricity, water or change the locks) to avoid evicting the client. The housing advocate should develop relationships with the legal assistance programs in their area. Even if a *tenant* does not have a *lease*, that *tenant* still may have rights to an apartment until a court evicts the *tenant*.

#### **Foreclosures**

In recent years, many *tenants* have faced foreclosures. Many of the protections that *tenants* have in evictions or when the building is sold may not be offered to the *tenant* when the owner forecloses on the building. When a building owner defaults on their loan, the bank or a new owner will assume ownership of the building. Since, the previous owner often does not live in the building; it is the *tenants* (who may have been

paying rent every month) who may lose their housing. The bank or new owner can then go to eviction court to evict the *tenants*. However, many states allow the bank or new owner choose to go to chancery court to assume ownership of the building and then tell the *tenants* they must vacate the premises. If a bank or new owner does go through chancery court, the *tenant* may first hear that they are being evicted by the sheriff. It may help if the *tenant* can show the sheriff proof of residence and to inform the county sheriff whether they have ever been taken to court. However, many *tenants* claim that they have often been evicted by the new owner without having their day in court.

The housing advocate should tell the *tenant* to always be looking for signs that the building could be in foreclosure. Hopefully they received mail regarding the imminent foreclosure. They should be wary of other signs. If the property manager is not able to make needed repairs to the unit or if units are vacant for a long period of time, the owner may not have an income to make payments to the bank. If they see people taking pictures of the building it may be a sign that the building is in foreclosure.

During the foreclosure proceedings, the *tenant* is probably responsible for paying rent to whoever owns the building. Otherwise the current owner can evict the client or the bank or new owner can evict the client quicker. That eviction will be on their credit record.

In cases of foreclosures, the bank may not assume the responsibility of returning security deposits to *tenants* who meet the terms of their *lease*. However, to attempt to ease the process, some banks will offer “cash for keys.” This is an agreement between the bank and the *tenant* where the *tenant* will receive a certain amount of money, perhaps the amount of the security deposit, if they move out by a certain date. This could help the *tenant* move to another unit. However, it does require that the *tenant* move out by the date set or they will not receive the money and they will be evicted quickly.

The client needs to be educated about this and other issues. As stated earlier, it is impossible to give the housing advocate information on *tenants'* rights in a national manual such as this. Therefore, the housing advocate needs to obtain information for their local area. Local legal assistance programs often provide information that the housing advocate can provide to their clients regarding their rights as *tenant*. The internet can provide a lot of information by entering “*tenant* rights” and your local state, county or city. HUD provides information on *tenants'* rights for each state on their website at <http://www.hud.gov/local/>. After clicking on a particular state, click on “rental help” on the top left hand side of the page. A page will appear with a number of resources for *tenants*. Most pages will include a link to tenants' rights.

## **BUDGETING COUNSELING**

Some low-income clients have poor budgeting skills. Many have fantastic budgeting skills but because their income is so low, there is little room for error. For this reason, housing advocates should provide budgeting counseling to practically every client they serve.

## Navigating the Housing Maze




Budget counseling is an important experience for clients. It can be an educational opportunity that will allow them to meet their budget in the future. It is therefore important to make sure that the client is being very honest about their income and expenses. Developing an unrealistic budget with the client will only hurt the client's ability to develop realistic spending plans in the future.

Budget counseling should include recommendations on how the client can budget their income better. One way is to get on the budget plan with the local utility company. The budget plan is different than a payment plan where you pay down money owed to the utility company. The budget plan is offered by most utility company and allows the client to pay the same amount regardless of the season. This can be a great deal in the winter but not so in the summer. However, by allowing the client to know how much they will pay every month, they will find it easy to budget their money. Most low-income families cannot pay a winter heating bill for hundreds of dollars for one month. The budget plan helps them avoid this.

It is important however that they enter into the budget plan with their local utility company. Some other companies purchase utilities and get households on their own budget plan. Because they usually contact clients when utilities are high about the service, the client often ends up paying more for utilities.

Budget counseling is a very straight forward service. The client needs to explain all of the income they receive and all of the expenses they will need to pay for the month. Most clients will find it difficult to remember every monthly expense. Therefore a budget sheet that lists likely monthly expenses is helpful.

Budget counseling should be provided at least three times if the housing advocate successfully houses the client:

-  During the initial orientation
-  Before the client selects a unit
-  Before the case is closed

During the initial orientation, budget counseling is provided to help the client determine how much housing the client can afford. Obviously if the client has an income that allows them to afford housing, it is important to provide budget counseling to demonstrate how much housing they can afford. However, it can also be done if the client has little or no income. When the client has no income or too little income to afford housing, the housing advocate can develop a mock budget starting with the anticipated expenses. At first, the housing advocate can allow the client to first decide how much the client will spend on housing, utilities and other items. If the housing advocate does not believe that the amount is realistic, the housing advocate will explain what a more realistic cost for each budget item is. After completing all of the expenses, the client will have a better idea how much income they will need to afford the items on their budget. Since the budget was created with the help of the client, it often helps the client understand that they will either need to reduce their expenses or increase their income.

The housing advocate should also provide budget counseling right before the client selects a unit. This will offer a last opportunity for the client to understand what they need to do before they start paying all of the bills that are part of their new budget as they move into their new home. It also may be a requirement of a cash assistance program that could be used to help the client pay their security deposit, and if necessary, first month's rent.

Finally the budget should be completed before the housing advocate closes the case. This way the housing advocate has a better idea if the client is likely to remain stable in the future or if further intervention is required.

Some clients find it hard to keep a budget in the winter because they find it difficult to pay large utility bills in the winter that often come with very cold weather. Most utility companies allow customers to get on a "budget plan." The utility company comes up with the budget plan by looking at the amount of utilities used for that unit the previous year. They then multiply that amount by the per unit cost of utilities to get the total amount that the unit is projected to be billed for the entire year. They then divide that total by twelve to come up with the amount that the client will be billed each month. If the client ends up using more or less energy than was anticipated, they will receive an additional bill or credit at the end of the year and the next year's bill will be adjusted. This means that the bill will be the same every month, more than they would otherwise pay in the summer but less than what they would pay in the winter.<sup>19</sup> This, therefore, will help the client budget their expenses since utilities will be the same every month. The client may need to pay down any arrears since some utility companies will not allow customers to participate in the budget plan if the customer carries a balance.

