

# ACCESSING AFFORDABLE HOUSING RESOURCES

Presented by  
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# Permanent Housing Services

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**The provision of services to help families' access and sustain housing includes working with the client to identify affordable units, access housing subsidies, negotiate leases, overcome barriers, such as poor tenant history, credit history and discrimination based on ethnicity, gender, family make-up and income sources.**



# Client Housing Assistance

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- **Landlord/tenant education**
- **Advocacy for housing subsidies**
- **Transportation and coaching to meet potential property owners**
- **Referral to specific owners willing to rent to homeless individuals & families**



- **Assistance in overcoming bad credit, no credit, or eviction histories etc.**
- **Assistance in obtaining move-in funds**
- **Follow up to insure stable relationship with property owner.**



# Housing Relocation Plan

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**A Housing Specialist helps the client to identify and off-set (as much as possible) barriers to securing housing.**

**The Housing Specialist also works with the client to identify appropriate, and reasonable, housing search goals.**



# The Relocation Plan

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**The Housing Relocation Plan documents the strategies the housing specialist plans to use to help a participant family obtain permanent housing. It maps out the course of action for finding an appropriate unit for the family and becomes a written record of each family's "housing case plan."**



# A Housing Relocation Plan Includes the Following:

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- **Family characteristics, including number of family members, gender, age, and special needs**
- **What the family can afford for rent, based on income and expenses**
- **Neighborhoods preferred by the family**



- **Barriers to relocating the family**
- **How the family will physically move their belongings (or pay for removing belongings from storage)**
- **Any financial resources family may have to pay for move-in costs**



# Researching Housing Resources

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**After completing a Relocation Plan, the housing specialist's next step will be to determine if there is an appropriate vacant unit in the Housing Resources Department's current "pool" of available rental units. If not, the family's preferred area must be researched for vacancies.**



# Some Factors to Consider

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**Good housing relocation takes into account neighborhood, community, access to services, and other factors which can add to or detract from a unit's overall suitability. The following factors help families and Housing Resources specialists identify appropriate and affordable permanent housing:**



**1. FAMILY SIZE:** This determines how many rooms the family will need. When possible, larger families are placed in houses, not apartments.



**2. INCOME/BUDGET:** Ideally, families should pay 25-30% of their income for rent. Unfortunately, the family may end up paying 50% or more. Relocation plans are not based simply on the family's reported *income*. Their *debts* (outstanding utility bills, etc.) and other monthly expenses, such as medication, will also determine what they can really afford for rent.



**3. TENANT HISTORY:** How many times has the family moved? How many times has the family been evicted? What were the reasons for eviction? Was there ever any destruction of property involved? Some of this information will be provided by the participant; previous landlords can also supply information.



**4. SUBSTANCE ABUSE:** Has there been a history of substance abuse? Is she participating in a 12-step or other recovery program? If so, the program in the new neighborhood is evaluated. Staff also avoid relocating the family to any neighborhoods in which the participant used drugs or alcohol in the past.



**5. CRIMINAL HISTORY:** In fairness to the participant, criminal history needs to be addressed on an individual basis.



**6. HOUSEKEEPING SKILLS:** How proficiently does the participant clean her home? This is important to know should the participant have a landlord with high expectations for cleanliness. Asking about housekeeping practices also opens the door for discussing ways to maintain a home.



**7. SUPPORT SYSTEMS:** Systems of support are crucial to the long-term success of families. They serve as emotional, physical, mental and spiritual outlets that assist families with the daily challenges of living) What support does the family have? Relatives? Friends? Do they attend a religious institution or are they members of any other organization? Do they want to move near those supports?



**8. PHYSICAL STRUCTURE OF DWELLING UNIT:** The dwelling unit should meet and hopefully exceed minimum standards of decency and safety. Units for participants with physical disabilities should have adequate design for independent living.



## **9. PERSONALITY OF LANDLORD/**

**MANAGER:** Since landlords and property managers will be very important people in the lives of participants, staff members get to know them and ensure that they are trustworthy. At the very least, the landlord must be consistent and reliable.



## **10. SCHOOLS IN THE AREA:**

**Do the parents want to change schools or remain near the school their child(ren) currently attend(s)?**



**11. ACCESSIBILITY OF PUBLIC TRANSPORTATION:** For most families, this is critical. Of course, if the family has a car, access to public transit may not be a top priority.



**12. DISTANCE TO/FROM PUBLIC TRANSPORTATION:** What services does the family need most? How will they get to those services? Are family members employed or do they go to school? If the family does not relocate near work, school or services, they need to be near public transportation.



