ROUGH DRAFT FORMAT

ASSOCIATION OF PROGRAMS FOR RURAL INDEPENDENT LIVING (APRIL)

STATE OF RURAL HOUSING: KICKOFF CALL

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>> MARY OLSON: Hello, everyone! We're going to go ahead and get started here in just a moment. I'm just going to let some more folks join us, but thank you, everybody, for joining us for the State of Rural Housing: Kickoff Call

We're really excited to have you all here and we're hoping that this might be the first of many exciting events where we can all work together.

This call is a partnership between the Association of Programs for Rural Independent Living, APRIL, and the Administration of Community Living.

Today's captions will be provided on the bottom of your screen in the webinar system.

If you would prefer to have full Screen captions, we will drop a link in the chat box here that you can follow and use the full-screen captions if you prefer that.

We are going to open the call with a few introductions and some basic information for our topic today, and then towards the middle of the call we're actually going to move into sharing from the floor. And if you would like to participate in the call during that sharing portion, what we'll ask is that you push \*# in order to enter the queue, in order to open up the phone line and voice your question, or you're more than welcome to type out your questions or your comments in that chat box and we'll voice those for you.

If you have any questions or difficulty participating today, feel free to email me at

mary.olson@mso.umt.edu.

I think Sierra is going to type it in the chat box here. Perfect!

And I'll be checking that. So if you need immediate assistance, feel free to go ahead and email me.

Materials and recording from today's call will be available on the APRIL website at www.april-rural.org. And I'll type that in the chat box as well.

Without further ado, I'm going to turn the call over to today's speakers. We have Bob Williams,

Director of the Independent Living Administration and Ann Denton, Senior Fellow for the Advocates for Human Potential.

So thank you, again, for both of these folks joining us and please give them a warm welcome, and I will let them take it away!

>> BOB WILLIAMS: Good afternoon.

I am Bob Williams.

Welcome to this afternoon’s call, which we see as the beginning of an important conversation around what Centers for Independent Living and some statewide independent living networks are already doing, and what others can be doing to increase the ability of people with disabilities to find, obtain, and live in accessible, affordable, and decent housing, which is so central to all of our freedom and independence. And, particularly vital, of course, to those that want to leave institutions or who want to avoid institutionalization altogether.

Doing this well is essential. It is the linchpin to our people’ s independence.

So, I want to thank APRIL for co-hosting this call and give a very loud and well-deserved shout out to Mary Olson for doing a tremendous job at organizing this webinar,

to those that will be presenting today, and to all of you and our colleagues in independent living that work hard on increasing and improving housing access every day.

Because of the magnitude of the challenge, it is easy to overlook or under estimate the cumulative impacts that we know centers make on this front are impressive, and we think probably something we need to do a better job at more fully capturing.

However, here is what we do know, and I am proud to share, based on data, that centers receiving Subchapter C funding reported to us for fiscal year 2015, we know that roughly 13 percent or nearly one out of every 8 individuals that received services from these CILs nationwide got the help they needed to find, obtain, and/or modify accessible, affordable housing where they could live and make a life in.

We also know that in the same year these Centers reported that they collectively worked with approximately 8,000 individuals with disabilities who wanted to leave a nursing home or another institution and that they successfully assisted 51% to move into their communities; and that they were continuing to work with the rest to make that move in the future. For those who wonder what freedom in the making looks like, this is what it looks like.

And we know that housing is often the most crucial, and elusive piece to making it happen, which is why we are having this conversation, is important

because regardless of the areas Centers serve, whether they provide independent living services in urban, suburban, rural, frontier, or Native communities, they face difficult challenges on this front.

And I wanted to begin this slide

examining challenges with regard to rural housing in particular. Not because the challenges of rural CILs encounter are necessarily more complex, but, rather, because place matters. Like so much of independent living, succeeding at increasing access to accessible, affordable, livable housing rests with working at the community and state levels we find ourselves in.

So, I believe we can make this a good place to begin.

Let me say two more things.

The first is that we know that there are questions on the type of work Centers for Independent Living can do to meet the housing needs of consumers and what funding may be available to do such work.

And we will be happy to provide responses to those types of questions during the discussion segment of this call.

Some we will be able to fully answer today. For others, though, we will want to develop written questions and answers for so that the entire network can benefit.

Finally, I want to share that the key reason I wanted to have this call relates to two major findings in a survey that ILRU conducted for us and that you will hear more about shortly. The first, which comes as no surprise, is that over 90% of the CILs that responded reported that housing was the leading barrier to institutional transition.

The second finding is that one-half reported they had some kind of working relationship with their local or state housing agency.

And the other one-half did not. This is the classic story of whether we choose to see and leverage the glass as half full or something that will remain less than that.

I think we are all clear on the choice we need to make.

And my hope is that through this call and the conversations and work that needs to follow, we will fill the glass and make it overflow.

Thank you again.

>> MARY OLSON: Thank you, Bob. And so from here I guess I'll go ahead and, Ann, I'll throw the floor over to you.

>> ANN DENTON: Thank you very much. And thank you, Bob, for that excellent context setting for us. And I think that everyone knows that housing is essential to community living. I love the phrase that you used "it's crucial and elusive." I'll probably steal that if I can.

One of the things that, you know, we absolutely do know, that housing can be a barrier. The other thing that I think the 50% of the CILsthat have a relationship with a housing agency already know, which is that it's not an insurmountable problem. In other words, just like every other issue that we face, it is vulnerable to effective advocacy and it's possible to make excellent strides forward in terms of helping people connect to real housing.

One of the things that I wanted to start by doing is offer you guys a way to think about it that really divides up what I like to think of as service coordination or in my community, what can I do. And so part of the solution to be more effective around housing is making absolutely sure -- absolutely sure -- that we are -- that we've done everything we can to connect the resources in our community, that we've done everything we can to reach out to landlords and property management companies and engage them in being part of our solution, that we've done everything that we can to connect people effectively across the board to the services and supports that will help them maintain their tenancy.

And I know, having been around CILs over the year, I know that that's a sweet spot for you. That the level of energy hand beating the bushes and the level of hustle is usually fairly high. People are committed to helping people be successful and they've done, you know, a good job.

I would say, though, that 50% of the CILs don't have a relationship with the housing agency and developing one might be helpful. I'm going to talk a little more about that, but going back to the previous slide, I would say part of the solution is doing the very best job that we can do in the community that we're in. The second thing is really advocating effectively for more resources. So there are two kinds of approaches.

At the community level we have to know, what is a fair rent to pay, where are the housing developments that are affordable? Who are the landlords that are friendly? Where can I get the person I'm working with, where can I help them find financial assistance or a voucher? How can I help them find property that is already subsidized? That's level one.

Level two is advocating for a fair share of resources, and I just want to take a minute and talk some about that.

In most cases we have to know what we're talking about. So in the first case, it's all about -- and I'll talk a little more about this on the next slide. But it's all about knowing what is in your community. We'll talk about that next.

Before we go there, because I know I'm talking to a group of fierce advocates, let's talk about how to advocate for more. I don't know a community that has enough affordable housing.

So, defining the problem, what we know, for anybody who is on an SSI check or a VA disability check or some other form of, you know, routine government check like that, the level of income that those checks bring is insufficient to obtain housing on the local market. So part of defining the problem is knowing how many people are in that state. So, in other words, how many people are on an SSI check? How many people are on a limited income that causes their household to fall below poverty?

And then you also have to know something about what is your affordable housing inventory in your community? And it's always sadly the case that you can say, we do not have enough housing that is affordable to meet this need.

And I'm just talking affordability here. The number of accessible units is a fraction of the number of affordable units. And the number of affordable units is totally inadequate to meet the need. So when you're talking affordable/accessible housing, there is a shortfall in our resources at the community level.

And part of advocacy, which you know so well, is being able to make that case in dollars and cents and in facts, data.

One of the things that I like to do is look at poverty, and the 2018 statistics for poverty show that a one-person household, the poverty line is 12,140. For a one-person household. The basic federal SSI payment is $9,000 a year. It went up to 750 in 2018.

So you can see that any household that is living on an SSI income is going to be below the poverty line. Let's hold that thought for a second. If you look at the slide, I've made the first point, which is you can't pay for housing if you're on that kind of limited income. While I'm going to make a point that the way our communities spend their money that they get for affordable housing, the way our communities spend their money makes even housing labeled affordable really unaffordable to somebody on an SSI check.

One of the things that I just want to touch on very briefly is that the way the housing industry defines "affordable" has little or nothing to do with poverty. The housing industry defines "affordable" based on median income for your community. Rural communities generally have lower median incomes than urban communities. And so when affordable housing is built in rural communities, it's a little closer to the poverty line than it is in some cities. But it's still not going to be affordable to someone on an SSI check without additional financial help.

The housing industry defines low income housing as 80% of median. And median income, you know, like I've already said, is community specific. And so if you look at -- you could find your median income on the HUD website. Here is how I do it. Go to HUD and type in their search engine "median family income" and follow the links. Eventually you'll get to a place where it will say, "median family income by community."

If for some reason the HUD website isn't responsive or you can't find it, I would refer you to a resource called "Priced Out." It is a product -- it's a book put out by the Technical Assistance Collaborative out of Boston, but they have -- they publish different versions of the Priced Out series. I think the last one is Priced Out in 2016. So what that does, it will show you for states and communities, mostly larger communities, what your median family income is and what your fair market rent should be.

So let me just say how to find that. I would go to the Technical Assistance Collaborative website, which is www.tacinc.org.

Okay. So, I think I just wanted to make sure that we have -- that I have adequately sort of just laid out the problem here. The problem is that many people on disability incomes are not going to be able to afford housing on their open market in their community, even rural communities. And then affordable housing that is developed is developed at the very highest level that they're allowed to develop it. So the median family income in your community is $27,000, for a family of one, they're going to develop housing that will -- that the rent is set so that a household making $27,000 can pay that rent. There's no consideration of the needs of a household that is making $9,000 and what rent they can pay.

And so the affordable housing that is developed is built for the low income families. The rents are priced at the very top of what those households can pay. And the way that that works is it really prices out people on SSI. So just talking about affordability, we have a situation where people are in poverty, households are in poverty, the affordable housing built for them really doesn't serve households in poverty, and then within that, only a fraction of that affordable housing is accessible.

The other thing I just wanted to touch on -- we can talk more about it later -- there are multiple barriers to getting into housing that don't have anything to do with the way the housing industry is structured, and those are things like background checks, credit checks, have to have application fees, you have to have proper identification. You have to have, you know, bank statements and income statements and copies of your last paycheck. It's incredibly bureaucratic and I know that the CIL staff, the direct service staff on this call know exactly what I'm talking about. We'll talk about it. We'll talk about that a little tiny bit more.

If we can go to the next slide...

So this call is vessel too short to get into a large amount of detail, but I want to go back to what I said when I was trying to divide it into two pieces. Two pieces maybe are a little bit less daunting than a giant conceptual thing about housing. So where do we start? On the first level, which is doing the best job we can regarding accessing housing that we already have in our community. It means knowing where those resources are. It means, you know, having effective outreach to landlords. It means having good working relationships with things like public housing authorities, if you have one, and then also being able to provide meaningful supports to people to help them, you know, choose and keep the housing that they want.

The other solution and resources to begin is becoming better advocates. So working with your PHA. The CIL staff, the PHA person, who is in charge of Section 8 and talks to them, this is probably director to director, working with city and county governments, state agency staff and maximizing all available resources. One of the things that I think is important to know -- to satisfy yourself, is to know that you know every single affordable unit in your community or in your catchment area. A lot of organizations serve more than one county or one city.

We can talk some more about that in a minute. What I would like to do is, moving to the next slide, get a sense from this group, you know, what is it that you are doing now that has been successful? How are you -- what is the magic that you are creating that allows the number of people that Bob referenced, you know, 13%, one out of eight got the help they needed. Well, given the context that I just laid out, 13% is a tremendous achievement, because the deck is stacked against us. And so how did you do that?

So that's the first question.

And then we can talk about -- I want to talk about partners and barriers and potential solutions. Mary, how are we going to do this?

Can people raise their hand and have their microphone unmuted or...

Oh, here it is. Joining the conversation. Okay.

>> MARY OLSON: Folks, if you press \*# from home, you should be able to get into the queue and/or you can type your question into the chat box and I will voice those for you. I do see some folks in the queue beginning to line up a little, and I might just start, if that's okay, just voice the first couple of chat box comments and questions and then from there I will move it to the queue. Does that sound okay?

>> ANN DENTON: That would be great. I haven't been able to read and talk at the same time.

>> MARY OLSON: Our first comment/question comes from Bronwyn Troutman and she says, I've heard/saw there is currently funding for 811 vouchers. I would like to know how this is working for communities. One of the barriers we have in Missoula is that many units are completely inaccessible, like second floor, no elevator, narrow kitchen and bathrooms, et cetera.

>> ANN DENTON: Right. Okay, that's a great question. And I recognize your name from a -- I think we were in a class together, right?

There is an 811 voucher opportunity, a mainstream opportunity voucher available right now, and state housing agencies and public housing agencies are eligible to apply for a pool of vouchers that people can then use to take out into the housing market. So that's half of what Bronwyn was talking about. Those applications are due June 16th. So someone in your community, if it's going to go forward, somebody is working on it right now.

And part of the connections I know you guys have or may need to develop is being enough in the loop around what is going on with the housing authority, what is going on with the housing department in your county, what is going on with developers is being in the know, so you would know -- it would be good to know who is applying for that.

The second half of that is accessibility. And I wish I had -- I wish I had the answer, you know.

The accessibility is most of the time people are developing housing and they're using the bare minimum requirements. They're using only what is required, and so I believe that in many of our communities, even the bare minimum of what is required is not -- may not be surfacable, may not be usable for people, because I think there's some misunderstanding about how that needs to be done.

And as you all know, I think some of that is actionable, right? I don't have the answer for increasing the number of accessible units other than sheer hard work and advocacy, and that's going to take time. You know, that's going to take some time.

>> MARY OLSON: Thanks, Ann. Bob, did you have something you wanted to add?

>> BOB WILLIAMS: Yes. So, over the... next couple years making 50,000 vouchers available specifically to people that are either coming out of institutions want to avoid going in homeless. So next couple of years making 50,000 vouchers available specifically to people that are either coming out of institutions want to avoid going homeless.

This creates a way to begin to address many of the challenges we know are out there, but it will require getting housing agencies to apply and to work with as well as fund what Center for Independent Living do best. This creates a way to begin to address many of the challenges we know are out there, but it will require getting housing agencies to apply and to work with as well as fund what Centers for Independent living do best.

>> ANN DENTON: I agree with you, Bob, this is a tremendous opportunity for people. It's going to be tricky, you know, to getting housing agencies to apply and to work with the CILs, and it would be ideal if housing dollars could be used to fund some of the things that the CIL funding cannot fund.

I wanted to go back up to Bronwyn's question about why are 811 dollars -- they're actually mainstream dollars, being used to fund inaccessible units. And the answer is that the mustard seed of wrongness is in the minimum requirements. You know, the regulatory requirements affecting these proposals is they have to be in compliance with affirmatively furthering fair housing. You all know as well as I do, the provisions in those plans are not at the level that we would like to see them. And so it's not -- I don't think anybody set out to say that mainstream vouchers for people with disabilities are going to be on purpose used to create inaccessible housing units. I don't think anybody set out to do that. But the way it rules out is that what happens here is that the individuals who need financial assistance, whose households are too poor to pay for housing on the open market, this provides the financial assistance. And then you take the voucher and you have to fight for the units -- you have to find the units in your community. And so since the units are already built, we're limited to the number of acceptable units you already had.

I still think, you know, having the financial assistance is a tremendous advantage. It's much better than not having financial assistance, but it's not the total answer. It's not everything that we need.

It's necessary but not sufficient.

>> MARY OLSON: Absolutely, Ann. I just wanted to add, we've got a few folks on the chat who have offered some, you know, also comment on this question. Darrell Christenson says "we just unveiled a project to

educate builders/developers and realtors of the cost benefits of increased accessible housing.

Educating the housing industry is key, just as relationship building is.

>> ANN DENTON: I couldn't agree more with that, and I like your comment, we have a need for accessible housing that is going to balloon because of the rapidly aging population. And so that gives us a couple of things. One, it gives an argument to make. The second thing is it gives us a whole new set of potential allies around the second half, the system level, advocacy for more.

>> MARY OLSON: Absolutely. I'm going to jump over here just a minute to the queue and just remind folks, if you press \*# you'll wind up in our queue to voice your comments. And just know if you push it again, it will pull you back out.

So I did see a couple folks pop in and then out again real quickly earlier. So if you do want to participate that way, go ahead and just press \*# and I'm going to move to the next participant.

All right, go ahead, please.

This is Susan Malloy. Am I speaking into the correct equipment here

>> Absolutely.

>> I'm very concerned about a population, people who have had toxic exposure or asthma or otherwise cannot tolerate leaving with chemical exposures.

And probably some of you have encountered people in your group of clients or even your coworkers who have chemical or electrical sensitivities, and maybe don't know where to send us.

And particularly I'm having trouble with one issue, and that is that when we are able to find housing, an apartment or garage or whatever that hasn't been chemically treated, we're frequently effectively evicted with no notice, no legal courtesy whatsoever. If somebody in the neighborhood is using lawn care chemicals or a cell tower is erected or smart meter or a new tenant moves in and uses incense or smokes, and also by remodeling chemicals like paints and things, and I would so appreciate if people on the call, who are obviously dedicated to serving across disability audience, would bear in mind these evictions are wreaking havoc and causing a lot of unnecessary illness and death. And I would like to be of service to people who have folks like this in your so-called catchment area and try to figure out what solutions might be other than these evictions.

>> You're talking about functional evictions really. I was wondering, I believe Bill Jones, I think I saw you on the phone. Do you want to unmute and talk about that?

>> MARY OLSON: Go ahead, if I can find you, if that's all right.

>> Am I on?

>> Sure.

>> Am I on?

>> Yes, you are. Go for it!

>> Okay. I know in Arizona, you know, having multiple chemical sensitivities and environmental issues is a very real thing. I think over the last 20, 30 years we've become much more aware of the real issue that many people have and to really try to address it in a fair way. I know there's still misconceptions about it, lack of understanding that Susan and others face every day. And so the evictions that take place because of that lack of understanding is still very pervasive, and that's why, again, we need to continue to educate the public, I'll just say that "the public." And I know for our office here, Ability 360 in Phoenix, when we get those calls, I call Susan Malloy.

Seriously. Susan Malloy is the national expert in my opinion on this subject. And so she can speak to the lack of understanding, the issues, remedies and solutions speaks from a personal perspective that resonates. Susan is your gal.

>> ANN DENTON: Right. And I would echo that. I would say that there's nothing that can replace the -- having someone talk to decision makers, talk to the housing industry, and speak from their personal experience.

I think that that's powerful.

They can't really look you in the eye as easily and dismiss your concerns.

I see another comment in here, Susan, about the vouchers being another quick fix.

I think we're looking at-prioritizing populations. And Bob was exactly right when he read out what the total populations are. I'm encouraged it's for people coming out of institutions. I don't think we get enough of that. But I hear you that you're going to have -- what that does leave out is people who are unstably housed, who are on maybe a fixed income or SSI or other low income poverty level, they're unstably housed and these programs don't apply to them. And, again, not fair, but let's not throw the baby out with the bath water. I still think these are worth going after as long as we're prepared also to be aggressive at the local community level at pursuing -- you know, helping people pursue the actual housing.

And then also I would say never, never, never give up the fight. I mean, we have got to be more effective advocates for more dollars that do the things that we're talking about on this call.

>> ... fighting for people like Ben Carson.

>> ANN DENTON: I heard that.

Who else? Anybody else in the queue, Mary?

>> MARY OLSON: We do just have a couple more thoughts. We'll go ahead and thank you, Susan, and move to the next participant.

Go ahead, please.

>> Good afternoon. Mary, this Shelly in Georgia. Can you hear me?

>> MARY OLSON: I sure can. Go ahead, Shelly.

>> I would actually kind of like to defer my time to our housing coordinator, Marty Collier. She has been working diligently within our community regarding how to get a seat at the table in making connections with various organizations and the community. We believe that that has been very helpful to us and to some of the things that we've been able to do here in the state of Georgia, if that's okay. She had just...

>> Excellent.

>> Marty?

>> Okay. Great.

>> Marty?

Marty, are you there?

I tell you what...

Well, we're not hearing you, Marty.

We'll come back to her?

>> MARY OLSON: Hold on. Is she calling on a different line?

>> She is, yes.

>> MARY OLSON: I see you right here. Go ahead, Marty.

>> MARTY: You hear me?

>> Yes.

>> MARTY: Hi, thank you so much. Yes, we... I took the course on expanding housing options for persons with disabilities that Ann taught almost two years ago and found that very helpful. And so I really would encourage somehow to make this course more available or prioritized for this independent living, because I think it's a great resource. It's just a complicated field, and this allows you to know how to go through it and develop an organized program and be sure you're covering all the bases.

The other thing that we're working on is fair housing training in Georgia among people with disabilities through our centers, because in Georgia, as in many states, the majority of complaints of housing discrimination are now coming from people with disabilities. And so we need people to know their rights to request reasonable accommodations, reasonable modifications, and just to be able to identify outright discrimination, which is still happening a lot. So if people have a fair housing agency or even if they don't who work with their elected representatives, their housing authorities, to come up with plans that better meet the needs of the people with disabilities in their community. I think that this is the way to go.

>> ANN DENTON: I think you're exactly right. I think that's great.

We're talking about two things. We're talking about hustling and being aggressive at the local level in terms of accessing what is there, and then we're also talking about hustling and being aggressive at the system level, about getting more resources

And we have to do both.

>> MARTY: And I think if people do learn to monitor their jurisdiction's plans, how housing dollars are prioritized, that we should be seeing greater priority for people with disabilities, and in our state a lot of those dollars are now going to people that are supposed to get relief through the Olmstead settlement. But in the future, it could be expanded to a broader field of people with disabilities that should be benefiting from public housing, from all kind of government subsidies towards housing dollars.

>> ANN DENTON: Right. I think subsidies are crucial and I think that supporting incentives for the creation of accessible affordable housing units within the housing industry is also essential. We're in total agreement.

>> MARY OLSON: Great. Thank you so much for calling in from Georgia. I think that that's great. That's part of what we're hoping for. If you in the audience have some thoughts or solutions, you know, type them in the box or get into our queue.

I wanted to kind of circle back. I know you've been addressing a lot of these chat issues, but there is a lot, it sounds like, of folks really talking about the vouchers and how, you know, it's kind of a quick fix, you know, one thing that Darrell Christenson mentioned is AARP supported inclusive ability and hope designs and that's a huge opportunity to partner with them to move the needle on those issues, and, you know, the other thing that folks are kind of saying is that, you know, CIL staff could get four times the number of people out of nursing homes if accessible and affordable housing was issued -- or excuse me, was available. And Gloria states that she feels like getting vouchers is great, but where is the funding going? Where is the funding going to create accessible homes?

>> ANN DENTON: I agree. I think the way -- I mean, I believe -- I actually believe (chuckling) that the way the housing industry structures the development of affordable housing leads to an unlevel playing field for people who are the most poor. So it's already unfair. It's already not working for us.

Those are opportunities for advocacy, as Marty said, part of what you do is help make that case, the decision makers for the consolidated plan and other advocacy opportunities, and sometimes that works. But the way that the industry develops affordable housing is already not working for people who are most vulnerable, and the number of accessible units developed within that is pitifully small. Usually just the bare federal minimum. And, you know, a couple of people have talked about educating the housing industry and the partnership with AARP and finding our allies, and I think that that -- those are the next steps to take on that issue.

Somebody also mentioned NMBI, and I would say in all seriousness that that is something that is linked to I believe prejudice and discrimination, and if you look at the -- there's a resource called the Bazelon Center for Mental Health Law. And they have a lot of resources around fair housing and a lot of resources around discrimination, and looking at that, again, there's no quick fix, but looking at the legal remedies that we have available to us is one of our tools.

>> MARY OLSON: That's great. I don't see anybody else in the queue right now. If you want to talk about something that you're doing in your area or join this conversation, you can press \*# or if you're just in the webinar system, you can raise your hand at the top of your screen with a little man with a hand... I forgot to add that one in. You know, we do have a few more.

The conversation happening in the chat room is just great right now.

One thing that Shyla talked about, you talked a little about this Ann, but how do we really battle that stigma around low income housing and renters as they face the idea of not in my backyard or other neighborhood issues, I guess what are folks doing to combat stigma around low income?

If you have an answer to Shyla's question, please press \*#, and we'll open you up. Great. I see somebody here.

>> Hi, this is...

>> MARY OLSON: Go ahead, please.

>> ... Collier again from Georgia. I think that in order to fight the prejudice against low income housing, you just have to be present when they're planning it and speak up and bring people to the hearings, as well as get profiles together of the type of people you serve who would benefit from the low income housing that would be built. And I think this is a -- I think it's a benefit to the broader affordable housing community when we point out that people with disabilities are some of those who are most in need of housing that is affordable to low income people and that there are people with all kinds of backgrounds and skills and responsibility to pay and be a part of their community, that this can be an advantage to the community, and the help maybe shift the stereotype of what kind of person is being served by affordable housing.

So getting those profiles and stories together of who needs the housing that is affordable to lower income people, I think it's more out there in the public now, this need. It's being talked about in the news media, that, you know, so many areas, nobody can afford the housing, and their grandmothers and their children and their neighbors and people they know on Social Security benefits, you know, they cannot afford it. So we just have to be out there talking about it.

Also, if there is an opportunity for multifamily construction, in a lot of these mixed use developments that they're favoring in new development in some areas trying to revitalize, multifamily buildings of more than four units are required to have certain basic access features. So multifamily is a good option to advocate for, but you need the subsidy go down to reach a lower level of income for it to help our community.

>> ANN DENTON: Excellent. That's exactly what I'm trying to say, so thank you for saying it more clearly. We just cannot overemphasize the need for more affordable housing, that's really affordable, not the nonsense that, you know, is linked to 80% of median family income, and then within that more accessible units. I don't think we can overstate the case, but having your data together, as Marty just said, being able to bring those stories and the people who can speak those stories directly to decision makers, incredibly powerful.

>> BOB WILLIAMS: I am wondering if we could start developing a pathway for an individual center which could fill a path which could begin to make the case.

>> ANN DENTON: You mean like a template for, you know, how people -- what data they need to gather to show the need and then what kinds of --

>> BOB WILLIAMS: Yes

>> ANN DENTON: -- advocacy statements they can make? I couldn't agree with that more. I could not agree with that more. I think that -- I just typed in the chat box "fighting works." Fighting works.

Fighting is more effective if we know what we're talking about and they can't make us look like fools because we don't understand something in their housing world. We need to be smart and sharp about what we're asking for. And that's just about having information and then having the spirit to fight about it.

>> BOB WILLIAMS: I have a question. What other housing groups can centers be working with?

>> ANN DENTON: That is a great segue to what I wanted to talk about next. Which is finding your allies.

The group has already started that conversation. People have been talking about a partnership with AARP and a shared advocacy around accessible housing for people who are aging.

There are likely allies in every community. And you probably already know them. So you're going to find likely allies in advocacy organizations, things like if there's a low income housing or affordable housing group or maybe coming out of the mental health system you've got a group that is working on supportive housing for that population. You've got a whole set of actors in the homelessness arena in every community, whether you're too small in population to be -- to have your own continuum of care, you become part of the states, or many communities on this call are part of their continuum of care. These are all likely allies. They have the same needs that we have for housing that is really affordable, not affordable according to the industry standard but genuinely affordable to people at the poverty level.

So likely allies also include organizations that have sort of aligned constituencies. So there may be an anti-food -- anti-hunger program -- not anti-food -- or anti-poverty program. A great resource that I know people in rural communities use extensively are community action agencies. There are area agencies on aging. There are job programs. There are efforts to, you know, increase access to the work -- you know, to work. All of those organizations are also likely allies. And doing that work, doing that upfront work, you know, if the people on this call who a year ago were involved with those allies, and involved with the housing industry, that 50% of the CILs who are doing that, and in a much better position today to respond to the mainstream housing voucher opportunity that is on the street. It doesn't mean you can't respond to that or can't push your community to respond to that, if you weren't -- I'm just saying if you were doing this a year ago, you'd be in a better position.

>> BOB WILLIAMS:

I want to stress that... we want to see centers in the mix, this time will not be the only opportunity to leverage the 50,000 modules.

>> ANN DENTON: Right. And it's not the only opportunity out there. Like Marty said, like you're just saying, this is the first opportunity we have at this money, but we're talking there's $100 million available, and so Bob is exactly right, this is not our only shot at it.

The other thing is that there are resources in your community now, there are the continuous care planning, the homelessness system, which is a tiny amount of money compared to others, and then your local or state consolidated plan, tremendous resources. And then your public housing authorities. Public housing authorities can do all kinds of things. We're not done training before -- one of the things I hear at almost every training, our public housing authority list is closed, so there's nothing we can do. Well, that's just not true. Yes, the list is closed, but the very first level of advocacy there is go to the public housing authority and say, your list is closed, what else can you do for us? Because there are a lot of things that public housing authorities can do. And you can look at -- and many of you already look at -- the HUD multifamily housing list, and reach out to those resources. Those are housing units that are already subsidized, so you don't need a voucher. And then look at the USDA units that have been built. And that's particularly appropriate for rural communities, and make sure that you are maximizing access to the resources that are already in your community like USDA housing, and also maximizing every opportunity to speak clearly and strongly to the need.

>> MARY OLSON: I think that's a really great point. I'm wondering if we could take a chance... I'm going to push people outside their comfort zone a little bit. There's some great conversations happening in the chat, and, Ann, if this is a good time, I'd like to -- I'm going to kind of open up some of those mics for folks to just kind of share of that information with all of us. if that's okay.

>> ANN DENTON: It's fine with me. And you wanted Gloria to speak about a campaign?

>> MARY OLSON: I did. And I think first I'm going to actually jump back to Darrell Jones, who was going to make a mention of a couple of things.

Go ahead, Darrell.

Darrell Jones?

No?

I see the microphone, but... (chuckling)... that's okay, we can come back around.

Why don't we go instead... Gloria, I would love to hear just... I'm going to open up your mic and I would love to hear just a little bit more about some of the things you're doing.

Are you there, Gloria?

[ no response ]

>> MARY OLSON: Hmm...

>> ANN DENTON: Typing in the chat box.

>> MARY OLSON: That's okay. Gloria, are you able to... I opened up your mic. Are you able to give us a test?

Are you there?

>> Can you hear me?

>> MARY OLSON: I can.

>> GLORIA: So I'm the chair of the North Carolina housing authority. We have 44 units. Only two are fully accessible. We're working on trying to get a few more, but as far as the campaign goes, we started with little book boxes and we have actually three towns that we have housing units in, and so we started having -- we put out a book box, take a book, and we have benches outside of the housing authority, and we are working with a lot of the school systems right now to bring housing home -- bring school to home, is one of our major campaigns where housing authorities have access to kids' grades, their testing, if they need tutoring, and we're starting programs that will help kids in housing be more successful in the school. And so that has been a big advocacy project that we've worked on as far as trying to help advocate for low income families.

We've also done a lot of, like, health fairs and things like that. We went and talked to a lot of people in communities, done presentations at board meetings, to talk about what affordable housing is, how it impacts low income families and how it impacts individuals. And we have noticed that we have had -- all our Section 8 vouchers are being filled a lot more quickly now. We used to have a problem where tenants or landlords didn't want to take Section 8 vouchers, and now we've been more active in the community and setting up like monthly barbecues or working within the schools, the stigma around low income housing has changed quite a bit.

Is there any questions?

I'm not too sure.

>> ANN DENTON: That's exactly, I think, the spirit of effective advocacy and the spirit of education. Giving people the information that they need in order for them to do the right thing is a time-honored strategy, and it worked.

>> MARY OLSON: Thank you so much, Gloria, for sharing that. I wanted to jump back to Darrell Christenson. He was just talking about education. Darrell, I was wondering, we might have folks from HUD on the line and I was wondering if you wanted to just mention -- you said something earlier that you were doing, advocacy around that as well. Darrell, are you there?

>> DARRELL: Yes. Thank you, Mary. Yeah, so there's been two pieces that I think we have really been able to make a difference, and will in future here. One, as I mentioned in the chat box, a number of years ago we met with Gorman Developers out of Milwaukee, and they were going to do a 28-unit multifamily housing project here in the Phoenix area. When they came to us, their blueprints had shown plans for only two of the 28 units to be accessible. By the time we got done with the single meeting here in my office, they decided to go with full accessibility to all 28 units, and by the time the project opened up and they had ribbon cutting ceremonies, they were already fully leased up.

So they saw that from a financial standpoint, it was the right thing to do. It was cost effective to do it upfront, and they saw the benefits right off the bat before people started to move in.

Since that time, they have replicated this model with other projects around the nation.

They subsequently then are a part of our new video and PowerPoint presentation that we unveiled to a group of 80 staff from Centers for independent living across the country last week here in the valley, and the video that Gorman and such, former Arizona Department of Housing executive director was involved in, really educates builders, developers and Realtors about the benefits, cost benefits of accessibility. And that we can show by the numbers that this is the right thing to do. It makes them money. It fills their units, and that's the bottom line for people in the housing industry.

I really feel that as long as we collectively -- everybody on this call, understand that it's okay for people to make money. It is okay. That's why they're doing it. But part of that message, as Ann and others are saying, is we have the numbers, we have the knowledge that right now one in five people with disabilities -- one in five in the community have a disability. Soon to be one in four. You translate that to housing and needs and as I said in the chat box, this silver tsunami is here. Part of our video also indicates that the housing that is being built in our communities, whether it's Missoula, Phoenix, wherever, Georgia, wherever we're at, the housing being built today in 2018 will last 50 years. That housing being built now will last until the year 2068. On average we know that Americans move every seven years. Simple math will tell us that seven families will go in and out of that home over the course of the next 50 years. Chances are great that at least one of those seven families will benefit from accessible features. That's the messaging we need to get across. That's the messaging that happens for multifamily homes or for apartments and such as well, so that we don't have to come back with extra money for home modifications at a much higher cost. I know I'm preaching to the choir, but I believe in it. But we've got to be using the numbers and -- because no matter how you slice it and dice it, the arguments are on our side to make it happen.

>> MARY OLSON: Thanks, Darrell.

I'm wondering, kind of along the lines of -- there were some questions in the chat box. One of them, Bronwyn was saying that it costs about $1,600 for a house in Missoula, and so what are folks -- or 1600 to rent. What are folks doing around the affordability issues?

>> ANN DENTON: One of the things that I'm wondering about that is, you know, builders, low income housing tax credit builders have to build a certain number of accessible units using federal minimums, usually, but then those tax credits are frequently too expensive, like I said earlier, the rents are set at the highest level that a household could pay. So it's going to be too high for someone on an SSI income. And that's one of the sources of that problem. So part of my question is, is that -- you know, the $1,600 a month rent, is that an example from a tax credit program? Because really tax credit programs are required vouchers. And, you know, if up to whatever the HUD share market rent is in that community, which I'm sure is not 1600, but I'm just wondering to what extent vouchers could be part of that answer?

>> MARY OLSON: It looks like Bronwyn is typing, Ann, some follow-up. It says, yes, they do take vouchers but our wait list is about two to five years.

Yeah.

I do have some folks here in the queue as well. I wonder if they have any thoughts on this?

Go ahead, please.

>> Hi, this is Susie Malloy again. I like the request that we give some thought to the word "accessible," and when we mean wheelchair accessible or accessible for people with mobility impairments that we say that, the word "accessible" encompasses very few of the needs of a great many people who have disabilities as it's currently used. Thanks.

>> MARY OLSON: Thank you, Susan. I think that's a great point. While we're all out there doing this education, you know, we need to make sure we have this unified message and definition, yeah.

I'm going to go to the next person here. Go ahead, please.

>> Hello, this is Marty Collier in Georgia. And one tool that groups are using here, and this is in a collaboration that we are a member of, we are using land trusts in combination with other federal housing programs, and a land trust is non-profit corporation that local people can set up and hold the land in perpetuity, so that it's not being bought and sold. And this really is to address affordability. Because as long as the land is out there on the open market, the speculative market, it's going to -- every time it's sold, it's going to make that land more expensive as a resource.

So you have a working relationship with your housing authority and the governmental entity where you live, a town or county, if they have vacant land, and you can get them to put it into a land trust, then they may be able to develop housing that is affordable to much lower income person.

Also, the -- as I understand, and maybe the person from HUD can explain this further, is that HUD did just approve a new rule that the developers using the low income housing tax credit program can build to fall between 50%, up to 80% of area median income as long as they average out that they're serving the toe tall they committed in their application. If they can combine that with some other housing resource as a voucher and you can get your state or your municipality to allocate more of their vouchers to people with disabilities, then they can use them in the tax credit property. If it's a land trust, it's going to be much cheaper to build. And you may be able to get the housing authority to build more new units that way, or purchase dilapidated apartment complexes and renovate them.

>> MARY OLSON: Great. Thank you.

That's all that I have in the queue right now. I see some other things kind of popping in and out of chat, but if you and Bob had anything else you wanted to move on while folks are filling in...

>> BOB WILLIAMS:

Let's see about doing another conversation like this with folks from HUD and some of the other agencies that finance housing.

>> MARY OLSON: Yeah, we can talk about that for sure. So, Bob, you know, just mentioned maybe we should have another conversation with folks from HUD and those that finance housing.

I'm wondering if there are any folks on the call today from those agencies that wanted to mention any exciting opportunities coming up? You can press \*# for me to open your mic or raise your little man hand at the top of your screen.

While doing that, I just wanted Ann and Bob really quick to voice -- for Darrell Jones, who just wanted to mention -- she wanted to circle back to Susan Malloy's concerns about access for chemical sensitivities. She says sorry she can't get her mic to work, but one of the things folks can do -- and it's not a definitive solution, but it can help a lot, is to assess a housing unit for things like, is a landlord willing to work with individual needs of a person if they can't tolerate pesticides sprayed in the apartment or required repainting, re-carpeting, et cetera, are there factories nearby putting toxic emissions into a neighborhood, she says, you know, something -- just by adding a few questions on to your survey questionnaires, that would be a great start.

>> BOB WILLIAMS:

I had a question for Susan.

Do you know if HUD or any other agency like the Access Board is working on these challenges?

>> MARY OLSON: Susan, if you don't mind pressing \*# again so I can find you.

Awesome.

Go ahead.

>> Hi, thanks for that question. I'll give it a try. So far in the U.S. we have a total of 14 units that were publicly supported, supported with public money, through HUD in the San Francisco Bay area that we were able to build 11, and then there were another four. So I guess we have 15 units. Another four built here by the state of Arizona Department of Housing a few years back. Pretty meager results, I think, 15 units. Of course, they're all wheelchair accessible or adaptable, and we wanted to be pretty strict about that because so many people have several different disabilities. I don't really know -- I don't really know anybody who only has one disability. It seems like once you get one, the others are stacked up. So lots of us use wheelchairs and have environmental illnesses and other combinations like that.

I don't know of anything in the pipeline at HUD. I'm almost afraid to call them and ask for fear of rockin' the boat. I don't know how known we are at HUD these days. USDA has funded several housing construction projects for single family dwellings here in Arizona in the rural high desert parts of Arizona, and I don't know if they're doing that nationally.

One thing that is worth knowing is that up until about the end of 1994, HUD was very supportive of us. The personnel were educated on our issues, and they were responsive when we called with civil rights or related sorts of questions or access needs with which we needed help.

At the end of 1994, something bad happened for us at HUD, and I guess I'll never know what it was. The door slammed. And we quit getting positive results from our inquiries and civil rights issues all went to heck for us. I do have quite a few... well, I have a paper that I hold close to my heart. It's called The Weidenfeller memorandum, or within HUD it's called 91-3

It's memo 91-3, which means it's an internal document produced in 1991 and it's the third one of its kind by a judge named Weidenfeller who said in... a couple dozen pages he wrote in length about environmental illness and chemical sensitivities being disabilities and they were meant to be accommodated as such. If the disability rose to the level as the same things as other disabilities. In other words, if you're inconvenienced by some allergies, you're sort of on your own, but if you're unable to work or take care of yourself or the usual list of things that we look at in fair housing, that certainly does count as a disability and you're to be accommodated as such. Somehow or other that memo seems to have gone missing at HUD.

>> BOB WILLIAMS:

Do you know of a copy somewhere else?

>> Yeah, sure, I have a copy of it as well as copies of quite a few other decisions that were written before '94 for the most part that were favorable to us, I think 20-some-odd, and we had high hopes at that point. We, of course, carefully studied the fair housing laws, as everybody else, and the ADA and everybody else and advocated our hearts out and got shoved out of the mix. Which is a heart breaker, but we want to try to be integrated into the rest of the fair housing movement and the disability rights movement, even if we can't live in an apartment next to y'all, we still consider ourselves part of the movement, part of the fair housing advocates movement, and we want to be part of it, even if we can't live right next door.

>> ANN DENTON: Agreed. So what I would like to do, Mary, if there's not people lined up in the queue, I'd like to ask people to think about what would -- what are reasonable next steps for y'all to take? There's a lot of expertise on this call, and there's a lot of opportunity for action. What do you want to do as next steps?

>> MARY OLSON: I think that's great. I do have somebody in the queue. Go ahead, please.

Do you have a thought on next steps?

>> SUSAN: This is Susan again. One next step I would like to be able to take is email y'all the list of those positive decisions.

>> MARY OLSON: Absolutely. If you can send those to mary.olson@mso.umt.edu, and it's in the chat as well. I'll make those available not only to our speakers, but we can even post them on our website under this resource tab if you'd like.

>> SUSAN: That would be great.

>> MARY OLSON: Thank you, Susan.

>> ANN DENTON: One of the things that I've seen groups do like this is sort of form a community of practice, and that could be something that, you know, is supported by APRIL or it can be something that you do on your own, but that you set up a regular time to have conversations about these kinds of opportunities and issues.

>> MARY OLSON: Thanks, Ann. I did just open up another participant, but before you go, I do want to mention, one thing that Bob Williams and I have talked about and that APRIL would be happy to support is at the very least, I want to start gathering some of these emerging and best practices. And so meaning you guys are doing some great work out there and I want to know who are some community-specific groups that you're working with. You know, we've got folks moving out of nursing homes, we know the waiting lists are long. We know that housing isn't affordable. So, how are you guys doing it?

And if people can start sending us that information we can begin posting it on the website and think about logistically how do we use those resources as a team. And I think for me that's something that I would be willing to start doing, is gathering those so we can start sharing the knowledge.

And then I'll go ahead and let -- go ahead, I think it might be Marty again.

>> MARTY: Yes, we are working here in Georgia with every existing community development organization in our state. We have to educate them and raise their consciousness about working with people with disabilities and about the needs of the community because they don't always understand that, but once they do and we are at the table, then we can have really good allies, so I think that's essential. They're different in every state, but there are some national networks that we could identify that could tap people into that network in their state, such as the National Low Income Housing Coalition, they have state partners around the country and they have an excellent advocate's guide for all of the HUD programs.

And the other thing, I think the community of practice is a great idea for all of us, and then also if there were some way to get an online webinar type of fair housing training that covers all the housing things that people with disabilities have a right to, we could offer that to the Centers for Independent Living, I think that would be a very valuable resource.

>> MARY OLSON: Thank you. I think those are great ideas. One thing I will do is pull all the notes from the transcript and we can begin that.

I do want to add, we did have somebody who couldn't make the call today. Her name was actually Ann too. And she did send a bunch of fair housing resources that she put together for you all and those are going to be on our website as well.

Let's go ahead and...

>> I think that's great.

>> MARY OLSON: Sorry, Ann. Go ahead.

>> ANN DENTON: I was just going to say, again, invite people again to talk about next steps that they want to take or things that they would like to do.

>> MARY OLSON: Great. And go ahead. I just opened up another participant.

>> That was probably me, again, Susie, and I was going to ask you for your email address and I just found it on the paper.

>> MARY OLSON: Oh, great. All right. That's all the folks in the queue right now, but if you have more ideas of how can we move together, what are our next steps and/or, you know, tell us your creative story. What is one solution that you're doing in your community?

>> ANN DENTON: I'm really impressed with the number of successful stories we heard just on this one call. I know there's more out there.

>> MARY OLSON: Absolutely. I did just want to mention, Gloria, from the chat said a little while back something that I think is worth repeating. A lot of the housing authorities have a community portion in their board meetings. And she just says that that's a great opportunity to educate people in the housing authorities, and I think that's a really great thought on one way to move forward as a community is maybe we need to come up with this unified message that we are educating people with.

>> ANN DENTON: You guys are experts at Advocacy 101 and I think you know having those types of tools, the unified message, the factually based data-driven statement of need, being smart about meeting the housing people within the housing framework. So we need to be able to speak their language to some extent. And then ask for things that are actually possible.

You know, we can't ask for -- I could ask for, you know, test credits just for people with disabilities, but that's probably not going to happen.

What you want to do is know the programs well enough to make an effective ask, and some of the things that are -- that jurisdictions ask for is a set-aside of a certain percentage of resources to go to extremely low income households or targeting the development of specific numbers of units that then become affordable for people at extremely low incomes. All of that is couched within the housing language, and it makes it easier for people to do the right thing.

>> MARY OLSON: Absolutely. I didn't even think we were going to be able to fill this much time. I just thought two hours is so long, but we've barely even scratched the surface and here we are 5 till.

So I just, again, wanted to just throw this out there that one thing that we would like to do is begin to start gathering some of these community specific solutions. We know that you guys are already working on some of this. And also, you know, like Ann said, how do we move forward? So if you have any education materials or anything that you use that you think would be valuable to others, we would love to be able to post those.

And Darrell Jones is also sending a bunch of links in our chat box that we'll make available on our website. One of which is a class that Ann Denton teaches, and she -- we'll put those links as well on the website. And then, yeah, I actually have one more question. I don't know if we can squeeze it in, but somebody joined late to the call and they're saying -- actually, they joined late because they're trying to help a person find housing. And I guess I'm just wondering, do folks -- do you have ideas on where do you look for housing? How do you find that affordable accessible housing for someone?

>> ANN DENTON: I don't think we can cover that in four minutes, but I would invite you to, you know, contact ILRU and contact APRIL and other organizations, look at the advocacy training that was mentioned from the National Low Income Housing Coalition, and the answer is there are units out there, and my experience is that not every CIL is taking advantage of all of those units. And so I think it's worth looking into. But not... we can't do that in three minutes.

>> MARY OLSON: No. Thank you.

Well, I guess then -- again, thank you, Ann and Bob for being with us and helping to lead this important discussion. And to all of you all in the audience. We can't make this happen without you guys being here and sharing the work you're doing. So we, again, really appreciate that. We will make the webinar recording as well as the transcript available on the APRIL website following the call. And, you know, stay tuned. I think that this is something near and dear to Bob Williams' heart and APRIL's heart, and so we are going to look at how do we continue this conversation, like Ann said.

I guess with that we will talk to you all in the very near future. Thank you again for joining us!