## INSPECTING UNITS

The housing advocate should always inspect units for quality and safety. Unfortunately clients obtaining market rate housing will often only be able to afford housing that may have some safety concerns. Often the client will choose to move into the unit in spite of the housing advocate's objections. While it is important that the client make the decision they think best meets the needs of their *household*, it can be an important opportunity for the housing advocate to provide information and guidance to the client.

When inspecting units, it is important to consider the following conditions that impact the safety of the unit.<sup>20</sup>

### Appliances

- Burners on stove tops should ignite and turn off properly.
- Oven should ignite and turn off.
- Refrigerator should keep food cold (should be at 32-40 degrees).

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<sup>19</sup> Of course in warmer climates it may be reversed as the high cost of air conditioning might cause summer bills to be higher.

<sup>20</sup> We thank the Department of Children and Family Services Office of Inspector General for the research that they did on home safety. This list comes from the Advocacy Housing Assessment Checklist that the Office of Inspector General created. The Housing Advocacy Housing Assessment Checklist is found in the Appendix.

## Navigating the Housing Maze

- Freezer should freeze water.

### Common Areas

- Stairs and porches should be safe and in good repair.
- Stairs, porches and common hallways should be properly lit.
- Staircases with four or more steps should have a secure handrail.
- Trash receptacles should be covered.

### Electricity

- Outlets should not make a crackling, sizzling or buzzing sound.
- There should be at least two outlets per room or at least one outlet and a working light fixture.
- Outlets and light switch faceplates should not be hot or discolored.
- Outlets, light switches and fuse boxes should be covered
- Electrical wiring should not be exposed.

### Exits

- All bedrooms should have a window large enough to fit through to escape a fire.
- There should be at least two exits from the building in case one is blocked in a fire.

### Heating

- Heating should be adequate without a space heater.
- Radiators should have covers.
- Radiators should not leak.
- Walls and ceiling near furnace or chimney should not be warm.

### Health and Safety

- A working smoke detector should be present in every level of the building.
- A smoke detector should be within 15 feet of the sleeping areas.
- A carbon monoxide detector should be present within 15 feet of the sleeping areas.
- There should be no signs of insects or rodents.
- There should be no sign of mold or mildew.

### Plumbing


- Hot and cold running water faucets should work
- The toilet should flush properly
- The toilet should not leak when flushed
- The sinks, bathtubs and shower should not leak
- Bathrooms should have a window or fan that vents to the outside
- The unit should not have a sewer odor

### Security

- There should be one inch deadbolt locks on each door to the unit.
- Deadbolt locks should open by a key from the exterior and from a turnpiece from the interior.

 Walls, Floors and Ceilings and windows

- There should be no large cracks or holes in the wall
- There should be no signs of water damage seeping through the walls, floors and ceilings.
- Floors should not have weak spots.
- Windows should close snugly.
- Wind or a breeze should not come through the windows or window fixtures.

 Mobile Homes<sup>21</sup>

- Gas fired furnaces and water heaters should be vented to exterior.
- Area underneath the trailers should be free of vegetation and debris.

Housing advocates should inspect units for more than just safety. The housing advocate should inspect the unit prior to the client moving into the unit to help determine the condition of the unit prior to the client moving into the unit. This information can help determine if any damage to the unit occurred before or after the client moved into the unit. This information could be important when the *tenant* tries to get their security deposit back.

The housing advocate may ask property managers and the *tenants* to sign a checklist completed by a housing advocate recording any damages that occurred prior to the client moving into the unit and prior to entering into a contract to guarantee the security deposit for either party. Property managers often agree to sign the completed form because they will have further evidence of what damages were caused by the *tenant*. The checklist can contain a list of rooms and descriptions of areas that might be damaged (e.g., cracks in the walls or windows). Housing advocates can take digital pictures of areas of the unit that have damages prior to the *tenant* moving into the unit.

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<sup>21</sup>When inspecting a mobile home, all of the other items already listed should also be inspected. This section lists additional items to inspect.

## FOLLOW-UP SERVICES



Housing Advocates often find that property managers do not approve or deny their clients; they approve or deny the housing advocate. Property managers make this determination based on the success of previous *tenants* referred by the housing advocate. Since the housing advocate cannot guarantee that their client will be a model *tenant*, the only thing they can guarantee is their services. To the property manager, the most important services that the housing advocate provides are the follow-up services used to stabilize the client in their new housing. The housing advocate should spend approximately 20% of their time providing follow-up services<sup>22</sup>. Therefore, if the housing advocate provides housing advocacy services full-time, they should spend about one full day per week providing follow-up services.

Because of this, it is impossible to provide adequate housing advocacy services without providing appropriate follow-up services. Some clients might need supportive services for the rest of their lives. Even the most stable clients should receive follow-up services for at least three months. The Illinois Guaranteed Security Deposit studied the impact of follow-up services. The program found that most formerly *homeless* clients who eventually failed in their new housing during the term of their *lease* (usually one year) failed within three months. Therefore, housing advocates should provide follow-up services for at least three months to even the most stable clients.

Follow-up services should be visible. The *property manager* should be aware that they are occurring. If the *property manager* is aware that the housing advocate is providing services, they are more likely to rent to clients referred by the housing advocate, even if a small percentage of the clients referred are not successful. The housing advocate should also demonstrate to the client the lengths the housing advocate will take to make sure that the client is stable. Demonstrating the importance of the follow-up services to the clients will go a long way to demonstrating the importance of being a responsible *tenant* to the client.

Even when the housing advocate did not locate the housing for the client,<sup>23</sup> once the client is housed, the housing advocate should introduce themselves to the property manager and explain the services they can provide. Once housed, property managers welcome the services that a service provider can offer to help ensure that their new *tenant* will remain stable, even if they would not have accepted the client had they known that they were working with a caseworker. If the property manager believes that the housing advocate is diligently attempting to keep their *tenant* stable, even if the client ends up moving out of their new home, the property manager is more likely to accept future referrals from the housing advocate.

There are a number of different social services that the housing advocate will need to provide. Some are services that should be provided to every client they house. These include:

-  Conducting a home visit
-  Regularly contacting the client

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<sup>22</sup> Housing advocates working with severely mentally ill clients will spend more time on follow-up services.

<sup>23</sup> As stated earlier, clients often are more successful finding housing by contacting property managers on their own because the property manager may distrust clients of social services providers.

### Maintaining contact with the property manager

The housing advocate may need to provide other services as well. They may find that they need to *mediate* disputes between the *tenant* and the property manager. In this instance we use the term “*mediate*” in a general manner and not the mediation practices employed by mediation firms where the mediator does not advocate for one side over the other. The housing advocate's primary purpose is to advocate for the client and as an advocate cannot truly *mediate* fairly between their client and the property manager. Still, they may find that they need to facilitate discussions around problems between the parties.

Housing advocates may also find that they need to help the client clean or repair their unit, or make referrals for these services. In the course of providing follow-up services, the housing advocate may provide a wide array of services that they never thought they would provide when they were hired for the job. Unfortunately, one of the most important follow-up services a housing advocate can provide is to help a client move from a unit when facing eviction. Not only can this service keep a client from becoming homeless<sup>24</sup> but can also help develop a strong relationship with the property manager.

## HOME VISITS

Housing advocates should conduct a home visit at least twice *after* a client moves into new housing, even for the most stable clients. They should conduct a home visit during the first month after the client moves into their new housing and again before terminating the case. During the home visit, the housing advocate should determine if there are any risks (see home inspection above) or other issues that need to be resolved. For families that were not in their own housing or in inappropriate housing prior to being housed this might be the first time for the housing advocate to assess the client's housekeeping skills and ability to manage their new home.

The home visit is also an opportunity to once again assess the safety of the unit. In addition to the list of items in the “Inspecting Unit” section of this manual, the housing advocate should also check to see if the client is keeping the home safe and secure. The following are additional items to assess.

### Electrical

- Extension cords should be used temporarily, never permanently.
- Extension cords should be out of the way of traffic.
- Extension cords should not be under rugs or carpets.
- Extension cords should not be used with space heaters or major appliances
- A single surge protector should not be used with two or more of the following items: hair dryer, deep fryer, portable heater, iron or vacuum cleaner

### Heating

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<sup>24</sup> Hartman and Robinson (2003) describe the impact that evictions have both on tenants and on our society.

## Navigating the Housing Maze

- The oven or stove top is not used to heat the home.
- If a space heater is in use, it is the only item plugged into a circuit.
- Space heaters are turned off when the members of the household go to bed.
- Space heaters and wood stoves are at least three feet away from any flammable materials.
- If the space heater is an unvented fuel burning model, the door to the room in which the space heater is located should always be open for proper ventilation.
- Only electrical or vented fuel burning models should be used in a trailer home.
- Kerosene heaters should have an automatic shutoff if the heater is tipped over.<sup>25</sup>
- Kerosene and other flammable liquids are stored in appropriate metal containers outside of the house in well ventilated storage areas.
- Kerosene heaters are refilled outside of the house and never while the unit is operating.

### Health and Safety

- The smoke detectors are not beeping or chirping and the batteries are replaced yearly.
- The client should be able to demonstrate how to test the smoke detector.
- Chimney is inspected annually and cleaned when necessary.
- A glass or metal screen should cover the fireplace.
- Charcoal is not burned indoors because of the monoxide it produces.
- An open flame is not used to thaw frozen water in pipes.
- Food is not left out for extended periods of time.
- Rotting food is not left in the refrigerator.

In addition to assessing these items it is important that the client is aware of these safety issues.

## REGULARLY CONTACTING CLIENTS

Clients need to be contacted regularly to ensure that they are stable in their own housing. How often clients are contacted depends on the functioning of the client. However, it should be done at least monthly. The housing advocate at least needs to be sure that the client will be able to pay rent each month. This differs from the home visit in that the housing advocate does not need to contact the client by visiting them in their home. This can often be done over the phone. It also can be done by meeting the client in other locations. For instance, if the housing advocate will be advocating for the client at a government entitlement office, they can find out then if the client will be able to pay rent that month. It is important that the client is contacted monthly, without fail while the case is open. The client will then know that the housing advocate has not forgotten about them and is still available to assist with problems that may come up in the future.

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<sup>25</sup> Many firefighters question the safety of even those models that turn off when they turn over.

## CONTACTING PROPERTY MANAGERS AFTER THE CLIENT MOVES IN

The follow-up service that is most visible to the *property manager* is contacting the *property manager* to make sure that the client is stable in their new housing. Call the *property manager* at least after the second month's rent is due and before terminating the case to make sure that there are no issues that need to be resolved (the housing advocate should contact the client first so that s/he is not surprised by any issue that the *property manager* brings up).

Contacting the *property manager* helps the housing advocate better understand the issues that the client may face. It also can help the *property manager* and the client work together to resolve many issues. Most importantly, it demonstrates that the housing advocate is available and understands the importance of keeping the client stable in their new housing. It demonstrates that the housing advocate kept their promise to provide follow-up services. This could help the housing advocate develop a strong relationship with the *property manager* which could lead to the *property manager* accepting more referrals from the housing advocate in the future.

## **REFERRALS FOR SOCIAL SERVICES**

Referrals for social services are an important part of the follow-up services the housing advocate provides to their client. However, these services are also an important part of the services the housing advocate will provide to the client both before the client is housed. While the primary purpose of the housing advocate is to help clients locate housing, the housing advocate needs to provide information of systems that can assist the client. Most clients referred to the program will have a low-income and might need assistance obtaining income (i.e., entitlements and/or employment) and obtaining in-kind goods (e.g., clothing, blankets and food) from community providers. Some clients will have additional issues (e.g., mental health or substance abuse issues) that may hinder their chances to locate and obtain housing and remain housed.

Therefore the housing advocate will need to help the client obtain support from different sources before and after the client obtains housing. The housing advocate needs to be prepared to start to provide these services at the orientation. By providing a referral to a community service provider, or better yet an actual resource (like a voucher at a local grocery store), the housing advocate demonstrates that s/he understands the client's situation and that their relationship will be useful to the client. Therefore at the time of the orientation, the housing advocate should already have a list of services in the client's community including where the where to apply for entitlements. When the client successfully obtains housing, the housing advocate should provide another list of service providers to the client if the client moves to a different area.

## **OBTAINING CASH AND IN-KIND ASSISTANCE**

Sometimes the client will need cash assistance to help purchase an item. The housing advocate must become familiar with programs that can provide cash assistance.

When the client is ready to move into their unit, most low-income clients will need cash assistance to purchase items that are not part of their monthly budget. Because of their lack of income they will find it difficult to save for the security deposit<sup>26</sup> or kitchen appliances.<sup>27</sup>

While they do have a low-income and they may struggle to obtain rent, it is often not helpful to help the clients by paying first month's rent if they can afford it themselves. Some workers believe that it provides the client a "good start" to provide both first month's rent and security deposit when moving into new housing. The Illinois Department of Children and Family Services reviewed families served by their housing advocacy program that received rent and security deposit or only a security deposit. Families that received both rent and security deposit were actually more likely to have been forced to move out of their unit during the follow-up period<sup>28</sup> than families who only received a security deposit. When the client pays first month's rent on their own, they have demonstrated that they can afford the unit. They also have a better understanding of what sacrifices are needed to meet their budget. Therefore, first month's rent

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<sup>26</sup> Sosin, Colson and Grossman (1988) found that the inability to save enough money for a security deposit was a primary reason for many homeless individuals not being able to obtain housing

<sup>27</sup> Some rental units may not include a stove or a refrigerator.

<sup>28</sup> Usually three to six months.

should only be paid for the client when an unusual event keeps the client from being able to pay first month's rent on their own.

The client may need help obtaining cash assistance for other items as well. While the housing advocate needs to become familiar with agencies that provide cash assistance to clients in need, the housing advocate should also be familiar with programs that provide in-kind assistance such as food, clothing and blankets. The housing advocate needs to become familiar with the programs that provide cash or in-kind assistance in their community.

### **Homeless Service Providers**

Some private agencies serving *homeless* persons have obtained funding to help people obtain cash and in-kind assistance to meet emergencies. Almost all *homeless* service providers are part of their local *Continuum of Care (CoC)*. *CoC* is a local network of service providers who work together to develop a plan to serve *homeless* families and individuals in an area defined by the members of the continuum. Continuums can be as small as a city or as large as a multi-count area. *Continuum of Care*s coordinate applications for funding from *HUD* under the *SuperNOFA* on behalf of *homeless* service providers and ranks application from the services providers to determine which agencies receive funding. Even if the *homeless* service provider does not know provide such assistance they may know who does.

### **Homeless Prevention Funds**

Many states offer homeless prevention funds that can pay for security deposits, rental or mortgage arrears and/or utility arrears. Some states have used left over TANF money to fund programs to provide such assistance to families who are, or are in danger of becoming, homeless. The 2009 Federal Economic Recovery Act included 1.5 billion dollars for homeless prevention. Your local *Continuum of Care* may know if such a program exists in your area and how to obtain assistance.

### ***The Low-Income Home Energy Assistance Program (LIHEAP)***

*LIHEAP* provides utility assistance to low-income<sup>29</sup> households. *LIHEAP* often runs out of money and therefore is not available at all times of the year. In many places, funds are not provided until the fall. In many areas, funds are quickly depleted. Some programs will not pay for bills that accrued while the client was living at a different address. Some programs will only pay a portion of larger bills. To obtain assistance, call the National Energy Assistance Referral Project at 866 674-6327.

## **HELPING THE CLIENT OBTAIN ENTITLEMENTS**

Although it may sound as if the client would not need help receiving a service to which they are entitled, unfortunately, they often do. Often the housing advocate finds that they need to be knowledgeable of the rules and procedures of the entitlement programs.

### ***Temporary Assistance to Needy Families (TANF)***

In 1997, the federal government changed the program that provides assistance to families with dependent children. Aid to Families with Dependent Children (AFDC) was a safety net for

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<sup>29</sup> In this instance, the term low-income is not used as defined by *HUD* or in the glossary.

families with no, or almost no, income. In 1997 the program was changed to **TANF**. **TANF** requires the head of household to be engaged in work related activities (such as a job search). The program will only make payments to the client for a maximum of 60 months unless the client is exempted during some of those months. Typically, the head of household does not need to be employed to obtain **TANF**. Offices throughout the country interpret “work related activities” differently. Some offices only provide assistance to heads of households who actually work AND fall below the income guidelines. Such interpretations should probably be challenged first by contact the worker’s supervisor and then appealed.

### **SSI/SSDI**

Many clients seeking housing advocacy services have a physical or psychological disability. This disability may keep the client from obtaining employment and therefore make them eligible for Supplement Security Income or Social Security Disability Insurance from the Social Security Administration. To receive benefits, the client must demonstrate that s/he is not capable of engaging in a work related activity. The inability to obtain employment alone does not demonstrate this. The client must prove that their disability prevents them from working.

When applying for either program, the client will need to obtain information demonstrating the nature of their disability. The housing advocate may be able to obtain medical records supporting their case. The client will also need to complete an assessment of their activities of daily living. This form shows how the client’s disability impacts their daily living activities. The housing advocate can help the client complete this form since they often have first hand knowledge of how the disability impacts their client.

### **Food Stamps**

The eligibility requirement for food stamps depends on the household’s monthly income and expenses. Most families living in poverty will be eligible to receive assistance for food stamps.

## **HELPING THE CLIENT OBTAIN EMPLOYMENT**

The housing costs for most areas of the country are two to three times that of a monthly **TANF** check. Furthermore, **subsidized housing** is rarely available in most areas of the state. Waiting lists for such programs are either closed or months, if not years, long. Therefore, to afford housing, most clients will need to work. However, many clients served by a housing advocate will need help locating employment to obtain or increase their income.

The housing advocate will find that they will spend almost as much time helping their clients obtain employment as they do locating appropriate housing. The housing advocate will need to search the want ads as often as the rental listings in the local newspapers. Clients seeking employment should receive a list of potential employment as often as they receive a list of rental properties.

The office that administers the local TANF program should also assist clients with their housing search. Some areas, like Madison Wisconsin, provide various services to help low income households locate employment. Others offer very few services. The state or county may also

have other programs that receive federal funding to help low-income persons locate housing. Information can usually be found on the city or county's website or by calling their office. Finally, the local *CoC* may know of employment programs serving low-income households in their area.

## **REFERRALS FOR COMMUNITY SERVICES**

The housing advocate needs to develop a list of service providers in each community s/he serves. Like with property managers, relationships with community service providers also need to be developed. One of the best places to develop relationships with people who serve families and individuals who are homeless, or in danger of becoming homeless, is at the local *Continuum of Care* meetings. If the housing advocate is not already attending these meetings, it is important that they do. Some of the people attending these meetings are very knowledgeable of services in the community. Other places to learn about available social services include the city or county offices and foundations, including the United Way.

As the housing advocate learns the various service providers in their service area, they need to learn the referral protocol and eligibility requirements for each. Some social service programs require that clients be formally referred to the program. For these programs, the housing advocates should develop referral letter templates so they can easily refer clients.

As the housing advocate begins to develop a list of social service providers, they need to share this list of providers with their clients. Providing this information can help the housing advocate build a relationship with their client. Such services can help a client in crisis. It also can provide valuable services to help the client remain stable once they are housed. The housing advocate should prepare a list of available service providers in every community they serve. The first time the housing advocate meets with the client, they should give the list to the client. If some programs require formal referrals, they should bring the clients referral letter with their names already entered on the letter. If the client moves to a new community, the housing advocate should provide a new list as a house warming gift so the client knows what services are available in their community.

## **DEVELOPING A SUPPORT NETWORK**

Often housing advocates overlook the importance of a support network. Many clients have moved far from their neighborhood and have lost their former support network. This could have been family members, friends and people met through places of worship and community organizations. The client may have trouble redeveloping a support network in their new community<sup>30</sup> and may need help. The housing advocate should motivate the client to develop friends and provide information on local community organizations that might aid the client in their effort.

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<sup>30</sup> Clampet (2004) discusses both the difficulty and importance of developing a support network in the client's new neighborhood.

## GLOSSARY OF COMMONLY USED TERMS AND ACRONYMS

### **Abstinence-Based Permanent Housing**

A structured, sober environment for individuals recovering from addiction to alcohol and/or other drugs. Usually prospective *tenants* are required to remain clean for a period of months prior to taking up residence. In addition to the usual services offered by *permanent housing* providers, abstinence-based programs offer self-help groups, therapy and opportunities for community integration.

### **Addiction**

A primary, chronic, neurobiological disease, with genetic, psychosocial, and environmental factors influencing its development and manifestations. It is characterized by behaviors that include one or more of the following: impaired control over drug use, compulsive use, continued use despite harm, and craving. Addiction can be physical, psychological or both. Physical addiction is when a person's body becomes dependent on a particular substance. Usually this means that a person builds a tolerance to that substance and the need for a larger dose develops in order to achieve the same effects. Psychological addiction happens when the craving for a drug or the emotional desire to have the drug supercedes rational thinking and decision making.

### **Affordable Housing**

According to *HUD*, housing is considered affordable if *Tenant* or home owner pays no more than 30% of their total income on housing costs (rent/mortgage, utilities, and taxes). Stone (2006) argues that affordability should be defined by residual income the *tenant* has after paying for housing rather than by the percentage of their income the client pays for housing. Such a formula attempts to ensure that households living in affordable housing have income to pay for necessary items.

### **Aging Out of Care**

Term used to describe youth who are leaving the *child welfare agency's* custody as they get older (in Illinois usually between 18<sup>th</sup> and 21<sup>st</sup> birthdays).

### **AMI**

See *Area Median Income*

### **Area Median Income**

The exact middle income when all of the *household* incomes in a given area are lined up from highest to lowest. *HUD* annually determines an *area median income* to help determine eligibility for housing programs (see *low-income*, *very low income* and *extremely low income*).

### **Caretaker**

For the child welfare system, this refers to the child's parent(s), guardian, custodian or relative with whom the child lives and who has primary responsibility for the care and supervision of the child.

### **CDBG**

Community Development Block Grant

### **Child Welfare Agency**

The County or State agency responsible for providing services to protect children in their jurisdiction from abuse or *neglect*. These are either state or county based programs and are often called the Department of Child Services, Children and Family Services or Child and Youth Services.

### **Chronically Homeless Family**

*HUD* does not recognize *homeless* families as chronic no matter how often or long they have been *homeless*. Usually it refers to families *homeless* for at least one year or has experienced multiple experiences of homelessness in a short period of time. *Chronically homeless families* generally move multiple times in a year, staying with friends and family and utilizing emergency services as needed.

### **Chronically Homeless Individual**

According to *HUD*, an unaccompanied individual with a disability who has been continuously *homeless* for a minimum of one year or has experienced at least four episodes of homelessness in the last three years.

### **CoC**

See *Continuum of Care*

### **Community Development Block Grant (CDBG)**

Funds issued by *HUD* to cities, counties and states for community development including the creation and expansion of decent housing.

### **Congregate Housing**

*Tenants* have private rooms but share common areas.

### **Continuum of Care**

A continuum of service providers who work together to develop a plan to serve *homeless* families and individuals in an area defined by the members of the continuum. Continuums can be as small as a city or as large as a multi-count area. Continuum of Care coordinates applications for funding from *HUD* under the *SuperNOFA* on behalf of *homeless* service providers and ranks application from the services providers to determine which agencies receive funding.

### **Credit Repair**

Restructuring of excessive private debt to help individuals decrease interest payments and restore creditworthiness, usually by purchasing part of the debt and accepting payment from the party that had the original debt.

### **Crisis Intervention**

A service provided to relieve an immediate, pressing problem. Services are usually change the immediate environment and/or reduce symptoms and restore coping mechanisms, rather than

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provide a cure. In the housing context, *crisis intervention* often involves moving a client to a shelter.

### **Damp Housing**

Allow residents to use alcohol in their private apartments, but not in the common areas of a shared living facility or group home.

### **Department of Health and Human Services (DHHS)**

The Department of Health and Human Services is the primary US government agency for protecting the health of all Americans and providing essential human services, especially for those least able to help themselves. The department operates over 300 programs and funds thousands of others. Among the housing or *wraparound services* supported by HHS are substance abuse treatment and prevention, financial assistance and services for low-income families, immunization services, services for older Americans including home-delivered meals, health and social science research, and Medicare and Medicaid administration.

### **Department of Housing and Urban Development (HUD)**

The federal agency concerned with the provision of housing and the restoration and protection of urban communities. *HUD* funds the public housing, *Housing Choice Voucher* programs, many project based housing subsidies. It also provides funding to agencies applying for the *SuperNOFA* through their local *Continuum of Care*.

### **Detox**

The process an individual goes through when withdrawing from alcohol. Usually is done under guidance of medical personnel Structured medical or social milieu in which the individual is monitored for withdrawal from the acute physical and psychological effects of drug or alcohol addiction a process of allowing the body to rid itself of a drug while managing the symptoms of withdrawal; often the first step in a drug treatment program.

### **DHHS**

United States Department of Health and Human Services

### **Dilapidated Housing**

*HUD* uses this term to define housing where the condition of the unit endangers the health, safety and well-being of the household or the unit has critical defects, or a combination of intermediate defects in sufficient number or extent to require considerable repair or rebuilding.

### **DoH**

Department of Housing, usually referring to a local Department of Housing. Illinois does not have a Department of Housing. The federal government has a Department of Housing and Urban Development (*HUD*).

### **Drop-In-Center**

Facilities the allow people to congregate during the day. Programs may provide services.

### **Dry Housing**

Dry housing services are those that require residents to remain alcohol and drug free in order to maintain tenancy. See *Abstinence-Based Permanent Housing*.

### **Dual-Diagnosis Disorders**

A person who has both an alcohol or drug abuse problem and an emotional or psychiatric illness.

### **ELI**

See *Extremely Low Income*

### **Emancipation**

Youth who are granted many legal rights of an adult by a court before they reach the age of majority (in Illinois 18). This term is often used incorrectly to describe youth aging out of the custody of the state *child welfare agency* at any age (including as old as 21).

### **Emergency Funds**

In the housing context, emergency funds are funds provided to an individual or family at risk of *eviction* in order to meet immediate rent or utility payment obligations. Emergency funds may be granted on a one-time basis as a form of *crisis intervention*, or may be made available as needed for a particular client as he or she moves toward housing stability.

### **Emergency Shelter Grant (ESG)**

The Emergency Shelter Grant (ESG) program provides grants for safe and sanitary shelters, supportive services, and other assistance to *homeless* people and families. Funds are provided by *HUD* and administered by state and local governments. ESG resources can be used to cover the operational costs of a shelter facility, to provide short-term *homeless prevention* assistance to families at risk of losing housing, and to fund renovation, major rehabilitation, or conversion of buildings for use as emergency shelters for the *homeless*.

### **Environmental Neglect**

*Child Welfare Agencies* often use this term when the child's person, clothing, or living conditions are unsanitary to the point that the child's health may be impaired. This may include infestations of rodents, spiders, insects, snakes, etc., human or animal feces, rotten or spoiled food or rotten or spoiled garbage, which the child can reach.

### **Episodic Homelessness**

Episodic homelessness is recurrent use of *homeless* services over an extended period.

### **ESG**

See Emergency Shelter Grant

### **Eviction**

The legal removal of a *Tenant* from their home. In Illinois, only a judge can order that a *Tenant* be *evicted* from a rental unit after the *Tenant* has provided proper notice. Following an *eviction*, only a county sheriff can forcibly remove a *Tenant* from their unit after the time that the judge provided for the *Tenant* to leave (usually at least two weeks after the *eviction* hearing).

**Extremely Low Income**

*Households* with incomes at 30% of the *area median income*. While the *Housing choice voucher* program accepts *households* with *very low incomes*, 75% of new *housing choice voucher* holders must have an *extremely low-income*.

**Fair Market Rent (FMR)**

An amount of rent that *HUD* determines to be at the 40th or 50th percentile of rents in an area market. This amount is used to determine what landlords can ask for rent if they want to participate in the *Section 8* program.

**Family Unification Program (FUP)**

A program funded by *HUD* and administered by local housing authority that has received funding for the program to place families referred by the local *child welfare agency* who are in danger of having their children placed in, or cannot be returned home from, the *child welfare agency's* custody due to *inadequate housing* and for youth who are aging out or have aged out of the local *child welfare agency's* care and lacks adequate housing.

**FEMA**

See Federal Emergency Management Agency

**FMR**

See Fair Market Rent

**FUP**

See *Family Unification Program*

**Group Home**

A housing unit consisting of rooms for *tenants* but also has common space and/or facilities for group use by all *tenants*.

**Harm Reduction Permanent Housing**

Housing offered to clients with chronic substance use or dual diagnosis issues regardless of their current pattern of use. Sobriety is not required before or during the period of tenancy.

**HHS**

See Department of Health and Human Services

**HMIS**

See *Homeless Management Information System*.

**HOME**

The HOME Investment Partnerships Program is a *HUD*-administered program that provides grants to states and local governments, often in partnership with non-profit organizations, to fund the construction, purchase or rehabilitation of *affordable housing* for rent or homeownership. HOME funds can also be used to provide direct rental assistance to *low-income households*.

## **Homeless**

A person without housing. For the purpose of determining eligibility for entitlement programs, the federal government uses the following definition of a “*homeless* individual”:

1. An individual who lacks a fixed, regular and adequate nighttime residence; and
2. An individual who has a primary nighttime residence that is
  - a. A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters and *TANF* for the mentally ill);
  - b. An institution that provides a temporary residence for individuals intended to be institutionalized; or
  - c. A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Broader definitions of homelessness include individuals who are temporarily housed in another's home, or that access services such as community hospitality centers or rent subsidies but remain housed.

## **Homeless Management Information System (HMIS)**

*HMIS* is an integrated data collection system for *homeless* service providers. The database is designed to gather information on characteristics and service needs of *households* experiencing homelessness.

## **Homeless Prevention**

Strategies to assist people maintain their housing.

## **HOPWA**

See Housing Opportunities for People with AIDS

## **Household**

A group of related or unrelated persons occupying the same housing unit.

## **Housing Opportunities for People with AIDS (HOPWA)**

HOPWA is a federally funded, state administered program to provide *affordable housing* and supportive services to low-income persons with HIV/AIDS and their families.

## **Housing Choice Voucher**

*Tenant* based housing subsidy program which allows a participant to pay up to 30% of their income on housing for rent (to a *property manager* who agrees to participate in the program and rent to the participant) and utilities. The program is also known as *Section 8* voucher program.

## **HUD**

See Department of Housing and Urban Development

## **HUD McKinney-Vento Act Programs**

In 1987 Congress enacted the Stuart B. McKinney Homeless Assistance Act to establish and fund programs offering a range of services for people who are *homeless*, including emergency

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food and shelter, transitional and *permanent housing*, education, *job training*, mental health care, primary health care services, substance abuse treatment and veterans' assistance services. Six particular HUD-administered programs continue to be referred to as the McKinney Act Programs': Emergency Shelter Grant, *Supportive Housing Program, Section 8*, Shelter Plus Care, Supplemental Assistance for Facilities to Assist the Homeless and Single Family Property Disposition Initiative.

### **IH**

See Interim Housing

### **Inadequate Housing**

Housing that does not meet the needs of the *household*. Different organizations such as HUD, the local housing authority and the child welfare agency may have different definitions of adequate and inadequate housing.

### **Inpatient Treatment**

Inpatient treatment centers offer support and structure for men and women seeking help for problems with drugs or alcohol. Participants reside on location for the course of the rehab program; lengths of stay vary and may be individualized. Usually characterized by 30 or 90 day stays. Care at an inpatient drug treatment program is provided 24 hours a day 7 days a week; Individuals who feel their addiction has affected their lifestyle such as their family, friends, or work will benefit greatly from inpatient drug treatment. Additionally, removing the individual from their former surroundings (in regards to drug using friends and the individual's personal drug using paraphernalia) helps them to adjust to living a drug-free lifestyle

### **Interim Housing (IH)**

Interim Housing programs provide short-term housing to *homeless* individuals and families.

### **Job Placement**

Services provided to connect persons to potential employers.

### **Job Training**

*Job training* services are an important part of comprehensive *wraparound services*, as they assist individuals in increasing employability and earnings potential. Services provided include training in literacy, resume-writing, interviewing, budgeting and workplace conduct. Some agencies offer other forms of *job training* directed specifically at employment in a particular type of business. See *Vocational Training*

### **Lease**

A contract between the *Tenant* and the *property manager* describing the conditions of the rental agreement.

### **LIHEAP**

See *Low-Income Home Energy Assistance Program*

### **Low Income**

According to *HUD*, *households* whose income does not exceed that of incomes of similarly sized *households* that are at 80% of the *area median income* for that area. Only low-income *households* are eligible for many project based of public housing programs.

### **Low-Income Home Energy Assistance Program (LIHEAP)**

A program funded by the Department of Health and Human Services, to assist *households* facing a crisis to provide heating or electricity in their homes. *LIHEAP* can pay utility bills, intervene in the event of a utility shutoff or fund certain energy-related home repairs to decrease the cost of heating or cooling.

### **Mainstream Resources**

Mainstream resources are services that are made available to the general population, regardless of housing status.

### **Market-Rate Housing**

Housing that is not subsidized. The property manager prices the unit at an amount that they believe they can get without receiving a *direct* subsidy from a government or private source. The property manager can rent to a *tenant* with *tenant* based rental subsidy like the *Housing Choice Voucher* program as it is not considered a *direct* subsidy.

### **Master Leasing**

A master leasing contract is one in which a third party, an individual or agency other than the *Tenant*, enters into a *lease* agreement and assumes responsibility for *Tenant* selection and rental payments.

### **Mediation**

A form of conflict resolution where a neutral party assists two parties resolves a conflict. Landlord-*Tenant* mediation involves a neutral party helping *tenants* and landlords resolve conflicts that involve their rental agreement.

### **Mental Illness / Substance Abuse (MISA)**

MISA is an acronym commonly used to refer to clients with dual diagnosis disorders (co-occurring mental health and substance abuse disorders).

### **Minimum Wage**

The lowest hourly wage that can legally be paid by an employer to an employee, except in occupations that receive significant compensation through tips. At present the federal minimum wage, set by Congress in accordance with the Fair Labor Standards Act, is \$5.15 an hour. Since the 1990s states have been free to set a minimum wage higher than that set by the federal government. Since 2004 the Illinois minimum wage has risen from \$5.15 to \$6.50 an hour.

### **MISA**

This acronym is used to refer to clients with dual diagnosis, *Mental Illness / Substance Abuse*.

**Moderate Income**

*Households* whose income does not exceed that of incomes of similarly sized *households* that are at 120% of the *area median income* for that area.

**Month to Month**

Often refers to a *lease* where there is only minimum amount of time that the *Tenant* and *property manager* agrees to continue their rental agreement is one month. Either party can give notice of termination at least one month prior to ending the agreement.

**NOFA**

See **Notice of Funding Availability**

**Notice of Funding Availability**

Refers to a notice released to the general public, usually by levels of government, informing them of their intention to accept applications for funding to provide services.

**Occupancy Costs**

Occupancy costs are all costs related to the occupation of a building, including rent, insurance, utilities in common areas, waste disposal, cleaning and any additional services provided such as public toilets or a cafeteria.

**Oral Lease**

An oral agreement between the *property manager* and *Tenant*. While this least is as binding as a written *lease* it is often much harder to prove.

**Outpatient Treatment**

Outpatient drug treatment programs use a broad verity of techniques. These techniques include a wide range of approaches including problem-solving groups, specialized therapies such as insight-oriented psychotherapy, cognitive-behavioral therapy, and 12-step programs. Similar to other drug treatments, the individual may stay in the program for several months or longer. Those who attend an outpatient treatment program do not live at the drug treatment facility as they would an inpatient drug treatment.

**Permanent Housing (PH)**

Housing provided program-imposed time limits.

**Permanent Supportive Housing (PSH)**

*Permanent housing* with supportive services provided on site or by providers serving the *tenants*.

**PH**

See *Permanent Housing*

**Physical Addiction**

When a person's body becomes dependent on a particular substance.

**PSH**

See *Permanent Supportive Housing*

**Project-Based**

Refers to housing programs where the housing subsidy is tied to the unit. Therefore, when a new *tenant* moves into the unit, the new *tenant* becomes the beneficiary of that subsidy. If the *tenant* leaves the unit, they lose the subsidy.

**Property Manager**

The person who supervises and cares for the housing units (also known as landlord).

**Psychological Addiction**

When craving for a drug is psychological or emotional.

**Public Aid**

Term usually used to describe cash benefits received through *TANF*.

**Recovery Home**

A structured and supervised living environment offering support and assistance to people recovering from alcohol and drug dependence. It's a safe way to assist people to live a drug free way of life.

**Request for Proposals**

Refers to a notice released to the general public, usually by levels of government, informing them of their intention to accept applications for funding to provide services.

**RFP**

See **Request for Proposals**

**S+C**

Shelter Plus Care

**Safe Haven (SH)**

A housing program for persons with serious mental illness that has limited demands and rules that are placed on participants to allow them to stay in the program.

**Section 8**

*HUD* administered, federally funded *subsidized housing* program. Although it actually represents a number of programs the term is often used to define the *Housing Choice Voucher* program.

**Shelter Plus Care (S+C)**

The *HUD* Shelter Plus Care program provides rental assistance for hard-to-serve *homeless* persons, in connection with supportive services funded by outside sources. S+C housing and services are provided on a long-term basis for residents with a disability, usually mental illness, chronic drug or alcohol problem or AIDS. Rental assistance is paid through a variety of

channels, including the **HUD SRO** program. Supportive services may be provided by other **HUD** programs, state or local sources or non-governmental organizations.

### **Single Room Occupancy (SRO)**

Buildings that provide one room units usually to a single *tenant*. The building may have private or shared bathrooms.

### **SRO**








See *Single Room Occupancy*

### **Subsidized Housing**

Housing where the monthly cost of living in the housing is assisted through payments provided by a unit of government or private source to help make the unit affordable to *moderate, low-income, very low-income* or *extremely low-income tenants*. The program usually refers to a deep subsidy making the unit affordable to households with *very low* and *extremely low-income* households

### **Substandard Housing**

**HUD** considers housing to be substandard when it meets the following conditions:

-  does not have operable indoor plumbing
-  does not have usable flush toilet inside the unit, exclusively for the families use
-  does not have usable bathtub or shower inside the unit, exclusively for the families use
-  does not have electricity or has unsafe or inadequate electrical service
-  does not have a safe or adequate source of heat
-  should, but does not, have a kitchen
-  has been declared unfit for habitation by an agency, unit or government

### **Supportive Housing Program**

**HUD** administered funding program that provides grants to states, local governments and private non-profit organizations to develop housing with service for *homeless* persons.

### **SuperNOFA**

Refers to a very large notice released by **HUD** every year of funding for many programs including programs serving *homeless families* and *individuals*.

### **TANF**

Temporary Assistance to Needy Families

### **Temporary Assistance to Needy Families Program (TANF)**

Often used to refer to the cash assistance program to families who meet eligibility requirements for up to 60 months which replaced the Aid to Families and Dependent Children program in 1997. **TANF** is a block grant program that provides federal funds to administer their own welfare and *job placement* programs.

### **Tenant**

A person entitled by the written or oral agreement, sub-tenancy approved by the *property manager* to occupy a unit.

**Tenant-Based**

Refers to housing programs where the housing subsidy is tied to the *tenant*. The *Housing Choice Voucher* program is an example of a *tenant-based* subsidy. When a tenant leaves the housing unit, they take the housing subsidy and can use it after moving into another unit.

**TH**

See *Transitional Housing*

**Transitional Housing (TH)**

Housing programs provided for a limited amount of time, usually no more than two years. *TANF* is generally accompanied by the necessary supportive services to prepare residents for *permanent housing*.

**Very Low-Income**

According to *HUD*, *households* whose income does not exceed that of incomes of similarly sized *households* that are at 50% of the *area median income* for that area. Only very low-income *household* are eligible for the *Housing Choice Voucher* program.

**Vocational Training**

A form of *job training* that prepares a trainee for a specific skilled job.

**Wet Housing**

Wet housing services are those that do not require residents to remain alcohol and drug free in order to maintain tenancy.

**Wraparound Services**

Services designed to meet all of the unique needs of a client.

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