### **13. CRIMINAL ACTIVITY IN THE AREA:**

**Is the neighborhood safe? What is it like at night? Sometimes it helps to ask the local police department about the incidence of crime in a given area.**



## **14. PERSONALITY OF NEIGHBORS:**

**Case managers attempt to find out something about the neighbors as well as the neighborhood. When placing a family with children, consider whether there are children nearby or whether the neighbors appear to be intolerant of children.**



**15. COST OF UTILITIES:** Are utilities included in the rent? If not, what sources of energy are used for cooking and heating? On average, what have tenants in that unit paid for utilities?



**16. SOCIO-ECONOMIC CLIMATE OF THE COMMUNITY:** Is the community racially integrated or is it homogeneous? Is there a mix of economic classes or does a particular socio-economic class predominate?



# Standard Housing Resources

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- 1. Newspapers' classified ads, "pennysavers" and other local publications.**
- 2. Property management companies – housing specialists look for these in the local "yellow pages" phone book or local apartment association.**



- 3. Real estate offices: the offices often have listings of rental housing, and agents may own or have investors who invest in rental properties.**
- 4. "For Rent" signs – housing specialists look for units with advertised vacancies.**



# Alternative Housing Resources

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- 1. RELIGIOUS INSTITUTIONS:** Many congregations have members who are property owners. Some may have rental properties.
- 2. HOSPITALS:** Many hospitals have real estate or property management departments. Hospitals invest in real estate for future expansion projects.



### **3. SOCIAL & CIVIC ORGANIZATIONS:**

**Service organizations such as Rotary, Masons, Kiwanis, etc., have members that may have rental properties. The organization itself may also own property.**

**4. LARGE CORPORATIONS:** Many have Real Estate/Property Management companies.



**5. REDEVELOPMENT & COMMUNITY REDEVELOPMENT AGENCIES:**

These agencies often purchase real estate for future development or to maintain or create affordable housing.

**6. BANKS & MORTGAGE COMPANIES:**

Often have investors with real estate holdings who are eager to rent.



## **7. NONPROFIT HOUSING DEVELOPERS:**

**Many build specifically for special populations.**

## **8. PRIVATE HOUSING DEVELOPERS:**

**Some for-profit developers build affordable housing.**



# Resources for Subsidized or Below-Market Rate Rental Housing

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- 1. Housing Authorities (City and County)**
- 2. Community Development Departments (found at the local city hall). Often these departments will publicize developers who obtain favorable financing for residential development. Often, as a condition of their loans, these developers must include affordable housing units in the project (also called set-asides).**



- 3. Non-profit Housing Developers. In most cases, non-profit housing developers focus on building housing affordable to low-income individuals, families, and people with special needs.**
- 4. Housing and Urban Development (HUD). This is the federal agency responsible for administration of various housing subsidy programs, such as Section 8 and Section 232.**



**5. State Departments of Housing and Community Development. In some states there are housing development or housing finance programs that develop affordable housing projects.**



# Drive-by Searching

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**If the current listings in the Housing Resources Department do not yield a suitable apartment for the family, a drive-by search of their preferred neighborhoods can be effective. Housing specialists use these techniques to search neighborhoods in large urban areas, which might otherwise be overwhelming:**



- **Pick an area between one and five square miles**
- **Search the selected area thoroughly**
- **Drive an area more than once, if necessary**



**Where there is no phone number available, the housing specialist uses the address to search for the property title and locate its owner. Property titles are available for public viewing at most County Halls of Records. If the housing specialist reaches the landlord, s/he requests a description of the vacancy, the rent amount and the deposits required to move in. If s/he thinks the participant would be interested, a meeting is arranged at the unit.**



# “Marketing” The Program

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**“Marketing” the program is one of the best tools to use in developing a pool of landlords and management companies who are willing to work with participants in the *housing first* program.**



# Networking and Building Relationships

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**Housing specialists should always have available a brochure or one-page informational statement on the *housing first* program to give to property owners. The brochure includes specific information about the social service supports that the program provides to participant/tenants and the support that the program provides for the landlord.**



**Landlords can learn, for example, that the program screens participants for tenant readiness. Landlords are also interested in what the program can do should problems arise with the tenants after they have moved into the unit.**



**Housing specialists take time to make personal visits to meet landlords and contacts for property management companies. The housing specialists introduce themselves and make sure to leave brochures and business cards.**



**Often landlords are interested in seeing the program's office. Housing specialists will invite them to attend a meeting for prospective landlords where participants and property managers who are working with the program can discuss their respective experiences and answer any questions that potential landlords may have.**



# TENANT EDUCATION



# Tenant Responsibilities Curriculum

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- **Identifying housing that is suitable for your family.**
- **Understanding your rental agreement, and when, where, how and to whom you pay your rent**
- **How to be a good neighbor**
- **Money management**



- **Maintaining your home on a budget**
- **Identifying a maintenance problem and what to do about it**
- **How to communicate with a “problem” landlord**
- **Housing and sexual harassment**
- **Getting involved in your community**



Notes:

